## **APPENDIX - SMALL BUSINESS LENDING IN MASSACHUSETTS**

| ı | Le | n | d | e | r | T | a | b | ı | е | S |
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|   |    |   |   |   |   |   |   |   |   |   |   |

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|---------|-------------------------------------------------------------------------------------------|
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|---------|---------------------------------------------|---|
|---------|---------------------------------------------|---|

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## **Town Tables**

Table 12 Small Business Loan Volume in Low and Moderate Income Areas by Town (2012)

Table 1: Small Business Loan Volume of Local CRA Reporters (2012)

|                                | Total<br>Small Business Loans |                              | Origin          | Loans With<br>Original Amount<br>of \$100,000 or Less |                    | ns With<br>al Amount<br>0 to \$250,000 | Loans With<br>Original Amount<br>Over \$250,000 |                              | With Re            | Businesses<br>evenues of<br>on or Less |
|--------------------------------|-------------------------------|------------------------------|-----------------|-------------------------------------------------------|--------------------|----------------------------------------|-------------------------------------------------|------------------------------|--------------------|----------------------------------------|
|                                | Number<br>of Loans            | \$ Amount of<br>Loans (000s) | Number of Loans | \$ Amount of<br>Loans (000s)                          | Number<br>of Loans | \$ Amount of<br>Loans (000s)           | Number of Loans                                 | \$ Amount of<br>Loans (000s) | Number<br>of Loans | \$ Amount of<br>Loans (000s)           |
| BANK OF AMERICA, N.A.          | 3,203                         | \$451,540                    | 2,271           | \$128,200                                             | 479                | \$75,585                               | 453                                             | \$247,755                    | 198                | \$49,320                               |
| BANK OF CAPE COD               | 52                            | \$12,377                     | 21              | \$971                                                 | 12                 | \$2,047                                | 19                                              | \$9,359                      | 23                 | \$5,347                                |
| BAY STATE SAVINGS BANK         | 41                            | \$5,136                      | 25              | \$1,131                                               | 10                 | \$1,785                                | 6                                               | \$2,220                      | 41                 | \$5,136                                |
| BAYCOAST BANK                  | 206                           | \$48,407                     | 96              | \$6,157                                               | 51                 | \$9,463                                | 59                                              | \$32,787                     | 104                | \$20,700                               |
| BELMONT SAVINGS BANK           | 17                            | \$3,613                      | 11              | \$418                                                 | 2                  | \$405                                  | 4                                               | \$2,790                      | 16                 | \$2,793                                |
| BERKSHIRE BANK                 | 309                           | \$45,616                     | 190             | \$5,804                                               | 67                 | \$12,333                               | 52                                              | \$27,479                     | 187                | \$19,989                               |
| BLUE HILLS BANK                | 3                             | \$367                        | 2               | \$117                                                 | 1                  | \$250                                  | 0                                               | \$0                          | 2                  | \$117                                  |
| BNY MELLON, N.A.               | 9                             | \$2,439                      | 7               | \$529                                                 | 0                  | \$0                                    | 2                                               | \$1,910                      | 7                  | \$2,239                                |
| BOSTON PRIVATE BANK & TRUST CO | 318                           | \$96,022                     | 100             | \$5,406                                               | 96                 | \$18,863                               | 122                                             | \$71,753                     | 99                 | \$26,376                               |
| BRISTOL COUNTY SAVINGS BANK    | 310                           | \$75,259                     | 126             | \$7,146                                               | 79                 | \$14,891                               | 105                                             | \$53,222                     | 97                 | \$14,106                               |
| BROOKLINE BANK                 | 211                           | \$60,046                     | 70              | \$3,991                                               | 55                 | \$9,755                                | 86                                              | \$46,300                     | 156                | \$39,744                               |
| CAMBRIDGE SAVINGS BANK         | 204                           | \$48,659                     | 105             | \$3,815                                               | 39                 | \$7,483                                | 60                                              | \$37,361                     | 114                | \$12,074                               |
| CAPE ANN SAVINGS BANK          | 47                            | \$8,163                      | 28              | \$1,123                                               | 7                  | \$1,425                                | 12                                              | \$5,615                      | 42                 | \$6,027                                |
| CAPE COD FIVE CENTS SAVINGS BA | 303                           | \$50,532                     | 163             | \$6,675                                               | 72                 | \$11,840                               | 68                                              | \$32,017                     | 158                | \$19,764                               |
| CENTURY BANK                   | 343                           | \$54,721                     | 213             | \$9,357                                               | 61                 | \$11,310                               | 69                                              | \$34,054                     | 188                | \$19,001                               |
| COMMERCE BANK & TRUST COMPANY  | 165                           | \$35,263                     | 75              | \$3,150                                               | 34                 | \$6,420                                | 56                                              | \$25,693                     | 127                | \$24,681                               |
| COUNTRY BANK                   | 93                            | \$13,695                     | 54              | \$1,949                                               | 23                 | \$4,266                                | 16                                              | \$7,480                      | 61                 | \$8,947                                |
| EAGLE BANK                     | 12                            | \$2,586                      | 7               | \$396                                                 | 1                  | \$200                                  | 4                                               | \$1,990                      | 8                  | \$2,232                                |
| EAST BOSTON SAVINGS BANK       | 117                           | \$42,661                     | 23              | \$1,458                                               | 24                 | \$4,710                                | 70                                              | \$36,493                     | 59                 | \$20,955                               |
| EAST CAMBRIDGE SAVINGS BANK    | 39                            | \$4,992                      | 23              | \$1,058                                               | 12                 | \$2,098                                | 4                                               | \$1,836                      | 22                 | \$1,862                                |
| EASTERN BANK                   | 1,595                         | \$314,588                    | 912             | \$43,821                                              | 294                | \$54,547                               | 389                                             | \$216,220                    | 518                | \$71,778                               |
| EASTHAMPTON SAVINGS BANK       | 118                           | \$15,578                     | 77              | \$3,160                                               | 24                 | \$3,866                                | 17                                              | \$8,552                      | 80                 | \$9,348                                |
| ENTERPRISE B&TC                | 556                           | \$95,369                     | 328             | \$14,319                                              | 116                | \$20,631                               | 112                                             | \$60,419                     | 336                | \$44,834                               |
| FIDELITY BANK                  | 54                            | \$7,343                      | 31              | \$1,324                                               | 15                 | \$2,337                                | 8                                               | \$3,682                      | 20                 | \$2,032                                |
| FLORENCE SAVINGS BANK          | 112                           | \$16,926                     | 75              | \$3,030                                               | 13                 | \$2,476                                | 24                                              | \$11,420                     | 67                 | \$8,643                                |
| GREENFIELD SAVINGS BANK        | 184                           | \$22,847                     | 120             | \$4,822                                               | 35                 | \$5,491                                | 29                                              | \$12,534                     | 154                | \$16,969                               |
| HAMPDEN BANK                   | 109                           | \$22,277                     | 48              | \$2,570                                               | 30                 | \$5,428                                | 31                                              | \$14,279                     | 57                 | \$9,458                                |
| HINGHAM INSTITUTION FOR SAVING | 55                            | \$22,660                     | 4               | \$321                                                 | 17                 | \$3,270                                | 34                                              | \$19,069                     | 49                 | \$19,974                               |
| INSTITUTION FOR SAVINGS        | 42                            | \$8,348                      | 20              | \$1,007                                               | 11                 | \$1,742                                | 11                                              | \$5,599                      | 35                 | \$6,074                                |
| MIDDLESEX SAVINGS BANK         | 436                           | \$67,379                     | 286             | \$10,320                                              | 69                 | \$11,564                               | 81                                              | \$45,495                     | 259                | \$25,145                               |

Table 1: Small Business Loan Volume of Local CRA Reporters (2012)

|                                |                    | Total<br>siness Loans        | Origin          | Loans With<br>Original Amount<br>of \$100,000 or Less |                 | Loans With<br>Original Amount<br>of \$100,000 to \$250,000 |                 | Loans With<br>Original Amount<br>Over \$250,000 |                 | Businesses<br>evenues of<br>on or Less |
|--------------------------------|--------------------|------------------------------|-----------------|-------------------------------------------------------|-----------------|------------------------------------------------------------|-----------------|-------------------------------------------------|-----------------|----------------------------------------|
|                                | Number<br>of Loans | \$ Amount of<br>Loans (000s) | Number of Loans | \$ Amount of<br>Loans (000s)                          | Number of Loans | \$ Amount of<br>Loans (000s)                               | Number of Loans | \$ Amount of<br>Loans (000s)                    | Number of Loans | \$ Amount of<br>Loans (000s)           |
| MUTUALONEBANK                  | 156                | \$31,155                     | 84              | \$4,034                                               | 28              | \$5,261                                                    | 44              | \$21,860                                        | 67              | \$6,792                                |
| NORTH EASTON SAVINGS BANK      | 37                 | \$2,839                      | 29              | \$751                                                 | 5               | \$988                                                      | 3               | \$1,100                                         | 25              | \$2,131                                |
| NORTHERN BANK & TRUST COMPANY  | 220                | \$47,336                     | 117             | \$5,899                                               | 38              | \$7,228                                                    | 65              | \$34,209                                        | 102             | \$15,992                               |
| PEOPLESBANK                    | 83                 | \$13,032                     | 49              | \$2,479                                               | 20              | \$3,845                                                    | 14              | \$6,708                                         | 46              | \$5,455                                |
| RBS CITIZENS, N.A.             | 3,210              | \$196,365                    | 2,854           | \$49,906                                              | 152             | \$27,831                                                   | 204             | \$118,628                                       | 1,841           | \$42,188                               |
| ROCKLAND TRUST COMPANY         | 1,628              | \$313,183                    | 849             | \$33,462                                              | 340             | \$60,469                                                   | 439             | \$219,252                                       | 780             | \$108,177                              |
| SALEM FIVE CENTS SAVINGS BANK  | 386                | \$97,620                     | 162             | \$8,974                                               | 94              | \$17,398                                                   | 130             | \$71,248                                        | 181             | \$34,433                               |
| SOUTH SHORE BANK               | 120                | \$17,934                     | 74              | \$3,025                                               | 22              | \$4,258                                                    | 24              | \$10,651                                        | 91              | \$12,297                               |
| SOVEREIGN BANK, N.A.           | 1,494              | \$216,964                    | 1,099           | \$61,680                                              | 164             | \$30,459                                                   | 231             | \$124,825                                       | 896             | \$75,758                               |
| TD BANK N.A.                   | 2,671              | \$201,758                    | 2,319           | \$87,841                                              | 200             | \$35,498                                                   | 152             | \$78,419                                        | 1,612           | \$103,035                              |
| THE LOWELL FIVE CENT SAVINGS B | 76                 | \$15,546                     | 38              | \$964                                                 | 18              | \$3,251                                                    | 20              | \$11,331                                        | 59              | \$11,264                               |
| THE SAVINGS BANK               | 50                 | \$13,985                     | 19              | \$753                                                 | 11              | \$1,908                                                    | 20              | \$11,324                                        | 37              | \$10,170                               |
| UNIBANK                        | 139                | \$20,087                     | 91              | \$3,584                                               | 27              | \$5,434                                                    | 21              | \$11,069                                        | 80              | \$3,607                                |
| UNITED BANK                    | 332                | \$35,580                     | 254             | \$9,693                                               | 40              | \$6,666                                                    | 38              | \$19,221                                        | 264             | \$24,674                               |
| WATERTOWN SAVINGS BANK         | 49                 | \$18,731                     | 12              | \$985                                                 | 10              | \$1,820                                                    | 27              | \$15,926                                        | 19              | \$6,691                                |
| WEBSTER FIVE CENTS SAVINGS BAN | 48                 | \$5,142                      | 33              | \$1,580                                               | 11              | \$1,819                                                    | 4               | \$1,743                                         | 25              | \$2,169                                |
| WESTFIELD BANK                 | 399                | \$65,040                     | 239             | \$10,312                                              | 85              | \$15,403                                                   | 75              | \$39,325                                        | 212             | \$15,499                               |
| State Totals                   | 20,361             | \$2,967,706                  | 13,833          | \$559,467                                             | 3,014           | \$536,017                                                  | 3,514           | \$1,872,222                                     | 9,621           | \$995,997                              |

Note: The table above includes CRA reporters that are headquartered in Massachusetts or have a substantial presence in the state.

Table 2: Small Business Loan Volume of Local CRA Reporters in Low and Moderate Income Areas (2012)

|                                |                 | Fotal<br>siness Loans        | Origin          | ns With<br>al Amount<br>000 or Less | Origina         | ns With<br>al Amount<br>0 to \$250,000 | Origi           | eans With<br>nal Amount<br>r \$250,000 | Loans to f<br>With Re <sup>1</sup><br>\$1 Millio |
|--------------------------------|-----------------|------------------------------|-----------------|-------------------------------------|-----------------|----------------------------------------|-----------------|----------------------------------------|--------------------------------------------------|
|                                | Number of Loans | \$ Amount of<br>Loans (000s) | Number of Loans | \$ Amount of<br>Loans (000s)        | Number of Loans | \$ Amount of<br>Loans (000s)           | Number of Loans | \$ Amount of<br>Loans (000s)           | Number of Loans                                  |
| BANK OF AMERICA, N.A.          | 595             | \$80,301                     | 426             | \$20,946                            | 87              | \$13,836                               | 82              | \$45,519                               | 34                                               |
| BANK OF CAPE COD               | 17              | \$3,974                      | 7               | \$371                               | 3               | \$600                                  | 7               | \$3,003                                | 10                                               |
| BAY STATE SAVINGS BANK         | 21              | \$3,253                      | 9               | \$403                               | 9               | \$1,535                                | 3               | \$1,315                                | 21                                               |
| BAYCOAST BANK                  | 77              | \$15,673                     | 41              | \$2,518                             | 17              | \$2,897                                | 19              | \$10,258                               | 48                                               |
| BELMONT SAVINGS BANK           | 2               | \$91                         | 2               | \$91                                | 0               | \$0                                    | 0               | \$0                                    | 2                                                |
| BERKSHIRE BANK                 | 46              | \$6,704                      | 23              | \$655                               | 15              | \$2,706                                | 8               | \$3,343                                | 21                                               |
| BLUE HILLS BANK                | 0               | \$0                          | 0               | \$0                                 | 0               | \$0                                    | 0               | \$0                                    | 0                                                |
| BNY MELLON, N.A.               | 3               | \$195                        | 3               | \$195                               | 0               | \$0                                    | 0               | \$0                                    | 2                                                |
| BOSTON PRIVATE BANK & TRUST CO | 35              | \$11,511                     | 8               | \$396                               | 12              | \$2,419                                | 15              | \$8,696                                | 8                                                |
| BRISTOL COUNTY SAVINGS BANK    | 54              | \$11,061                     | 28              | \$1,407                             | 11              | \$2,082                                | 15              | \$7,572                                | 25                                               |
| BROOKLINE BANK                 | 52              | \$16,039                     | 12              | \$792                               | 19              | \$3,552                                | 21              | \$11,695                               | 28                                               |
| CAMBRIDGE SAVINGS BANK         | 47              | \$12,320                     | 21              | \$520                               | 10              | \$1,978                                | 16              | \$9,822                                | 27                                               |
| CAPE ANN SAVINGS BANK          | 15              | \$3,717                      | 7               | \$386                               | 2               | \$436                                  | 6               | \$2,895                                | 12                                               |
| CAPE COD FIVE CENTS SAVINGS BA | 62              | \$12,844                     | 29              | \$935                               | 14              | \$2,159                                | 19              | \$9,750                                | 30                                               |
| CENTURY BANK                   | 121             | \$21,089                     | 70              | \$2,920                             | 21              | \$3,896                                | 30              | \$14,273                               | 65                                               |
| COMMERCE BANK & TRUST COMPANY  | 57              | \$13,495                     | 23              | \$875                               | 15              | \$2,875                                | 19              | \$9,745                                | 39                                               |
| COUNTRY BANK                   | 7               | \$2,790                      | 2               | \$45                                | 2               | \$425                                  | 3               | \$2,320                                | 5                                                |
| EAGLE BANK                     | 8               | \$2,407                      | 3               | \$217                               | 1               | \$200                                  | 4               | \$1,990                                | 7                                                |
| EAST BOSTON SAVINGS BANK       | 41              | \$14,076                     | 6               | \$293                               | 11              | \$2,008                                | 24              | \$11,775                               | 23                                               |
| EAST CAMBRIDGE SAVINGS BANK    | 12              | \$1,506                      | 7               | \$239                               | 4               | \$767                                  | 1               | \$500                                  | 8                                                |
| EASTERN BANK                   | 360             | \$73,329                     | 210             | \$9,985                             | 56              | \$10,698                               | 94              | \$52,646                               | 131                                              |
| EASTHAMPTON SAVINGS BANK       | 16              | \$2,374                      | 9               | \$305                               | 5               | \$714                                  | 2               | \$1,355                                | 14                                               |
| ENTERPRISE B&TC                | 144             | \$23,538                     | 88              | \$3,949                             | 28              | \$5,249                                | 28              | \$14,340                               | 87                                               |
| FIDELITY BANK                  | 17              | \$3,142                      | 7               | \$191                               | 6               | \$982                                  | 4               | \$1,969                                | 7                                                |
| FLORENCE SAVINGS BANK          | 14              | \$3,591                      | 7               | \$281                               | 2               | \$350                                  | 5               | \$2,960                                | 7                                                |
| GREENFIELD SAVINGS BANK        | 37              | \$2,854                      | 30              | \$1,238                             | 6               | \$1,076                                | 1               | \$540                                  | 31                                               |
| HAMPDEN BANK                   | 58              | \$12,719                     | 25              | \$1,541                             | 16              | \$2,844                                | 17              | \$8,334                                | 26                                               |
| HINGHAM INSTITUTION FOR SAVING | 16              | \$5,400                      | 1               | \$100                               | 4               | \$701                                  | 11              | \$4,599                                | 15                                               |
| INSTITUTION FOR SAVINGS        | 2               | \$1,050                      | 0               | \$0                                 | 0               | \$0                                    | 2               | \$1,050                                | 1                                                |
| MIDDLESEX SAVINGS BANK         | 27              | \$4,506                      | 18              | \$666                               | 3               | \$570                                  | 6               | \$3,270                                | 13                                               |

Table 2: Small Business Loan Volume of Local CRA Reporters in Low and Moderate Income Areas (2012)

|                                |                 | Γotal<br>siness Loans        | Origin             | ns With<br>al Amount<br>000 or Less | Origina            | ns With<br>al Amount<br>0 to \$250,000 | Origi           | ans With<br>nal Amount<br>r \$250,000 | Loans to E<br>With Re<br>\$1 Millio |
|--------------------------------|-----------------|------------------------------|--------------------|-------------------------------------|--------------------|----------------------------------------|-----------------|---------------------------------------|-------------------------------------|
|                                | Number of Loans | \$ Amount of<br>Loans (000s) | Number<br>of Loans | \$ Amount of<br>Loans (000s)        | Number<br>of Loans | \$ Amount of<br>Loans (000s)           | Number of Loans | \$ Amount of<br>Loans (000s)          | Number of Loans                     |
| MUTUALONEBANK                  | 48              | \$9,526                      | 25                 | \$1,357                             | 8                  | \$1,445                                | 15              | \$6,724                               | 16                                  |
| NORTH EASTON SAVINGS BANK      | 0               | \$0                          | 0                  | \$0                                 | 0                  | \$0                                    | 0               | \$0                                   | 0                                   |
| NORTHERN BANK & TRUST COMPANY  | 22              | \$3,656                      | 14                 | \$689                               | 3                  | \$525                                  | 5               | \$2,442                               | 13                                  |
| PEOPLESBANK                    | 35              | \$5,174                      | 23                 | \$1,227                             | 6                  | \$1,246                                | 6               | \$2,701                               | 20                                  |
| RBS CITIZENS, N.A.             | 612             | \$39,167                     | 546                | \$9,614                             | 23                 | \$4,375                                | 43              | \$25,178                              | 367                                 |
| ROCKLAND TRUST COMPANY         | 264             | \$55,416                     | 126                | \$4,258                             | 60                 | \$10,479                               | 78              | \$40,679                              | 115                                 |
| SALEM FIVE CENTS SAVINGS BANK  | 92              | \$26,064                     | 39                 | \$2,107                             | 15                 | \$2,938                                | 38              | \$21,019                              | 40                                  |
| SOUTH SHORE BANK               | 11              | \$2,172                      | 5                  | \$130                               | 3                  | \$660                                  | 3               | \$1,382                               | 10                                  |
| SOVEREIGN BANK, N.A.           | 390             | \$52,156                     | 298                | \$16,423                            | 43                 | \$7,560                                | 49              | \$28,173                              | 244                                 |
| TD BANK N.A.                   | 544             | \$51,641                     | 440                | \$19,342                            | 64                 | \$11,297                               | 40              | \$21,002                              | 280                                 |
| THE LOWELL FIVE CENT SAVINGS B | 20              | \$4,941                      | 7                  | \$177                               | 5                  | \$949                                  | 8               | \$3,815                               | 13                                  |
| THE SAVINGS BANK               | 12              | \$3,195                      | 6                  | \$239                               | 3                  | \$540                                  | 3               | \$2,416                               | 9                                   |
| UNIBANK                        | 15              | \$2,440                      | 8                  | \$415                               | 3                  | \$650                                  | 4               | \$1,375                               | 6                                   |
| UNITED BANK                    | 96              | \$12,329                     | 65                 | \$2,367                             | 17                 | \$2,888                                | 14              | \$7,074                               | 64                                  |
| WATERTOWN SAVINGS BANK         | 27              | \$10,578                     | 8                  | \$635                               | 4                  | \$730                                  | 15              | \$9,213                               | 11                                  |
| WEBSTER FIVE CENTS SAVINGS BAN | 15              | \$1,563                      | 10                 | \$425                               | 4                  | \$850                                  | 1               | \$288                                 | 9                                   |
| WESTFIELD BANK                 | 135             | \$21,160                     | 80                 | \$3,416                             | 32                 | \$5,692                                | 23              | \$12,052                              | 65                                  |
| State Totals                   | 4,301           | \$666,727                    | 2,822              | \$115,281                           | 672                | \$120,379                              | 807             | \$431,067                             | 2,029                               |

Note: The table above includes CRA reporters that are headquartered in Massachusetts or have a substantial presence in the state.

Businesses venues of n or Less

\$ Amount of Loans (000s)

\$8,193

\$2,706

\$3,253

\$9,679

\$91

\$2,930

\$0 \$95

\$1,120

\$3,007

\$7,848

\$3,576 \$2,581

\$4,521

\$6,264

\$8,173

\$2,210

\$2,207

\$6,749

\$940

\$18,595

\$1,663

\$12,641

\$478 \$2,407

\$2,353

\$4,483

\$5,200

\$330

\$1,676

Businesses venues of n or Less

\$ Amount of Loans (000s)

\$2,037

\$0 \$989

\$2,401

\$7,674

\$16,029

\$9,064 \$1,997

\$19,076

\$25,149 \$3,196

\$2,295

\$355

\$6,850

\$3,873

\$790

\$4,223 \$231,967

Table 3: Small Business Loan Volume of Credit Card Lenders (2012)

|                              |                 | 「otal<br>siness Loans        | Origin          | Loans With<br>Original Amount<br>of \$100,000 or Less |                 | Loans With<br>Original Amount<br>of \$100,000 to \$250,000 |                 | Loans With<br>Original Amount<br>Over \$250,000 |                    | Businesses<br>evenues of<br>on or Less |
|------------------------------|-----------------|------------------------------|-----------------|-------------------------------------------------------|-----------------|------------------------------------------------------------|-----------------|-------------------------------------------------|--------------------|----------------------------------------|
|                              | Number of Loans | \$ Amount of<br>Loans (000s) | Number of Loans | \$ Amount of<br>Loans (000s)                          | Number of Loans | \$ Amount of<br>Loans (000s)                               | Number of Loans | \$ Amount of<br>Loans (000s)                    | Number<br>of Loans | \$ Amount of<br>Loans (000s)           |
| AMERICAN EXPRESS, FSB        | 41,490          | \$274,089                    | 41,325          | \$242,881                                             | 135             | \$20,031                                                   | 30              | \$11,177                                        | 20,471             | \$111,842                              |
| BB&T FNCL FSB                | 1,416           | \$11,675                     | 1,416           | \$11,675                                              | 0               | \$0                                                        | 0               | \$0                                             | 6                  | \$50                                   |
| CAPITAL ONE BANK USA, N.A.   | 7,465           | \$36,913                     | 7,465           | \$36,913                                              | 0               | \$0                                                        | 0               | \$0                                             | 2,704              | \$19,528                               |
| CHASE BANK USA, NA           | 6,656           | \$61,812                     | 6,654           | \$61,062                                              | 1               | \$150                                                      | 1               | \$600                                           | 0                  | \$0                                    |
| CITIBANK, N.A.               | 10,037          | \$60,098                     | 10,014          | \$52,241                                              | 14              | \$2,762                                                    | 9               | \$5,095                                         | 6,300              | \$33,638                               |
| DISCOVER BANK                | 475             | \$1,828                      | 475             | \$1,828                                               | 0               | \$0                                                        | 0               | \$0                                             | 475                | \$1,828                                |
| FIA CARD SERVICES            | 9,059           | \$76,920                     | 9,028           | \$69,152                                              | 24              | \$4,306                                                    | 7               | \$3,462                                         | 5,666              | \$42,691                               |
| FIRST NATIONAL BANK OF OMAHA | 364             | \$3,681                      | 363             | \$3,481                                               | 1               | \$200                                                      | 0               | \$0                                             | 31                 | \$176                                  |
| GE CAPITAL RETAIL BANK       | 7,364           | \$23,902                     | 7,364           | \$23,902                                              | 0               | \$0                                                        | 0               | \$0                                             | 5                  | \$27                                   |
| US BANK NORTH DAKOTA         | 2,926           | \$28,495                     | 2,920           | \$27,659                                              | 6               | \$836                                                      | 0               | \$0                                             | 1,923              | \$18,225                               |
| State Totals                 | 87,252          | \$579,413                    | 87,024          | \$530,794                                             | 181             | \$28,285                                                   | 47              | \$20,334                                        | 37,581             | \$228,005                              |

Table 4: Small Business Loan Volume of Credit Card Lenders in Low and Moderate Income Areas (2012)

|                              |                 | Total<br>Small Business Loans |                    | Loans With<br>Original Amount<br>of \$100,000 or Less |                 | Loans With<br>Original Amount<br>of \$100,000 to \$250,000 |                 | Loans With<br>Original Amount<br>Over \$250,000 |                 | Businesses<br>evenues of<br>on or Less |
|------------------------------|-----------------|-------------------------------|--------------------|-------------------------------------------------------|-----------------|------------------------------------------------------------|-----------------|-------------------------------------------------|-----------------|----------------------------------------|
|                              | Number of Loans | \$ Amount of<br>Loans (000s)  | Number<br>of Loans | \$ Amount of<br>Loans (000s)                          | Number of Loans | \$ Amount of<br>Loans (000s)                               | Number of Loans | \$ Amount of<br>Loans (000s)                    | Number of Loans | \$ Amount of<br>Loans (000s)           |
| AMERICAN EXPRESS, FSB        | 7,377           | \$49,732                      | 7,346              | \$43,953                                              | 26              | \$4,020                                                    | 5               | \$1,759                                         | 3,528           | \$17,904                               |
| BB&T FNCL FSB                | 133             | \$1,049                       | 133                | \$1,049                                               | 0               | \$0                                                        | 0               | \$0                                             | 0               | \$0                                    |
| CAPITAL ONE BANK USA, N.A.   | 1,508           | \$6,281                       | 1,508              | \$6,281                                               | 0               | \$0                                                        | 0               | \$0                                             | 630             | \$3,407                                |
| CHASE BANK USA, NA           | 1,128           | \$10,152                      | 1,128              | \$10,152                                              | 0               | \$0                                                        | 0               | \$0                                             | 0               | \$0                                    |
| CITIBANK, N.A.               | 1,958           | \$10,708                      | 1,952              | \$9,038                                               | 4               | \$790                                                      | 2               | \$880                                           | 1,148           | \$5,054                                |
| DISCOVER BANK                | 90              | \$334                         | 90                 | \$334                                                 | 0               | \$0                                                        | 0               | \$0                                             | 90              | \$334                                  |
| FIA CARD SERVICES            | 1,715           | \$14,124                      | 1,707              | \$12,497                                              | 7               | \$1,227                                                    | 1               | \$400                                           | 1,034           | \$6,997                                |
| FIRST NATIONAL BANK OF OMAHA | 72              | \$708                         | 72                 | \$708                                                 | 0               | \$0                                                        | 0               | \$0                                             | 5               | \$34                                   |
| GE CAPITAL RETAIL BANK       | 1,733           | \$4,839                       | 1,733              | \$4,839                                               | 0               | \$0                                                        | 0               | \$0                                             | 0               | \$0                                    |
| US BANK NORTH DAKOTA         | 575             | \$5,073                       | 574                | \$4,948                                               | 1               | \$125                                                      | 0               | \$0                                             | 354             | \$3,042                                |
| State Totals                 | 16,289          | \$103,000                     | 16,243             | \$93,799                                              | 38              | \$6,162                                                    | 8               | \$3,039                                         | 6,789           | \$36,772                               |

Table 5: Small Business Loan Volume of All Other Lenders (2012)

|                                | -               | Total<br>Small Business Loans |                 | Loans With<br>Original Amount<br>of \$100,000 or Less |                    | ns With<br>al Amount<br>0 to \$250,000 | Origi           | ans With<br>nal Amount<br>r \$250,000 | With Re            | Businesses<br>evenues of<br>on or Less |
|--------------------------------|-----------------|-------------------------------|-----------------|-------------------------------------------------------|--------------------|----------------------------------------|-----------------|---------------------------------------|--------------------|----------------------------------------|
|                                | Number of Loans | \$ Amount of<br>Loans (000s)  | Number of Loans | \$ Amount of<br>Loans (000s)                          | Number<br>of Loans | \$ Amount of<br>Loans (000s)           | Number of Loans | \$ Amount of<br>Loans (000s)          | Number<br>of Loans | \$ Amount of<br>Loans (000s)           |
| 1ST SOURCE BANK                | 14              | \$870                         | 13              | \$696                                                 | 1                  | \$174                                  | 0               | \$0                                   | 1                  | \$67                                   |
| ALLY BANK                      | 3               | \$1,739                       | 0               | \$0                                                   | 0                  | \$0                                    | 3               | \$1,739                               | 0                  | \$0                                    |
| ASSOCIATED BANK NA             | 5               | \$618                         | 1               | \$10                                                  | 4                  | \$608                                  | 0               | \$0                                   | 5                  | \$618                                  |
| BANK OF THE WEST               | 1               | \$538                         | 0               | \$0                                                   | 0                  | \$0                                    | 1               | \$538                                 | 0                  | \$0                                    |
| BANK RHODE ISLAND              | 23              | \$6,390                       | 10              | \$615                                                 | 5                  | \$1,129                                | 8               | \$4,646                               | 10                 | \$1,931                                |
| BANKNEWPORT                    | 9               | \$4,165                       | 1               | \$25                                                  | 1                  | \$150                                  | 7               | \$3,990                               | 9                  | \$4,165                                |
| BANTERRA BANK                  | 1               | \$76                          | 1               | \$76                                                  | 0                  | \$0                                    | 0               | \$0                                   | 1                  | \$76                                   |
| BMO HARRIS BANK N.A.           | 4               | \$1,425                       | 1               | \$50                                                  | 2                  | \$375                                  | 1               | \$1,000                               | 1                  | \$1,000                                |
| BRANCH BANKING AND TRUST CO    | 8               | \$1,895                       | 3               | \$141                                                 | 1                  | \$225                                  | 4               | \$1,529                               | 4                  | \$441                                  |
| BRIDGE BANK                    | 9               | \$4,472                       | 3               | \$72                                                  | 0                  | \$0                                    | 6               | \$4,400                               | 0                  | \$0                                    |
| BRIDGEHAMPTON NATIONAL BANK    | 55              | \$4,726                       | 45              | \$2,189                                               | 2                  | \$225                                  | 8               | \$2,312                               | 0                  | \$0                                    |
| CALIFORNIA BANK & TRUST        | 1               | \$15                          | 1               | \$15                                                  | 0                  | \$0                                    | 0               | \$0                                   | 0                  | \$0                                    |
| CAMDEN NATIONAL BANK           | 1               | \$30                          | 1               | \$30                                                  | 0                  | \$0                                    | 0               | \$0                                   | 1                  | \$30                                   |
| CAPE BANK                      | 1               | \$348                         | 0               | \$0                                                   | 0                  | \$0                                    | 1               | \$348                                 | 0                  | \$0                                    |
| CAPITAL ONE NA                 | 135             | \$7,633                       | 116             | \$1,696                                               | 10                 | \$1,691                                | 9               | \$4,246                               | 15                 | \$54                                   |
| CATHAY BANK                    | 11              | \$2,719                       | 7               | \$369                                                 | 1                  | \$200                                  | 3               | \$2,150                               | 5                  | \$1,919                                |
| CIT BANK                       | 25              | \$150                         | 25              | \$150                                                 | 0                  | \$0                                    | 0               | \$0                                   | 0                  | \$0                                    |
| CITIZENS BANK OF PENNSYLVANIA  | 3               | \$667                         | 2               | \$17                                                  | 0                  | \$0                                    | 1               | \$650                                 | 2                  | \$17                                   |
| CITY NATIONAL BANK             | 3               | \$425                         | 1               | \$50                                                  | 2                  | \$375                                  | 0               | \$0                                   | 2                  | \$275                                  |
| COASTWAY COMMUNITY BANK        | 2               | \$470                         | 1               | \$35                                                  | 0                  | \$0                                    | 1               | \$435                                 | 1                  | \$435                                  |
| COBIZ BANK                     | 1               | \$200                         | 0               | \$0                                                   | 1                  | \$200                                  | 0               | \$0                                   | 0                  | \$0                                    |
| COMERICA BANK                  | 5               | \$2,158                       | 1               | \$50                                                  | 1                  | \$158                                  | 3               | \$1,950                               | 1                  | \$500                                  |
| COMMERCE BANK                  | 4               | \$158                         | 4               | \$158                                                 | 0                  | \$0                                    | 0               | \$0                                   | 1                  | \$100                                  |
| CONNECTICUT COMMUNITY BANK, NA | 1               | \$45                          | 1               | \$45                                                  | 0                  | \$0                                    | 0               | \$0                                   | 1                  | \$45                                   |
| EAST WEST BANK                 | 13              | \$3,295                       | 4               | \$125                                                 | 3                  | \$660                                  | 6               | \$2,510                               | 9                  | \$2,842                                |
| EMIGRANT BANK                  | 2               | \$285                         | 0               | \$0                                                   | 2                  | \$285                                  | 0               | \$0                                   | 2                  | \$285                                  |
| ENCORE BANK, NA                | 2               | \$750                         | 0               | \$0                                                   | 1                  | \$200                                  | 1               | \$550                                 | 0                  | \$0                                    |
| EVERBANK                       | 7               | \$32                          | 7               | \$32                                                  | 0                  | \$0                                    | 0               | \$0                                   | 4                  | \$14                                   |
| FARMINGTON BANK                | 1               | \$800                         | 0               | \$0                                                   | 0                  | \$0                                    | 1               | \$800                                 | 0                  | \$0                                    |
| FIFTH THIRD BANK, OHIO         | 9               | \$1,788                       | 6               | \$138                                                 | 0                  | \$0                                    | 3               | \$1,650                               | 6                  | \$138                                  |

Table 5: Small Business Loan Volume of All Other Lenders (2012)

|                                | I -             | Total<br>Small Business Loans |                 | ns With<br>al Amount<br>000 or Less | Origina            | ns With<br>al Amount<br>0 to \$250,000 | Origin          | ans With<br>nal Amount<br>r \$250,000 | With Re            | Businesses<br>venues of<br>on or Less |
|--------------------------------|-----------------|-------------------------------|-----------------|-------------------------------------|--------------------|----------------------------------------|-----------------|---------------------------------------|--------------------|---------------------------------------|
|                                | Number of Loans | \$ Amount of<br>Loans (000s)  | Number of Loans | \$ Amount of<br>Loans (000s)        | Number<br>of Loans | \$ Amount of<br>Loans (000s)           | Number of Loans | \$ Amount of<br>Loans (000s)          | Number<br>of Loans | \$ Amount of<br>Loans (000s)          |
| FIRST BANK                     | 1               | \$197                         | 0               | \$0                                 | 1                  | \$197                                  | 0               | \$0                                   | 0                  | \$0                                   |
| FIRST CITIZENS                 | 2               | \$752                         | 1               | \$25                                | 0                  | \$0                                    | 1               | \$727                                 | 2                  | \$752                                 |
| FIRST NATIONAL BK OF ST. LOUIS | 1               | \$136                         | 0               | \$0                                 | 1                  | \$136                                  | 0               | \$0                                   | 0                  | \$0                                   |
| FIRST NIAGARA BANK, N.A.       | 99              | \$8,807                       | 82              | \$2,278                             | 8                  | \$1,714                                | 9               | \$4,815                               | 25                 | \$4,709                               |
| FIRST REPUBLIC BANK            | 24              | \$7,786                       | 2               | \$160                               | 13                 | \$2,775                                | 9               | \$4,851                               | 8                  | \$2,550                               |
| FIRST-CITIZENS BANK & TRUST CO | 1               | \$10                          | 1               | \$10                                | 0                  | \$0                                    | 0               | \$0                                   | 1                  | \$10                                  |
| FIRSTRUST BANK                 | 1               | \$500                         | 0               | \$0                                 | 0                  | \$0                                    | 1               | \$500                                 | 1                  | \$500                                 |
| FLAGSTAR BANK                  | 1               | \$700                         | 0               | \$0                                 | 0                  | \$0                                    | 1               | \$700                                 | 0                  | \$0                                   |
| GE CAPITAL BANK                | 229             | \$14,354                      | 210             | \$9,272                             | 14                 | \$2,019                                | 5               | \$3,063                               | 16                 | \$676                                 |
| GOLDMAN SACHS BANK USA         | 1               | \$1,000                       | 0               | \$0                                 | 0                  | \$0                                    | 1               | \$1,000                               | 0                  | \$0                                   |
| GORHAM SAVINGS BANK            | 4               | \$470                         | 1               | \$10                                | 3                  | \$460                                  | 0               | \$0                                   | 1                  | \$200                                 |
| HANCOCK BANK                   | 1               | \$50                          | 1               | \$50                                | 0                  | \$0                                    | 0               | \$0                                   | 1                  | \$50                                  |
| HSBC BANK USA, NA              | 228             | \$3,808                       | 219             | \$1,020                             | 5                  | \$855                                  | 4               | \$1,933                               | 7                  | \$44                                  |
| INTERAUDI BANK                 | 2               | \$818                         | 0               | \$0                                 | 0                  | \$0                                    | 2               | \$818                                 | 2                  | \$818                                 |
| INTERBANK                      | 1               | \$401                         | 0               | \$0                                 | 0                  | \$0                                    | 1               | \$401                                 | 1                  | \$401                                 |
| JOHN DEERE FINANCIAL, F.S.B.   | 397             | \$2,806                       | 397             | \$2,806                             | 0                  | \$0                                    | 0               | \$0                                   | 54                 | \$550                                 |
| JPMORGAN CHASE BANK, NA        | 524             | \$26,275                      | 498             | \$16,142                            | 15                 | \$2,858                                | 11              | \$7,275                               | 1                  | \$400                                 |
| KENNEBUNK SAVINGS BANK         | 1               | \$437                         | 0               | \$0                                 | 0                  | \$0                                    | 1               | \$437                                 | 1                  | \$437                                 |
| KEYBANK NATIONAL ASSOCIATION   | 24              | \$7,349                       | 13              | \$129                               | 2                  | \$425                                  | 9               | \$6,795                               | 0                  | \$0                                   |
| LAKE FOREST BANK & TRUST CO    | 1               | \$300                         | 0               | \$0                                 | 0                  | \$0                                    | 1               | \$300                                 | 0                  | \$0                                   |
| LIBERTY BANK                   | 2               | \$130                         | 1               | \$5                                 | 1                  | \$125                                  | 0               | \$0                                   | 2                  | \$130                                 |
| M&T BANK                       | 64              | \$41,223                      | 3               | \$171                               | 6                  | \$1,353                                | 55              | \$39,699                              | 7                  | \$2,271                               |
| MACHIAS SAVINGS BANK           | 2               | \$23                          | 2               | \$23                                | 0                  | \$0                                    | 0               | \$0                                   | 2                  | \$23                                  |
| MB FINANCIAL BANK NA           | 3               | \$790                         | 1               | \$88                                | 1                  | \$218                                  | 1               | \$484                                 | 0                  | \$0                                   |
| MERCANTIL COMMERCEBANK         | 1               | \$550                         | 0               | \$0                                 | 0                  | \$0                                    | 1               | \$550                                 | 0                  | \$0                                   |
| MERCHANTS BANK                 | 1               | \$25                          | 1               | \$25                                | 0                  | \$0                                    | 0               | \$0                                   | 0                  | \$0                                   |
| METRO BANK                     | 1               | \$100                         | 1               | \$100                               | 0                  | \$0                                    | 0               | \$0                                   | 0                  | \$0                                   |
| MORGAN STANLEY BANK, N.A.      | 11              | \$5,052                       | 0               | \$0                                 | 3                  | \$482                                  | 8               | \$4,570                               | 0                  | \$0                                   |
| MORTON COMMUNITY BANK          | 2               | \$435                         | 0               | \$0                                 | 2                  | \$435                                  | 0               | \$0                                   | 2                  | \$435                                 |
| MOUNTAIN WEST BANK             | 1               | \$25                          | 1               | \$25                                | 0                  | \$0                                    | 0               | \$0                                   | 1                  | \$25                                  |

Table 5: Small Business Loan Volume of All Other Lenders (2012)

|                                | -               | otal<br>siness Loans         | Origina         | Loans With<br>Original Amount<br>of \$100,000 or Less |                    | Loans With<br>Original Amount<br>of \$100,000 to \$250,000 |                 | Loans With<br>Original Amount<br>Over \$250,000 |                    | Businesses<br>evenues of<br>on or Less |
|--------------------------------|-----------------|------------------------------|-----------------|-------------------------------------------------------|--------------------|------------------------------------------------------------|-----------------|-------------------------------------------------|--------------------|----------------------------------------|
|                                | Number of Loans | \$ Amount of<br>Loans (000s) | Number of Loans | \$ Amount of<br>Loans (000s)                          | Number<br>of Loans | \$ Amount of<br>Loans (000s)                               | Number of Loans | \$ Amount of<br>Loans (000s)                    | Number<br>of Loans | \$ Amount of<br>Loans (000s)           |
| NBT BANK NA                    | 19              | \$5,520                      | 8               | \$350                                                 | 2                  | \$442                                                      | 9               | \$4,728                                         | 6                  | \$976                                  |
| NORTH SHORE COMMUNITY BANK     | 1               | \$1,000                      | 0               | \$0                                                   | 0                  | \$0                                                        | 1               | \$1,000                                         | 0                  | \$0                                    |
| OPTUM BANK                     | 6               | \$2,932                      | 1               | \$5                                                   | 1                  | \$140                                                      | 4               | \$2,787                                         | 0                  | \$0                                    |
| PENN SECURITY BANK & TRUST CO. | 1               | \$3                          | 1               | \$3                                                   | 0                  | \$0                                                        | 0               | \$0                                             | 0                  | \$0                                    |
| PEOPLES UNITED BANK            | 676             | \$115,021                    | 412             | \$13,892                                              | 123                | \$23,035                                                   | 141             | \$78,094                                        | 249                | \$38,057                               |
| PNC BANK N.A.                  | 11              | \$3,006                      | 8               | \$443                                                 | 0                  | \$0                                                        | 3               | \$2,563                                         | 3                  | \$83                                   |
| PROVIDENT BANK                 | 1               | \$400                        | 0               | \$0                                                   | 0                  | \$0                                                        | 1               | \$400                                           | 1                  | \$400                                  |
| REGIONS BANK                   | 7               | \$1,700                      | 5               | \$150                                                 | 0                  | \$0                                                        | 2               | \$1,550                                         | 3                  | \$1,640                                |
| ROCKVILLE BANK                 | 3               | \$1,150                      | 0               | \$0                                                   | 0                  | \$0                                                        | 3               | \$1,150                                         | 0                  | \$0                                    |
| SALISBURY BANK AND TRUST CO    | 44              | \$5,938                      | 28              | \$1,401                                               | 7                  | \$1,096                                                    | 9               | \$3,441                                         | 27                 | \$3,305                                |
| SANFORD INSTITUTION FOR SAVING | 2               | \$1,000                      | 0               | \$0                                                   | 0                  | \$0                                                        | 2               | \$1,000                                         | 0                  | \$0                                    |
| SIGNATURE BANK                 | 37              | \$8,945                      | 7               | \$408                                                 | 21                 | \$3,545                                                    | 9               | \$4,992                                         | 0                  | \$0                                    |
| SILICON VALLEY BANK            | 473             | \$53,779                     | 407             | \$12,705                                              | 15                 | \$2,683                                                    | 51              | \$38,391                                        | 99                 | \$11,505                               |
| SOMERSET TRUST COMPANY         | 6               | \$26                         | 6               | \$26                                                  | 0                  | \$0                                                        | 0               | \$0                                             | 6                  | \$26                                   |
| STATE BANK AND TRUST COMPANY   | 1               | \$153                        | 0               | \$0                                                   | 1                  | \$153                                                      | 0               | \$0                                             | 1                  | \$153                                  |
| STATE FARM BANK                | 4               | \$21                         | 4               | \$21                                                  | 0                  | \$0                                                        | 0               | \$0                                             | 4                  | \$21                                   |
| STEARNS BANK N A               | 117             | \$4,767                      | 110             | \$3,929                                               | 7                  | \$838                                                      | 0               | \$0                                             | 15                 | \$542                                  |
| STILLWATER NATIONAL BANK       | 1               | \$50                         | 1               | \$50                                                  | 0                  | \$0                                                        | 0               | \$0                                             | 0                  | \$0                                    |
| SUNFLOWER BANK, N.A.           | 1               | \$750                        | 0               | \$0                                                   | 0                  | \$0                                                        | 1               | \$750                                           | 1                  | \$750                                  |
| SUNTRUST BANKS, INC            | 16              | \$2,998                      | 7               | \$402                                                 | 5                  | \$931                                                      | 4               | \$1,665                                         | 2                  | \$80                                   |
| SUSQUEHANNA BANK               | 1               | \$75                         | 1               | \$75                                                  | 0                  | \$0                                                        | 0               | \$0                                             | 0                  | \$0                                    |
| TEXAS CAPITAL BANK             | 4,743           | \$37,411                     | 4,690           | \$24,729                                              | 36                 | \$5,671                                                    | 17              | \$7,011                                         | 2                  | \$950                                  |
| THE BANCORP BANK               | 1               | \$159                        | 0               | \$0                                                   | 1                  | \$159                                                      | 0               | \$0                                             | 1                  | \$159                                  |
| THE HUNTINGTON NATIONAL BANK   | 241             | \$6,577                      | 238             | \$5,777                                               | 2                  | \$300                                                      | 1               | \$500                                           | 215                | \$5,189                                |
| THE JUNIATA VALLEY BANK        | 1               | \$300                        | 0               | \$0                                                   | 0                  | \$0                                                        | 1               | \$300                                           | 1                  | \$300                                  |
| THE NORTHERN TRUST CO          | 1               | \$257                        | 0               | \$0                                                   | 0                  | \$0                                                        | 1               | \$257                                           | 0                  | \$0                                    |
| UMB BANK, NA                   | 12              | \$152                        | 12              | \$152                                                 | 0                  | \$0                                                        | 0               | \$0                                             | 5                  | \$54                                   |
| US BANK, N.A.                  | 161             | \$7,076                      | 156             | \$5,335                                               | 1                  | \$133                                                      | 4               | \$1,608                                         | 4                  | \$1,040                                |
| WASHINGTON TRUST COMPANY       | 13              | \$3,899                      | 3               | \$105                                                 | 4                  | \$618                                                      | 6               | \$3,176                                         | 10                 | \$3,233                                |
| WEBSTER BANK, N.A.             | 267             | \$48,374                     | 161             | \$8,487                                               | 46                 | \$8,097                                                    | 60              | \$31,790                                        | 152                | \$17,095                               |

Table 5: Small Business Loan Volume of All Other Lenders (2012)

|                                | Total<br>Small Business Loans |                              | Loans With<br>Original Amount<br>of \$100,000 or Less |                              | Loans With<br>Original Amount<br>of \$100,000 to \$250,000 |                              | Loans With<br>Original Amount<br>Over \$250,000 |                              | Loans to Businesses<br>With Revenues of<br>\$1 Million or Less |                              |
|--------------------------------|-------------------------------|------------------------------|-------------------------------------------------------|------------------------------|------------------------------------------------------------|------------------------------|-------------------------------------------------|------------------------------|----------------------------------------------------------------|------------------------------|
|                                | Number<br>of Loans            | \$ Amount of<br>Loans (000s) | Number<br>of Loans                                    | \$ Amount of<br>Loans (000s) | Number of Loans                                            | \$ Amount of<br>Loans (000s) | Number of Loans                                 | \$ Amount of<br>Loans (000s) | Number<br>of Loans                                             | \$ Amount of<br>Loans (000s) |
| WELLS FARGO BANK NORTHWEST, NA | 6                             | \$295                        | 6                                                     | \$295                        | 0                                                          | \$0                          | 0                                               | \$0                          | 5                                                              | \$195                        |
| WELLS FARGO BANK, N.A.         | 2,177                         | \$109,260                    | 2,034                                                 | \$80,642                     | 114                                                        | \$14,160                     | 29                                              | \$14,458                     | 1,419                                                          | \$63,621                     |
| WHITNEY BANK                   | 2                             | \$671                        | 1                                                     | \$100                        | 0                                                          | \$0                          | 1                                               | \$571                        | 1                                                              | \$100                        |
| WILSHIRE STATE BANK            | 1                             | \$50                         | 1                                                     | \$50                         | 0                                                          | \$0                          | 0                                               | \$0                          | 1                                                              | \$50                         |
| State Totals                   | 11,044                        | \$597,906                    | 9,998                                                 | \$198,655                    | 498                                                        | \$82,708                     | 548                                             | \$316,543                    | 2,449                                                          | \$179,457                    |

Table 6: Small Business Loan Volume of All Other Lenders in Low and Moderate Income Areas (2012)

|                                | Small Bu        | siness Loans                 | Origin          | al Amount                    | Origina         | al Amount                    | Origi           | nal Amount                   | With Re            |
|--------------------------------|-----------------|------------------------------|-----------------|------------------------------|-----------------|------------------------------|-----------------|------------------------------|--------------------|
|                                | Number of Loans | \$ Amount of<br>Loans (000s) | Number of Loans | \$ Amount of<br>Loans (000s) | Number of Loans | \$ Amount of<br>Loans (000s) | Number of Loans | \$ Amount of<br>Loans (000s) | Number<br>of Loans |
| 1ST SOURCE BANK                | 2               | \$76                         | 2               | \$76                         | 0               | \$0                          | 0               | \$0                          | 1                  |
| ALLY BANK                      | 1               | \$750                        | 0               | \$0                          | 0               | \$0                          | 1               | \$750                        | 0                  |
| ASSOCIATED BANK NA             | 1               | \$108                        | 0               | \$0                          | 1               | \$108                        | 0               | \$0                          | 1                  |
| BANK OF THE WEST               | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0                  |
| BANK RHODE ISLAND              | 1               | \$546                        | 0               | \$0                          | 0               | \$0                          | 1               | \$546                        | 1                  |
| BANKNEWPORT                    | 4               | \$2,400                      | 0               | \$0                          | 0               | \$0                          | 4               | \$2,400                      | 4                  |
| BANTERRA BANK                  | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0                  |
| BMO HARRIS BANK N.A.           | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0                  |
| BRANCH BANKING AND TRUST CO    | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0                  |
| BRIDGE BANK                    | 1               | \$2                          | 1               | \$2                          | 0               | \$0                          | 0               | \$0                          | 0                  |
| BRIDGEHAMPTON NATIONAL BANK    | 2               | \$84                         | 2               | \$84                         | 0               | \$0                          | 0               | \$0                          | 0                  |
| CALIFORNIA BANK & TRUST        | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0                  |
| CAMDEN NATIONAL BANK           | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0                  |
| CAPE BANK                      | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0                  |
| CAPITAL ONE NA                 | 37              | \$1,240                      | 34              | \$595                        | 2               | \$220                        | 1               | \$425                        | 4                  |
| CATHAY BANK                    | 6               | \$1,720                      | 3               | \$150                        | 1               | \$200                        | 2               | \$1,370                      | 1                  |
| CIT BANK                       | 2               | \$14                         | 2               | \$14                         | 0               | \$0                          | 0               | \$0                          | 0                  |
| CITIZENS BANK OF PENNSYLVANIA  | 1               | \$5                          | 1               | \$5                          | 0               | \$0                          | 0               | \$0                          | 1                  |
| CITY NATIONAL BANK             | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0                  |
| COASTWAY COMMUNITY BANK        | 1               | \$35                         | 1               | \$35                         | 0               | \$0                          | 0               | \$0                          | 0                  |
| COBIZ BANK                     | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0                  |
| COMERICA BANK                  | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0                  |
| COMMERCE BANK                  | 1               | \$50                         | 1               | \$50                         | 0               | \$0                          | 0               | \$0                          | 0                  |
| CONNECTICUT COMMUNITY BANK, NA | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0                  |
| EAST WEST BANK                 | 4               | \$690                        | 1               | \$30                         | 3               | \$660                        | 0               | \$0                          | 3                  |
| EMIGRANT BANK                  | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0                  |
| ENCORE BANK, NA                | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0                  |
| EVERBANK                       | 2               | \$13                         | 2               | \$13                         | 0               | \$0                          | 0               | \$0                          | 0                  |
| FARMINGTON BANK                | 1               | \$800                        | 0               | \$0                          | 0               | \$0                          | 1               | \$800                        | 0                  |
| FIFTH THIRD BANK, OHIO         | 2               | \$32                         | 2               | \$32                         | 0               | \$0                          | 0               | \$0                          | 2                  |
| FIRST BANK                     | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0                  |
| FIRST CITIZENS                 | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0                  |

Table 6: Small Business Loan Volume of All Other Lenders in Low and Moderate Income Areas (2012)

|                                | Small Bu        | siness Loans                 | Origin          | al Amount                    | Origina         | al Amount                    | Origi           | nal Amount                   | With Re            |
|--------------------------------|-----------------|------------------------------|-----------------|------------------------------|-----------------|------------------------------|-----------------|------------------------------|--------------------|
|                                | Number of Loans | \$ Amount of<br>Loans (000s) | Number of Loans | \$ Amount of<br>Loans (000s) | Number of Loans | \$ Amount of<br>Loans (000s) | Number of Loans | \$ Amount of<br>Loans (000s) | Number<br>of Loans |
| FIRST NATIONAL BK OF ST. LOUIS | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0                  |
| FIRST NIAGARA BANK, N.A.       | 30              | \$2,840                      | 23              | \$465                        | 4               | \$850                        | 3               | \$1,525                      | 9                  |
| FIRST REPUBLIC BANK            | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0                  |
| FIRST-CITIZENS BANK & TRUST CO | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0                  |
| FIRSTRUST BANK                 | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0                  |
| FLAGSTAR BANK                  | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0                  |
| GE CAPITAL BANK                | 30              | \$1,333                      | 30              | \$1,333                      | 0               | \$0                          | 0               | \$0                          | 2                  |
| GOLDMAN SACHS BANK USA         | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0                  |
| GORHAM SAVINGS BANK            | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0                  |
| HANCOCK BANK                   | 1               | \$50                         | 1               | \$50                         | 0               | \$0                          | 0               | \$0                          | 1                  |
| HSBC BANK USA, NA              | 71              | \$251                        | 71              | \$251                        | 0               | \$0                          | 0               | \$0                          | 0                  |
| INTERAUDI BANK                 | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0                  |
| INTERBANK                      | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0                  |
| JOHN DEERE FINANCIAL, F.S.B.   | 51              | \$341                        | 51              | \$341                        | 0               | \$0                          | 0               | \$0                          | 4                  |
| JPMORGAN CHASE BANK, NA        | 111             | \$4,338                      | 108             | \$3,488                      | 2               | \$400                        | 1               | \$450                        | 0                  |
| KENNEBUNK SAVINGS BANK         | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0                  |
| KEYBANK NATIONAL ASSOCIATION   | 4               | \$1,222                      | 2               | \$22                         | 1               | \$200                        | 1               | \$1,000                      | 0                  |
| LAKE FOREST BANK & TRUST CO    | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0                  |
| LIBERTY BANK                   | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0                  |
| M&T BANK                       | 2               | \$1,300                      | 0               | \$0                          | 0               | \$0                          | 2               | \$1,300                      | 0                  |
| MACHIAS SAVINGS BANK           | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0                  |
| MB FINANCIAL BANK NA           | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0                  |
| MERCANTIL COMMERCEBANK         | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0                  |
| MERCHANTS BANK                 | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0                  |
| METRO BANK                     | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0                  |
| MORGAN STANLEY BANK, N.A.      | 1               | \$555                        | 0               | \$0                          | 0               | \$0                          | 1               | \$555                        | 0                  |
| MORTON COMMUNITY BANK          | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0                  |
| MOUNTAIN WEST BANK             | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0                  |
| NBT BANK NA                    | 2               | \$1,005                      | 1               | \$10                         | 0               | \$0                          | 1               | \$995                        | 0                  |
| NORTH SHORE COMMUNITY BANK     | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0                  |
| OPTUM BANK                     | 2               | \$488                        | 1               | \$5                          | 0               | \$0                          | 1               | \$483                        | 0                  |
| PENN SECURITY BANK & TRUST CO. | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               | \$0                          | 0                  |

Table 6: Small Business Loan Volume of All Other Lenders in Low and Moderate Income Areas (2012)

|                                | Small Bus       | siness Loans                 | Origin             | al Amount                    | Origina         | al Amount                    | Origi           | nal Amount                   | With Re         |
|--------------------------------|-----------------|------------------------------|--------------------|------------------------------|-----------------|------------------------------|-----------------|------------------------------|-----------------|
|                                | Number of Loans | \$ Amount of<br>Loans (000s) | Number<br>of Loans | \$ Amount of<br>Loans (000s) | Number of Loans | \$ Amount of<br>Loans (000s) | Number of Loans | \$ Amount of<br>Loans (000s) | Number of Loans |
| PEOPLES UNITED BANK            | 219             | \$35,839                     | 142                | \$4,776                      | 31              | \$6,115                      | 46              | \$24,948                     | 72              |
| PNC BANK N.A.                  | 0               | \$0                          | 0                  | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               |
| PROVIDENT BANK                 | 0               | \$0                          | 0                  | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               |
| REGIONS BANK                   | 0               | \$0                          | 0                  | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               |
| ROCKVILLE BANK                 | 0               | \$0                          | 0                  | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               |
| SALISBURY BANK AND TRUST CO    | 2               | \$103                        | 2                  | \$103                        | 0               | \$0                          | 0               | \$0                          | 2               |
| SANFORD INSTITUTION FOR SAVING | 0               | \$0                          | 0                  | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               |
| SIGNATURE BANK                 | 9               | \$2,895                      | 0                  | \$0                          | 6               | \$1,039                      | 3               | \$1,856                      | 0               |
| SILICON VALLEY BANK            | 157             | \$11,272                     | 147                | \$4,432                      | 1               | \$200                        | 9               | \$6,640                      | 37              |
| SOMERSET TRUST COMPANY         | 2               | \$10                         | 2                  | \$10                         | 0               | \$0                          | 0               | \$0                          | 2               |
| STATE BANK AND TRUST COMPANY   | 0               | \$0                          | 0                  | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               |
| STATE FARM BANK                | 0               | \$0                          | 0                  | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               |
| STEARNS BANK N A               | 16              | \$623                        | 16                 | \$623                        | 0               | \$0                          | 0               | \$0                          | 2               |
| STILLWATER NATIONAL BANK       | 0               | \$0                          | 0                  | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               |
| SUNFLOWER BANK, N.A.           | 0               | \$0                          | 0                  | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               |
| SUNTRUST BANKS, INC            | 5               | \$1,625                      | 1                  | \$80                         | 1               | \$139                        | 3               | \$1,406                      | 0               |
| SUSQUEHANNA BANK               | 1               | \$75                         | 1                  | \$75                         | 0               | \$0                          | 0               | \$0                          | 0               |
| TEXAS CAPITAL BANK             | 1,431           | \$12,179                     | 1,410              | \$6,461                      | 14              | \$2,143                      | 7               | \$3,575                      | 1               |
| THE BANCORP BANK               | 0               | \$0                          | 0                  | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               |
| THE HUNTINGTON NATIONAL BANK   | 47              | \$1,052                      | 47                 | \$1,052                      | 0               | \$0                          | 0               | \$0                          | 40              |
| THE JUNIATA VALLEY BANK        | 0               | \$0                          | 0                  | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               |
| THE NORTHERN TRUST CO          | 0               | \$0                          | 0                  | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               |
| UMB BANK, NA                   | 6               | \$88                         | 6                  | \$88                         | 0               | \$0                          | 0               | \$0                          | 3               |
| US BANK, N.A.                  | 27              | \$907                        | 27                 | \$907                        | 0               | \$0                          | 0               | \$0                          | 0               |
| WASHINGTON TRUST COMPANY       | 2               | \$160                        | 1                  | \$50                         | 1               | \$110                        | 0               | \$0                          | 2               |
| WEBSTER BANK, N.A.             | 101             | \$17,531                     | 60                 | \$3,029                      | 18              | \$2,890                      | 23              | \$11,612                     | 61              |
| WELLS FARGO BANK NORTHWEST, NA | 0               | \$0                          | 0                  | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               |
| WELLS FARGO BANK, N.A.         | 378             | \$19,085                     | 349                | \$13,481                     | 23              | \$2,846                      | 6               | \$2,758                      | 242             |
| WHITNEY BANK                   | 1               | \$571                        | 0                  | \$0                          | 0               | \$0                          | 1               | \$571                        | 0               |
| WILSHIRE STATE BANK            | 0               | \$0                          | 0                  | \$0                          | 0               | \$0                          | 0               | \$0                          | 0               |
| State Totals                   | 2,778           | \$126,303                    | 2,551              | \$42,218                     | 109             | \$18,120                     | 118             | \$65,965                     | 498             |

| venues of    |
|--------------|
| venues of    |
| \$ Amount of |
| Loans (000s) |
| \$67         |
| \$0          |
| \$108        |
| \$0          |
| \$546        |
| \$2,400      |
| \$0          |
| \$0          |
| \$0          |
| \$0          |
| \$0          |
| \$0          |
| \$0          |
| \$0          |
| \$12         |
| \$970        |
| \$0          |
| \$5          |
| \$0          |
| \$0          |
| \$0          |
| \$0          |
| \$0          |
| \$0          |
| \$660        |
| \$0          |
| \$0          |
| \$0          |
| \$0          |
| \$32         |
| \$0          |
| \$0          |

| \$ Amount of Loans (000s) \$ 0 \$ 1,926 \$ 0 \$ 0 \$ 0 \$ 0 \$ 70 \$ 0 \$ 0 \$ 50 \$ 0 \$ 50 \$ 0 \$ 0 \$ 50 \$ 0 \$ 0 \$ 0 \$ 0 \$ 0 \$ 0 \$ 0 \$ 0 \$ 0 \$            |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Loans (000s) \$0 \$1,926 \$0 \$0 \$0 \$0 \$0 \$70 \$0 \$0 \$50 \$0 \$0 \$50 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0                                         |
| Loans (000s) \$0 \$1,926 \$0 \$0 \$0 \$0 \$0 \$70 \$0 \$0 \$50 \$0 \$0 \$50 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0                                         |
| \$0 \$1,926 \$0 \$0 \$0 \$0 \$0 \$70 \$0 \$0 \$50 \$0 \$50 \$0 \$0 \$50 \$0 \$0 \$0 \$35 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0                            |
| \$0<br>\$0<br>\$0<br>\$0<br>\$70<br>\$0<br>\$0<br>\$50<br>\$0<br>\$0<br>\$35<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0 |
| \$0<br>\$0<br>\$0<br>\$0<br>\$70<br>\$0<br>\$0<br>\$50<br>\$0<br>\$0<br>\$35<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0 |
| \$0<br>\$0<br>\$70<br>\$0<br>\$0<br>\$50<br>\$0<br>\$0<br>\$0<br>\$35<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0        |
| \$0<br>\$70<br>\$0<br>\$0<br>\$50<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0                                            |
| \$70<br>\$0<br>\$0<br>\$50<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0                                                   |
| \$0<br>\$0<br>\$50<br>\$0<br>\$0<br>\$0<br>\$0<br>\$35<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0                       |
| \$0<br>\$50<br>\$0<br>\$0<br>\$0<br>\$0<br>\$35<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0                              |
| \$50<br>\$0<br>\$0<br>\$35<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0                                                   |
| \$0<br>\$0<br>\$35<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0                                                           |
| \$0<br>\$0<br>\$35<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0                                                           |
| \$0<br>\$35<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0                                                                  |
| \$35<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0                                                                         |
| \$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$                                                                           |
| \$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0                                                                                 |
| \$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0                                                                                 |
| \$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0                                                                                               |
| \$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0                                                                                               |
| \$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0                                                                                               |
| \$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0                                                                                                             |
| \$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0                                                                                                                    |
| \$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0                                                                                                                    |
| \$0<br>\$0<br>\$0<br>\$0<br>\$0<br>\$0                                                                                                                                  |
| \$0<br>\$0<br>\$0<br>\$0<br>\$0                                                                                                                                         |
| \$0<br>\$0<br>\$0<br>\$0                                                                                                                                                |
| \$0<br>\$0<br>\$0                                                                                                                                                       |
| \$0<br>\$0                                                                                                                                                              |
| \$0                                                                                                                                                                     |
|                                                                                                                                                                         |
|                                                                                                                                                                         |
| \$0                                                                                                                                                                     |
| \$0                                                                                                                                                                     |
| \$0                                                                                                                                                                     |

| venues of    |
|--------------|
| \$ Amount of |
| Loans (000s) |
| \$11,434     |
| \$0          |
| \$0          |
| \$0          |
| \$0          |
| \$103        |
| \$0          |
| \$0          |
| \$3,753      |
| \$10         |
| \$10         |
| \$0<br>\$0   |
| \$99         |
| \$99<br>\$0  |
|              |
| \$0<br>©0    |
| \$0<br>©0    |
| \$0<br>\$550 |
| \$55U<br>\$0 |
| ·            |
| \$873        |
| \$0          |
| \$0          |
| \$40         |
| \$0          |
| \$160        |
| \$8,234      |
| \$0          |
| \$10,917     |
| \$0          |
| \$0          |
| \$43,054     |

Table 7: Call Report Data of Massachusetts Community Banks (2012)

|                                              |                 | Fotal<br>siness Loans        | Origin          | ns With<br>al Amount<br>000 or Less | Origina         | ns With<br>al Amount<br>0 to \$250,000 | Origi           | ans With<br>nal Amount<br>r \$250,000 |
|----------------------------------------------|-----------------|------------------------------|-----------------|-------------------------------------|-----------------|----------------------------------------|-----------------|---------------------------------------|
|                                              | Number of Loans | \$ Amount of<br>Loans (000s) | Number of Loans | \$ Amount of<br>Loans (000s)        | Number of Loans | \$ Amount of<br>Loans (000s)           | Number of Loans | \$ Amount of<br>Loans (000s)          |
| ABINGTON BANK                                | 38              | \$9,098                      | 11              | \$572                               | 16              | \$2,907                                | 11              | \$5,619                               |
| ADAMS COMMUNITY BANK                         | 262             | \$16,707                     | 207             | \$5,097                             | 35              | \$4,738                                | 20              | \$6,872                               |
| ATHOL SAVINGS BANK                           | 139             | \$13,802                     | 87              | \$2,631                             | 27              | \$3,615                                | 25              | \$7,556                               |
| AVIDIA BANK                                  | 1,672           | \$179,671                    | 1,012           | \$18,744                            | 291             | \$32,459                               | 369             | \$128,468                             |
| AVON CO-OPERATIVE BANK                       | 12              | \$2,955                      | 2               | \$126                               | 5               | \$521                                  | 5               | \$2,308                               |
| BANK OF CANTON, THE                          | 493             | \$125,380                    | 85              | \$3,423                             | 148             | \$23,420                               | 260             | \$98,537                              |
| BANK OF CAPE COD                             | 273             | \$60,048                     | 63              | \$2,253                             | 91              | \$11,059                               | 119             | \$46,736                              |
| BANK OF EASTON                               | 15              | \$2,204                      | 6               | \$180                               | 4               | \$445                                  | 5               | \$1,579                               |
| BANKFIVE                                     | 1,102           | \$94,104                     | 627             | \$10,128                            | 265             | \$13,433                               | 210             | \$70,543                              |
| BANKGLOUCESTER                               | 177             | \$32,833                     | 81              | \$3,052                             | 34              | \$4,425                                | 62              | \$25,356                              |
| BARRE SAVINGS BANK                           | 94              | \$15,648                     | 50              | \$1,378                             | 17              | \$2,287                                | 27              | \$11,983                              |
| BAY STATE SAVINGS BANK                       | 369             | \$45,755                     | 191             | \$6,729                             | 106             | \$13,866                               | 72              | \$25,160                              |
| BAYCOAST BANK                                | 863             | \$148,907                    | 289             | \$8,979                             | 284             | \$33,232                               | 290             | \$106,696                             |
| BELMONT SAVINGS BANK                         | 57              | \$20,912                     | 11              | \$258                               | 7               | \$1,127                                | 39              | \$19,527                              |
| BERKSHIRE BANK                               | 2,817           | \$201,343                    | 1,918           | \$39,261                            | 525             | \$54,269                               | 374             | \$107,813                             |
| BEVERLY CO-OPERATIVE BANK                    | 431             | \$52,260                     | 238             | \$3,694                             | 90              | \$10,584                               | 103             | \$37,982                              |
| BLUE HILLS BANK                              | 25              | \$6,293                      | 8               | \$379                               | 8               | \$1,465                                | 9               | \$4,449                               |
| BOSTON PRIVATE BANK & TRUST COMPANY          | 760             | \$211,800                    | 152             | \$5,860                             | 168             | \$19,232                               | 440             | \$186,708                             |
| BOSTON TRUST & INVESTMENT MANAGEMENT COMPANY | 0               | \$0                          | 0               | \$0                                 | 0               | \$0                                    | 0               | \$0                                   |
| BRAINTREE CO-OPERATIVE BANK                  | 129             | \$21,524                     | 57              | \$1,776                             | 29              | \$3,579                                | 43              | \$16,169                              |
| BRIDGEWATER SAVINGS BANK                     | 256             | \$73,712                     | 25              | \$736                               | 77              | \$9,525                                | 154             | \$63,451                              |
| BRISTOL COUNTY SAVINGS BANK                  | 1,114           | \$178,328                    | 431             | \$10,891                            | 283             | \$32,029                               | 400             | \$135,408                             |
| BROOKLINE BANK                               | 8,570           | \$526,602                    | 5,329           | \$93,006                            | 1,837           | \$100,749                              | 1,404           | \$332,847                             |
| CAMBRIDGE APPLETON TRUST, N.A.               | 0               | \$0                          | 0               | \$0                                 | 0               | \$0                                    | 0               | \$0                                   |
| CAMBRIDGE SAVINGS BANK                       | 624             | \$74,783                     | 390             | \$5,482                             | 66              | \$7,241                                | 168             | \$62,060                              |
| CAMBRIDGE TRUST COMPANY                      | 496             | \$75,206                     | 311             | \$8,937                             | 78              | \$13,472                               | 107             | \$52,797                              |
| CANTON CO-OPERATIVE BANK                     | 20              | \$6,285                      | 6               | \$261                               | 0               | \$0                                    | 14              | \$6,024                               |
| CAPE ANN SAVINGS BANK                        | 186             | \$26,011                     | 101             | \$3,316                             | 46              | \$7,505                                | 39              | \$15,190                              |
| CAPE COD CO-OPERATIVE BANK                   | 501             | \$83,184                     | 219             | \$7,496                             | 124             | \$15,818                               | 158             | \$59,870                              |
| CAPE COD FIVE CENTS SAVINGS BANK             | 2,217           | \$277,286                    | 1,206           | \$24,665                            | 487             | \$57,613                               | 524             | \$195,008                             |
| CENTURY BANK AND TRUST COMPANY               | 299             | \$72,827                     | 62              | \$2,116                             | 70              | \$7,849                                | 167             | \$62,862                              |

Table 7: Call Report Data of Massachusetts Community Banks (2012)

|                                                   |                 | Total<br>siness Loans        | Origin          | ns With<br>al Amount<br>000 or Less | Origina         | ns With<br>al Amount<br>0 to \$250,000 | Origi           | ans With<br>nal Amount<br>r \$250,000 |
|---------------------------------------------------|-----------------|------------------------------|-----------------|-------------------------------------|-----------------|----------------------------------------|-----------------|---------------------------------------|
|                                                   | Number of Loans | \$ Amount of<br>Loans (000s) | Number of Loans | \$ Amount of<br>Loans (000s)        | Number of Loans | \$ Amount of<br>Loans (000s)           | Number of Loans | \$ Amount of<br>Loans (000s)          |
| CHARLES RIVER BANK                                | 138             | \$21,769                     | 69              | \$1,627                             | 30              | \$3,424                                | 39              | \$16,718                              |
| CHELSEA BANK                                      | 10              | \$2,416                      | 3               | \$112                               | 3               | \$512                                  | 4               | \$1,792                               |
| CHICOPEE SAVINGS BANK                             | 883             | \$125,178                    | 378             | \$11,179                            | 270             | \$29,248                               | 235             | \$84,751                              |
| CLINTON SAVINGS BANK                              | 243             | \$51,474                     | 87              | \$2,797                             | 60              | \$7,729                                | 96              | \$40,948                              |
| COLONIAL CO-OPERATIVE BANK                        | 29              | \$2,213                      | 14              | \$393                               | 14              | \$1,529                                | 1               | \$291                                 |
| COLONIAL FEDERAL SAVINGS BANK                     | 18              | \$6,958                      | 2               | \$47                                | 2               | \$358                                  | 14              | \$6,553                               |
| COMMERCE BANK & TRUST COMPANY                     | 2,045           | \$358,047                    | 751             | \$21,831                            | 599             | \$77,183                               | 695             | \$259,033                             |
| COMMONWEALTH CO-OPERATIVE BANK                    | 0               | \$0                          | 0               | \$0                                 | 0               | \$0                                    | 0               | \$0                                   |
| COMPUTERSHARE TRUST COMPANY, NATIONAL ASSOCIATION | 0               | \$0                          | 0               | \$0                                 | 0               | \$0                                    | 0               | \$0                                   |
| COOPERATIVE BANK, THE                             | 201             | \$39,813                     | 74              | \$2,004                             | 51              | \$5,735                                | 76              | \$32,074                              |
| COUNTRY BANK FOR SAVINGS                          | 593             | \$95,726                     | 222             | \$5,605                             | 189             | \$22,747                               | 182             | \$67,374                              |
| DEAN CO-OPERATIVE BANK                            | 219             | \$28,474                     | 142             | \$2,914                             | 27              | \$3,555                                | 50              | \$22,005                              |
| DEDHAM INSTITUTION FOR SAVINGS                    | 264             | \$65,772                     | 74              | \$2,442                             | 52              | \$6,056                                | 138             | \$57,274                              |
| EAGLE BANK                                        | 109             | \$32,588                     | 16              | \$454                               | 28              | \$3,730                                | 65              | \$28,404                              |
| EAST BOSTON SAVINGS BANK                          | 860             | \$238,018                    | 203             | \$8,819                             | 205             | \$29,914                               | 452             | \$199,285                             |
| EAST CAMBRIDGE SAVINGS BANK                       | 168             | \$36,681                     | 48              | \$1,308                             | 43              | \$4,869                                | 77              | \$30,504                              |
| EASTERN BANK                                      | 3,107           | \$493,177                    | 1,202           | \$30,525                            | 735             | \$82,103                               | 1,170           | \$380,549                             |
| EASTHAMPTON SAVINGS BANK                          | 536             | \$45,994                     | 356             | \$7,294                             | 97              | \$10,022                               | 83              | \$28,678                              |
| EDGARTOWN NATIONAL BANK, THE                      | 137             | \$29,296                     | 50              | \$1,589                             | 29              | \$4,223                                | 58              | \$23,484                              |
| ENTERPRISE BANK AND TRUST COMPANY                 | 3,309           | \$490,922                    | 1,695           | \$56,993                            | 780             | \$107,469                              | 834             | \$326,460                             |
| EQUITABLE CO-OPERATIVE BANK                       | 24              | \$4,616                      | 5               | \$88                                | 11              | \$747                                  | 8               | \$3,781                               |
| EVERETT CO-OPERATIVE BANK                         | 198             | \$41,352                     | 72              | \$3,104                             | 53              | \$7,436                                | 73              | \$30,812                              |
| FAMILY FEDERAL SAVINGS, F.A.                      | 0               | \$0                          | 0               | \$0                                 | 0               | \$0                                    | 0               | \$0                                   |
| FAMILYFIRST BANK                                  | 41              | \$3,985                      | 22              | \$671                               | 12              | \$1,444                                | 7               | \$1,870                               |
| FIDELITY CO-OPERATIVE BANK                        | 487             | \$80,420                     | 207             | \$5,322                             | 125             | \$14,527                               | 155             | \$60,571                              |
| FIDELITY MANAGEMENT TRUST COMPANY                 | 0               | \$0                          | 0               | \$0                                 | 0               | \$0                                    | 0               | \$0                                   |
| FIDELITY PERSONAL TRUST COMPANY, F.S.B.           | 0               | \$0                          | 0               | \$0                                 | 0               | \$0                                    | 0               | \$0                                   |
| FIRST COMMONS BANK, N.A.                          | 78              | \$23,823                     | 12              | \$593                               | 19              | \$2,115                                | 47              | \$21,115                              |
| FIRST FEDERAL SAVINGS BANK OF BOSTON              | 0               | \$0                          | 0               | \$0                                 | 0               | \$0                                    | 0               | \$0                                   |
| FIRST FINANCIAL TRUST NATIONAL ASSOCIATION        | 0               | \$0                          | 0               | \$0                                 | 0               | \$0                                    | 0               | \$0                                   |
| FIRST IPSWICH BANK                                | 336             | \$64,330                     | 133             | \$3,148                             | 67              | \$8,896                                | 136             | \$52,286                              |

Table 7: Call Report Data of Massachusetts Community Banks (2012)

|                                                         |                 | Fotal<br>siness Loans        | Origin          | ns With<br>al Amount<br>000 or Less | Origina         | ns With<br>al Amount<br>0 to \$250,000 | Origi           | ans With<br>nal Amount<br>r \$250,000 |
|---------------------------------------------------------|-----------------|------------------------------|-----------------|-------------------------------------|-----------------|----------------------------------------|-----------------|---------------------------------------|
|                                                         | Number of Loans | \$ Amount of<br>Loans (000s) | Number of Loans | \$ Amount of<br>Loans (000s)        | Number of Loans | \$ Amount of<br>Loans (000s)           | Number of Loans | \$ Amount of<br>Loans (000s)          |
| FIRST TRADE UNION BANK                                  | 137             | \$41,140                     | 10              | \$409                               | 29              | \$3,696                                | 98              | \$37,035                              |
| FLORENCE SAVINGS BANK                                   | 595             | \$54,628                     | 351             | \$6,792                             | 118             | \$11,245                               | 126             | \$36,591                              |
| FOXBORO FEDERAL SAVINGS                                 | 0               | \$0                          | 0               | \$0                                 | 0               | \$0                                    | 0               | \$0                                   |
| GEORGETOWN BANK                                         | 163             | \$26,771                     | 84              | \$2,462                             | 29              | \$4,300                                | 50              | \$20,009                              |
| GRANITE SAVINGS BANK                                    | 31              | \$14,155                     | 2               | \$124                               | 4               | \$563                                  | 25              | \$13,468                              |
| GREENFIELD CO-OPERATIVE BANK                            | 326             | \$37,375                     | 212             | \$6,375                             | 71              | \$11,589                               | 43              | \$19,411                              |
| GREENFIELD SAVINGS BANK                                 | 562             | \$61,024                     | 320             | \$9,133                             | 139             | \$16,185                               | 103             | \$35,706                              |
| HAMPDEN BANK                                            | 1,019           | \$76,162                     | 478             | \$3,773                             | 267             | \$15,314                               | 274             | \$57,075                              |
| HAVERHILL BANK                                          | 181             | \$26,631                     | 68              | \$1,810                             | 58              | \$7,383                                | 55              | \$17,438                              |
| HINGHAM INSTITUTION FOR SAVINGS                         | 407             | \$112,837                    | 90              | \$949                               | 90              | \$12,156                               | 227             | \$99,732                              |
| HOLBROOK CO-OPERATIVE BANK                              | 114             | \$26,239                     | 19              | \$792                               | 29              | \$4,469                                | 66              | \$20,978                              |
| HOMETOWN BANK, A COOPERATIVE BANK                       | 299             | \$49,977                     | 160             | \$5,393                             | 68              | \$11,207                               | 71              | \$33,377                              |
| HOOSAC BANK                                             | 449             | \$62,116                     | 225             | \$6,810                             | 101             | \$12,145                               | 123             | \$43,161                              |
| INSTITUTION FOR SAVINGS IN NEWBURYPORT AND ITS VICINITY | 195             | \$35,118                     | 74              | \$2,019                             | 51              | \$6,867                                | 70              | \$26,232                              |
| LEADER BANK, NATIONAL ASSOCIATION                       | 312             | \$103,434                    | 72              | \$1,961                             | 74              | \$11,490                               | 166             | \$89,983                              |
| LEE BANK                                                | 472             | \$54,892                     | 271             | \$6,773                             | 101             | \$11,860                               | 100             | \$36,259                              |
| LENOX NATIONAL BANK, THE                                | 103             | \$8,073                      | 73              | \$2,175                             | 19              | \$2,528                                | 11              | \$3,370                               |
| LOWELL CO-OPERATIVE BANK                                | 68              | \$15,084                     | 15              | \$470                               | 24              | \$2,865                                | 29              | \$11,749                              |
| LOWELL FIVE CENT SAVINGS BANK, THE                      | 421             | \$60,732                     | 212             | \$3,654                             | 93              | \$12,263                               | 116             | \$44,815                              |
| MANSFIELD CO-OPERATIVE BANK                             | 190             | \$43,591                     | 49              | \$1,058                             | 59              | \$8,359                                | 82              | \$34,174                              |
| MARBLEHEAD BANK                                         | 92              | \$15,383                     | 49              | \$1,235                             | 18              | \$2,665                                | 25              | \$11,483                              |
| MARLBOROUGH SAVINGS BANK                                | 190             | \$39,246                     | 94              | \$3,043                             | 45              | \$7,709                                | 51              | \$28,494                              |
| MARTHA'S VINEYARD SAVINGS BANK                          | 370             | \$66,633                     | 170             | \$4,382                             | 70              | \$8,807                                | 130             | \$53,444                              |
| MAYFLOWER CO-OPERATIVE BANK                             | 181             | \$19,601                     | 111             | \$2,997                             | 33              | \$4,157                                | 37              | \$12,447                              |
| MECHANICS COOPERATIVE BANK                              | 429             | \$64,465                     | 219             | \$6,346                             | 94              | \$12,701                               | 116             | \$45,418                              |
| MEETINGHOUSE BANK                                       | 51              | \$10,669                     | 10              | \$554                               | 17              | \$2,442                                | 24              | \$7,673                               |
| MELROSE CO-OPERATIVE BANK                               | 6               | \$1,478                      | 0               | \$0                                 | 3               | \$319                                  | 3               | \$1,159                               |
| MERRIMAC SAVINGS BANK                                   | 49              | \$3,377                      | 24              | \$519                               | 16              | \$1,242                                | 9               | \$1,616                               |
| METHUEN CO-OPERATIVE BANK                               | 0               | \$0                          | 0               | \$0                                 | 0               | \$0                                    | 0               | \$0                                   |
| MIDDLESEX FEDERAL SAVINGS, F.A.                         | 50              | \$13,553                     | 7               | \$239                               | 14              | \$2,113                                | 29              | \$11,201                              |
| MIDDLESEX SAVINGS BANK                                  | 3,459           | \$278,039                    | 2,327           | \$31,286                            | 485             | \$46,663                               | 647             | \$200,090                             |

Table 7: Call Report Data of Massachusetts Community Banks (2012)

|                                                |                 | Total<br>Small Business Loans |                 | Loans With<br>Original Amount<br>of \$100,000 or Less |                 | ns With<br>al Amount<br>0 to \$250,000 | Origi           | ans With<br>nal Amount<br>r \$250,000 |
|------------------------------------------------|-----------------|-------------------------------|-----------------|-------------------------------------------------------|-----------------|----------------------------------------|-----------------|---------------------------------------|
|                                                | Number of Loans | \$ Amount of<br>Loans (000s)  | Number of Loans | \$ Amount of<br>Loans (000s)                          | Number of Loans | \$ Amount of<br>Loans (000s)           | Number of Loans | \$ Amount of<br>Loans (000s)          |
| MILFORD FEDERAL SAVINGS AND LOAN ASSOCIATION   | 7               | \$1,290                       | 1               | \$59                                                  | 2               | \$363                                  | 4               | \$868                                 |
| MILFORD NATIONAL BANK AND TRUST COMPANY THE    | 431             | \$64,504                      | 183             | \$4,399                                               | 125             | \$14,616                               | 123             | \$45,489                              |
| MILLBURY NATIONAL BANK                         | 264             | \$23,902                      | 169             | \$3,222                                               | 52              | \$6,113                                | 43              | \$14,567                              |
| MILLBURY SAVINGS BANK                          | 282             | \$39,493                      | 160             | \$3,014                                               | 65              | \$7,926                                | 57              | \$28,553                              |
| MONSON SAVINGS BANK                            | 349             | \$52,927                      | 154             | \$4,426                                               | 92              | \$9,635                                | 103             | \$38,866                              |
| MUTUAL FEDERAL SAVINGS BANK OF PLYMOUTH COUNTY | 209             | \$25,483                      | 106             | \$3,683                                               | 62              | \$8,545                                | 41              | \$13,255                              |
| MUTUALONE BANK                                 | 595             | \$95,153                      | 229             | \$8,052                                               | 199             | \$24,475                               | 167             | \$62,626                              |
| NATIONAL GRAND BANK OF MARBLEHEAD              | 455             | \$23,650                      | 375             | \$3,663                                               | 43              | \$4,627                                | 37              | \$15,360                              |
| NEEDHAM BANK                                   | 174             | \$53,058                      | 47              | \$1,899                                               | 44              | \$7,589                                | 83              | \$43,570                              |
| NEWBURYPORT FIVE CENTS SAVINGS BANK            | 288             | \$59,931                      | 95              | \$2,526                                               | 64              | \$7,728                                | 129             | \$49,677                              |
| NORTH BROOKFIELD SAVINGS BANK                  | 104             | \$12,646                      | 57              | \$1,971                                               | 26              | \$2,912                                | 21              | \$7,763                               |
| NORTH CAMBRIDGE CO-OPERATIVE BANK              | 8               | \$1,562                       | 1               | \$5                                                   | 3               | \$394                                  | 4               | \$1,163                               |
| NORTH EASTON SAVINGS BANK                      | 266             | \$19,345                      | 180             | \$1,630                                               | 41              | \$4,905                                | 45              | \$12,810                              |
| NORTH MIDDLESEX SAVINGS BANK                   | 769             | \$71,339                      | 504             | \$11,013                                              | 128             | \$15,099                               | 137             | \$45,227                              |
| NORTH SHORE BANK, A CO-OPERATIVE BANK          | 660             | \$120,549                     | 206             | \$7,546                                               | 220             | \$26,398                               | 234             | \$86,605                              |
| NORTHAMPTON CO-OPERATIVE BANK                  | 52              | \$8,600                       | 18              | \$461                                                 | 17              | \$2,260                                | 17              | \$5,879                               |
| NORTHERN BANK & TRUST COMPANY                  | 685             | \$142,281                     | 232             | \$6,276                                               | 152             | \$17,917                               | 301             | \$118,088                             |
| NORTHMARK BANK                                 | 355             | \$50,207                      | 157             | \$3,615                                               | 91              | \$9,530                                | 107             | \$37,062                              |
| NORWOOD CO-OPERATIVE BANK                      | 117             | \$27,796                      | 32              | \$803                                                 | 31              | \$4,341                                | 54              | \$22,652                              |
| NUVO BANK AND TRUST                            | 342             | \$53,139                      | 150             | \$4,469                                               | 95              | \$12,366                               | 97              | \$36,304                              |
| ONEUNITED BANK                                 | 28              | \$8,203                       | 3               | \$141                                                 | 7               | \$810                                  | 18              | \$7,252                               |
| PATRIOT COMMUNITY BANK                         | 83              | \$21,674                      | 21              | \$1,044                                               | 23              | \$2,882                                | 39              | \$17,748                              |
| PENTUCKET BANK                                 | 472             | \$84,952                      | 141             | \$3,676                                               | 160             | \$18,223                               | 171             | \$63,053                              |
| PEOPLES FEDERAL SAVINGS BANK                   | 254             | \$31,120                      | 159             | \$2,353                                               | 38              | \$3,892                                | 57              | \$24,875                              |
| PEOPLESBANK                                    | 611             | \$124,545                     | 259             | \$6,154                                               | 149             | \$17,058                               | 203             | \$101,333                             |
| PILGRIM BANK                                   | 39              | \$11,212                      | 7               | \$171                                                 | 10              | \$1,243                                | 22              | \$9,798                               |
| PITTSFIELD CO-OPERATIVE BANK                   | 245             | \$31,112                      | 131             | \$3,983                                               | 57              | \$6,190                                | 57              | \$20,939                              |
| PROVIDENT BANK, THE                            | 950             | \$142,599                     | 480             | \$8,870                                               | 192             | \$22,216                               | 278             | \$111,513                             |
| RANDOLPH SAVINGS BANK                          | 144             | \$22,511                      | 74              | \$2,000                                               | 32              | \$4,222                                | 38              | \$16,289                              |
| READING CO-OPERATIVE BANK                      | 192             | \$41,604                      | 58              | \$2,470                                               | 60              | \$8,563                                | 74              | \$30,571                              |
| ROCKLAND TRUST COMPANY                         | 4,331           | \$791,851                     | 1,368           | \$42,392                                              | 1,256           | \$145,209                              | 1,707           | \$604,250                             |

Table 7: Call Report Data of Massachusetts Community Banks (2012)

|                                               |                 | Total<br>siness Loans        | Origin          | ns With<br>al Amount<br>000 or Less | Origina         | ns With<br>al Amount<br>0 to \$250,000 | Origi           | ans With<br>nal Amount<br>r \$250,000 |
|-----------------------------------------------|-----------------|------------------------------|-----------------|-------------------------------------|-----------------|----------------------------------------|-----------------|---------------------------------------|
|                                               | Number of Loans | \$ Amount of<br>Loans (000s) | Number of Loans | \$ Amount of<br>Loans (000s)        | Number of Loans | \$ Amount of<br>Loans (000s)           | Number of Loans | \$ Amount of<br>Loans (000s)          |
| ROCKPORT NATIONAL BANK                        | 446             | \$64,008                     | 233             | \$5,524                             | 96              | \$13,220                               | 117             | \$45,264                              |
| ROLLSTONE BANK & TRUST                        | 403             | \$61,872                     | 168             | \$4,539                             | 109             | \$12,635                               | 126             | \$44,698                              |
| SALEM FIVE CENTS SAVINGS BANK                 | 1,103           | \$222,169                    | 350             | \$11,253                            | 259             | \$29,598                               | 494             | \$181,318                             |
| SAUGUSBANK A CO-OPERATIVE BANK                | 110             | \$32,577                     | 19              | \$899                               | 20              | \$2,928                                | 71              | \$28,750                              |
| SAVERS CO-OPERATIVE BANK                      | 234             | \$37,685                     | 120             | \$3,490                             | 55              | \$8,639                                | 59              | \$25,556                              |
| SAVINGS BANK, THE                             | 211             | \$41,064                     | 74              | \$2,530                             | 56              | \$7,697                                | 81              | \$30,837                              |
| S-BANK                                        | 195             | \$33,726                     | 57              | \$2,160                             | 71              | \$8,092                                | 67              | \$23,474                              |
| SCITUATE FEDERAL SAVINGS BANK                 | 68              | \$13,004                     | 22              | \$507                               | 19              | \$2,350                                | 27              | \$10,147                              |
| SEAMENS BANK                                  | 361             | \$49,390                     | 212             | \$5,864                             | 66              | \$8,348                                | 83              | \$35,178                              |
| SOUTH COASTAL BANK                            | 254             | \$41,762                     | 77              | \$1,737                             | 73              | \$7,325                                | 104             | \$32,700                              |
| SOUTH SHORE BANK                              | 720             | \$113,608                    | 427             | \$12,236                            | 144             | \$25,211                               | 149             | \$76,161                              |
| SOUTHBRIDGE SAVINGS BANK                      | 296             | \$49,797                     | 140             | \$4,017                             | 72              | \$8,887                                | 84              | \$36,893                              |
| SPENCER SAVINGS BANK                          | 291             | \$44,533                     | 152             | \$4,462                             | 67              | \$8,120                                | 72              | \$31,951                              |
| STATE STREET BANK AND TRUST COMPANY           | 0               | \$0                          | 0               | \$0                                 | 0               | \$0                                    | 0               | \$0                                   |
| STONEHAM SAVINGS BANK                         | 95              | \$26,105                     | 24              | \$744                               | 18              | \$2,414                                | 53              | \$22,947                              |
| STONEHAMBANK                                  | 368             | \$79,048                     | 129             | \$2,936                             | 90              | \$13,066                               | 149             | \$63,046                              |
| STOUGHTON CO-OPERATIVE BANK                   | 20              | \$4,086                      | 8               | \$213                               | 4               | \$285                                  | 8               | \$3,588                               |
| UNIBANK FOR SAVINGS                           | 283             | \$37,564                     | 151             | \$3,906                             | 60              | \$7,176                                | 72              | \$26,482                              |
| UNITED BANK                                   | 2,007           | \$277,844                    | 1,094           | \$31,963                            | 469             | \$58,405                               | 444             | \$187,476                             |
| VILLAGE BANK, THE                             | 354             | \$56,125                     | 191             | \$3,970                             | 49              | \$5,234                                | 114             | \$46,921                              |
| WAKEFIELD CO-OPERATIVE BANK                   | 22              | \$3,179                      | 12              | \$129                               | 3               | \$309                                  | 7               | \$2,741                               |
| WALPOLE CO-OPERATIVE BANK                     | 315             | \$68,663                     | 86              | \$3,741                             | 87              | \$10,521                               | 142             | \$54,401                              |
| WASHINGTON SAVINGS BANK                       | 52              | \$9,394                      | 17              | \$767                               | 25              | \$4,153                                | 10              | \$4,474                               |
| WATERTOWN SAVINGS BANK                        | 122             | \$32,692                     | 32              | \$1,019                             | 26              | \$2,941                                | 64              | \$28,732                              |
| WEBSTER FIVE CENTS SAVINGS BANK               | 405             | \$55,383                     | 208             | \$5,197                             | 94              | \$10,041                               | 103             | \$40,145                              |
| WELLESLEY BANK                                | 187             | \$42,231                     | 68              | \$3,880                             | 45              | \$5,028                                | 74              | \$33,323                              |
| WELLINGTON TRUST COMPANY NATIONAL ASSOCIATION | 0               | \$0                          | 0               | \$0                                 | 0               | \$0                                    | 0               | \$0                                   |
| WESTFIELD BANK                                | 1,435           | \$110,128                    | 972             | \$15,214                            | 226             | \$22,397                               | 237             | \$72,517                              |
| WEYMOUTH BANK                                 | 355             | \$40,615                     | 237             | \$4,468                             | 50              | \$6,697                                | 68              | \$29,450                              |
| WINCHESTER CO-OPERATIVE BANK                  | 83              | \$17,711                     | 21              | \$988                               | 35              | \$5,911                                | 27              | \$10,812                              |
| WINCHESTER SAVINGS BANK                       | 142             | \$29,638                     | 45              | \$870                               | 35              | \$3,585                                | 62              | \$25,183                              |

Table 7: Call Report Data of Massachusetts Community Banks (2012)

|                            | Total<br>Small Business Loans |                              | Origin          | ns With<br>al Amount<br>000 or Less | Origina         | ns With<br>al Amount<br>0 to \$250,000 | Loans With<br>Original Amount<br>Over \$250,000 |                              |
|----------------------------|-------------------------------|------------------------------|-----------------|-------------------------------------|-----------------|----------------------------------------|-------------------------------------------------|------------------------------|
|                            | Number of Loans               | \$ Amount of<br>Loans (000s) | Number of Loans | \$ Amount of<br>Loans (000s)        | Number of Loans | \$ Amount of<br>Loans (000s)           | Number of Loans                                 | \$ Amount of<br>Loans (000s) |
| WINTER HILL BANK           | 53                            | \$14,107                     | 4               | \$228                               | 13              | \$1,596                                | 36                                              | \$12,283                     |
| WRENTHAM CO-OPERATIVE BANK | 18                            | \$2,444                      | 9               | \$223                               | 4               | \$250                                  | 5                                               | \$1,971                      |
| State Totals               | 73,734                        | \$10,431,323                 | 35,924          | \$841,478                           | 16,914          | \$1,900,643                            | 20,896                                          | \$7,689,202                  |

Table 8: Call Report Data of Massachusetts Credit Unions (2012)

|                                   | Member   | Business Loans |
|-----------------------------------|----------|----------------|
|                                   | Number   | \$ Amount of   |
|                                   | of Loans | Loans (000s)   |
| 600 ATLANTIC FCU                  | 1        | \$142          |
| ACUSHNET FCU                      | 6        | \$722          |
| ALDEN CU                          | 26       | \$2,682        |
| ALIGN CU                          | 36       | \$10,444       |
| BOSTON FIREFIGHTERS CU            | 12       | \$2,435        |
| BRIDGEWATER CU                    | 83       | \$16,772       |
| CAMBRIDGE PORTUGUESE CU           | 37       | \$6,943        |
| CENTRAL ONE FCU                   | 73       | \$26,080       |
| CITY OF BOSTON CU                 | 4        | \$697          |
| COMMUNITY CREDIT UNION OF LYNN CU | 79       | \$14,216       |
| CRESCENT CU                       | 114      | \$15,728       |
| DELTA WYE FCU                     | 1        | \$61           |
| DIGITAL FCU                       | 723      | \$544,438      |
| FALL RIVER MUNICIPAL CU           | 29       | \$4,160        |
| FIRST CITIZENS' FCU               | 209      | \$18,486       |
| FIRST PRIORITY CU                 | 26       | \$12,253       |
| FREEDOM CU                        | 124      | \$21,762       |
| GFA FCU                           | 193      | \$31,832       |
| GRAFTON SUBURBAN CU               | 15       | \$1,604        |
| GREYLOCK FCU                      | 467      | \$63,709       |
| HANSCOM FCU                       | 38       | \$3,138        |
| HARBORONE CU                      | 589      | \$75,840       |
| HOLYOKE CU                        | 45       | \$10,444       |
| I-C FCU                           | 17       | \$1,309        |
| INDUSTRIAL CU                     | 43       | \$13,686       |
| JEANNE D'ARC CU                   | 262      | \$64,961       |
| LEOMINSTER CU                     | 145      | \$14,702       |
| LIBERTY BAY CU                    | 35       | \$4,681        |
| LUSO FCU                          | 20       | \$2,904        |
| LUSO-AMERICAN CU                  | 11       | \$3,016        |
| MALDEN CITY EMPLOYEES CU          | 3        | \$407          |
| MASS BAY CU                       | 11       | \$2,301        |
| MEMBERS PLUS CU                   | 21       | \$3,426        |

Table 8: Call Report Data of Massachusetts Credit Unions (2012)

|                                   | Member   | Business Loans |
|-----------------------------------|----------|----------------|
|                                   | Number   | \$ Amount of   |
|                                   | of Loans | Loans (000s)   |
| MERRIMACK VALLEY FCU              | 73       | \$9,941        |
| METRO CU                          | 235      | \$71,271       |
| MILLBURY FCU                      | 180      | \$33,461       |
| NESC FCU                          | 2        | \$396          |
| NEW ENGLAND LEE FCU               | 3        | \$516          |
| NORFOLK COMMUNITY FCU             | 1        | \$98           |
| NOTRE DAME COMMUNITY FCU          | 13       | \$1,668        |
| POLISH NATIONAL CU                | 20       | \$877          |
| RIVER WORKS CU                    | 56       | \$10,117       |
| ROCKLAND FCU                      | 392      | \$48,058       |
| RTN FCU                           | 71       | \$12,697       |
| SHARON CU                         | 64       | \$9,277        |
| SHREWSBURY FCU                    | 3        | \$337          |
| SJB FCU                           | 2        | \$74           |
| SOMERSET FCU                      | 24       | \$3,171        |
| SOUTHBRIDGE CU                    | 48       | \$7,519        |
| SOUTHERN MASS CU                  | 5        | \$592          |
| ST. ANNE'S OF FALL RIVER CU       | 204      | \$47,622       |
| ST. ANTHONY OF NEW BEDFORD FCU    | 1        | \$57           |
| ST. JEAN'S CU                     | 23       | \$5,669        |
| ST. MARY'S CU                     | 68       | \$21,377       |
| ST. MICHAELS FALL RIVER FCU       | 30       | \$4,249        |
| STCU CU                           | 1        | \$156          |
| SYMPHONY FCU                      | 1        | \$65           |
| TAUNTON FCU                       | 22       | \$4,090        |
| TAUPA LITHUANIAN FCU              | 9        | \$1,727        |
| TREMONT CU                        | 12       | \$2,412        |
| WEBSTER FIRST FCU                 | 265      | \$68,234       |
| WELLESLEY MUNICIPAL EMPLOYEES FCU | 3        | \$54           |
| WESTPORT FCU                      | 1        | \$63           |
| WORCESTER POLICE DEPARTMENT CU    | 2        | \$128          |
| WORKERS' CU                       | 126      | \$30,368       |
| State Totals                      | 5,458    | \$1,392,325    |

Table 9: Small Business Loan Volume By County (2012)

|              | Total<br>Small Business Loans |                              | Loans With<br>Original Amount<br>of \$100,000 or Less |                              | Loans With<br>Original Amount<br>of \$100,000 to \$250,000 |                              | Origi           | ans With<br>nal Amount<br>r \$250,000 | Loans to Businesses<br>With Revenues of<br>\$1 Million or Less |                              |
|--------------|-------------------------------|------------------------------|-------------------------------------------------------|------------------------------|------------------------------------------------------------|------------------------------|-----------------|---------------------------------------|----------------------------------------------------------------|------------------------------|
|              | Number of Loans               | \$ Amount of<br>Loans (000s) | Number of Loans                                       | \$ Amount of<br>Loans (000s) | Number of Loans                                            | \$ Amount of<br>Loans (000s) | Number of Loans | \$ Amount of<br>Loans (000s)          | Number of Loans                                                | \$ Amount of<br>Loans (000s) |
| Barnstable   | 5,275                         | \$163,188                    | 4,944                                                 | \$58,466                     | 178                                                        | \$29,493                     | 153             | \$75,229                              | 2,141                                                          | \$70,309                     |
| Berkshire    | 2,284                         | \$66,152                     | 2,148                                                 | \$21,262                     | 76                                                         | \$13,449                     | 60              | \$31,441                              | 1,014                                                          | \$27,623                     |
| Bristol      | 8,328                         | \$337,837                    | 7,663                                                 | \$90,905                     | 302                                                        | \$54,220                     | 363             | \$192,712                             | 3,146                                                          | \$92,847                     |
| Dukes        | 575                           | \$9,329                      | 559                                                   | \$4,685                      | 8                                                          | \$1,466                      | 8               | \$3,178                               | 233                                                            | \$4,930                      |
| Essex        | 13,567                        | \$471,457                    | 12,697                                                | \$148,869                    | 403                                                        | \$70,258                     | 467             | \$252,330                             | 5,842                                                          | \$173,188                    |
| Franklin     | 1,058                         | \$31,336                     | 993                                                   | \$12,921                     | 39                                                         | \$6,230                      | 26              | \$12,185                              | 479                                                            | \$15,143                     |
| Hampden      | 6,897                         | \$253,119                    | 6,379                                                 | \$79,028                     | 270                                                        | \$48,302                     | 248             | \$125,789                             | 2,826                                                          | \$99,079                     |
| Hampshire    | 2,638                         | \$86,836                     | 2,456                                                 | \$31,504                     | 99                                                         | \$16,652                     | 83              | \$38,680                              | 1,133                                                          | \$40,663                     |
| Middlesex    | 30,384                        | \$1,028,209                  | 28,566                                                | \$344,934                    | 855                                                        | \$150,524                    | 963             | \$532,751                             | 13,417                                                         | \$330,112                    |
| Nantucket    | 658                           | \$32,305                     | 587                                                   | \$6,857                      | 39                                                         | \$6,746                      | 32              | \$18,702                              | 317                                                            | \$12,436                     |
| Norfolk      | 14,450                        | \$508,926                    | 13,504                                                | \$158,490                    | 451                                                        | \$79,237                     | 495             | \$271,199                             | 6,097                                                          | \$158,882                    |
| Plymouth     | 9,161                         | \$356,282                    | 8,464                                                 | \$94,752                     | 303                                                        | \$53,934                     | 394             | \$207,596                             | 3,595                                                          | \$111,937                    |
| Suffolk      | 12,166                        | \$482,213                    | 11,254                                                | \$122,249                    | 385                                                        | \$68,344                     | 527             | \$291,620                             | 4,967                                                          | \$161,852                    |
| Worcester    | 11,216                        | \$317,836                    | 10,641                                                | \$113,994                    | 285                                                        | \$48,155                     | 290             | \$155,687                             | 4,444                                                          | \$104,458                    |
| State Totals | 118,657                       | \$4,145,025                  | 110,855                                               | \$1,288,916                  | 3,693                                                      | \$647,010                    | 4,109           | \$2,209,099                           | 49,651                                                         | \$1,403,459                  |

Table 10: Small Business Loan Volume in Low and Moderate Income Areas By County (2012)

|              | Total<br>Small Business Loans |                              | Loans With<br>Original Amount<br>of \$100,000 or Less |                              | Loans With<br>Original Amount<br>of \$100,000 to \$250,000 |                              | Origi           | ans With<br>nal Amount<br>r \$250,000 | Loans to Businesses<br>With Revenues of<br>\$1 Million or Less |                              |
|--------------|-------------------------------|------------------------------|-------------------------------------------------------|------------------------------|------------------------------------------------------------|------------------------------|-----------------|---------------------------------------|----------------------------------------------------------------|------------------------------|
|              | Number of Loans               | \$ Amount of<br>Loans (000s) | Number<br>of Loans                                    | \$ Amount of<br>Loans (000s) | Number<br>of Loans                                         | \$ Amount of<br>Loans (000s) | Number of Loans | \$ Amount of<br>Loans (000s)          | Number<br>of Loans                                             | \$ Amount of<br>Loans (000s) |
| Barnstable   | 1,115                         | \$48,142                     | 1,017                                                 | \$11,962                     | 42                                                         | \$6,901                      | 56              | \$29,279                              | 437                                                            | \$22,076                     |
| Berkshire    | 304                           | \$8,562                      | 284                                                   | \$2,802                      | 14                                                         | \$2,494                      | 6               | \$3,266                               | 137                                                            | \$3,135                      |
| Bristol      | 1,823                         | \$81,194                     | 1,658                                                 | \$21,805                     | 73                                                         | \$12,630                     | 92              | \$46,759                              | 735                                                            | \$26,839                     |
| Dukes        | 0                             | \$0                          | 0                                                     | \$0                          | 0                                                          | \$0                          | 0               | \$0                                   | 0                                                              | \$0                          |
| Franklin     | 206                           | \$6,767                      | 196                                                   | \$3,091                      | 6                                                          | \$1,012                      | 4               | \$2,664                               | 97                                                             | \$2,981                      |
| Essex        | 2,915                         | \$120,284                    | 2,679                                                 | \$32,240                     | 106                                                        | \$18,708                     | 130             | \$69,336                              | 1,170                                                          | \$43,068                     |
| Hampden      | 2,380                         | \$94,760                     | 2,175                                                 | \$27,582                     | 113                                                        | \$20,175                     | 92              | \$47,003                              | 892                                                            | \$34,098                     |
| Hampshire    | 172                           | \$8,103                      | 154                                                   | \$2,240                      | 9                                                          | \$1,453                      | 9               | \$4,410                               | 68                                                             | \$3,898                      |
| Middlesex    | 5,937                         | \$223,181                    | 5,526                                                 | \$67,431                     | 196                                                        | \$36,215                     | 215             | \$119,535                             | 2,486                                                          | \$71,394                     |
| Nantucket    | 0                             | \$0                          | 0                                                     | \$0                          | 0                                                          | \$0                          | 0               | \$0                                   | 0                                                              | \$0                          |
| Norfolk      | 581                           | \$24,101                     | 531                                                   | \$5,378                      | 25                                                         | \$4,423                      | 25              | \$14,300                              | 222                                                            | \$7,506                      |
| Plymouth     | 945                           | \$34,488                     | 875                                                   | \$8,711                      | 27                                                         | \$4,523                      | 43              | \$21,254                              | 311                                                            | \$10,019                     |
| Suffolk      | 4,339                         | \$151,374                    | 4,063                                                 | \$40,715                     | 110                                                        | \$19,276                     | 166             | \$91,383                              | 1,780                                                          | \$58,093                     |
| Worcester    | 2,651                         | \$95,074                     | 2,458                                                 | \$27,341                     | 98                                                         | \$16,851                     | 95              | \$50,882                              | 981                                                            | \$28,686                     |
| State Totals | 23,368                        | \$896,030                    | 21,616                                                | \$251,298                    | 819                                                        | \$144,661                    | 933             | \$500,071                             | 9,316                                                          | \$311,793                    |

 Table 11: Small Business Loan Volume by Town (2012)

|                                 | Total<br>Small Business Loans |                              | Origina            | Loans With<br>Original Amount<br>of \$100,000 or Less |                    | Loans With<br>Original Amount<br>of \$100,000 to \$250,000 |                 | Loans With<br>Original Amount<br>Over \$250,000 |                    | Businesses<br>evenues of<br>on or Less |
|---------------------------------|-------------------------------|------------------------------|--------------------|-------------------------------------------------------|--------------------|------------------------------------------------------------|-----------------|-------------------------------------------------|--------------------|----------------------------------------|
|                                 | Number of Loans               | \$ Amount of<br>Loans (000s) | Number<br>of Loans | \$ Amount of<br>Loans (000s)                          | Number<br>of Loans | \$ Amount of<br>Loans (000s)                               | Number of Loans | \$ Amount of<br>Loans (000s)                    | Number<br>of Loans | \$ Amount of<br>Loans (000s            |
| bington                         | 262                           | \$7,539                      | 245                | \$2,547                                               | 7                  | \$1,353                                                    | 10              | \$3,639                                         | 119                | \$2,432                                |
| cton                            | 546                           | \$14,881                     | 521                | \$6,322                                               | 12                 | \$2,112                                                    | 13              | \$6,447                                         | 272                | \$4,863                                |
| cushnet                         | 157                           | \$2,947                      | 153                | \$1,180                                               | 2                  | \$475                                                      | 2               | \$1,292                                         | 52                 | \$2,098                                |
| dams                            | 83                            | \$744                        | 82                 | \$594                                                 | 1                  | \$150                                                      | 0               | \$0                                             | 38                 | \$222                                  |
| gawam                           | 570                           | \$32,203                     | 500                | \$6,873                                               | 33                 | \$6,018                                                    | 37              | \$19,312                                        | 235                | \$9,800                                |
| lford/Egremont/Mount Washington | 56                            | \$1,240                      | 54                 | \$440                                                 | 0                  | \$0                                                        | 2               | \$800                                           | 29                 | \$268                                  |
| mesbury                         | 277                           | \$8,240                      | 260                | \$3,375                                               | 11                 | \$1,892                                                    | 6               | \$2,973                                         | 114                | \$3,093                                |
| mherst                          | 369                           | \$11,730                     | 346                | \$4,212                                               | 10                 | \$1,716                                                    | 13              | \$5,802                                         | 172                | \$5,774                                |
| ındover                         | 776                           | \$22,664                     | 740                | \$8,545                                               | 17                 | \$2,780                                                    | 19              | \$11,339                                        | 360                | \$7,336                                |
| rlington                        | 708                           | \$15,804                     | 692                | \$7,524                                               | 6                  | \$1,152                                                    | 10              | \$7,128                                         | 356                | \$7,433                                |
| shburnham                       | 54                            | \$869                        | 52                 | \$462                                                 | 1                  | \$140                                                      | 1               | \$267                                           | 22                 | \$317                                  |
| shby                            | 38                            | \$316                        | 38                 | \$316                                                 | 0                  | \$0                                                        | 0               | \$0                                             | 16                 | \$144                                  |
| shfield/Conway                  | 62                            | \$1,346                      | 58                 | \$537                                                 | 3                  | \$459                                                      | 1               | \$350                                           | 32                 | \$1,031                                |
| shland                          | 310                           | \$9,229                      | 293                | \$3,802                                               | 9                  | \$1,511                                                    | 8               | \$3,916                                         | 140                | \$3,252                                |
| thol                            | 53                            | \$2,350                      | 49                 | \$470                                                 | 1                  | \$180                                                      | 3               | \$1,700                                         | 23                 | \$90                                   |
| ıttleboro                       | 574                           | \$39,612                     | 498                | \$7,517                                               | 24                 | \$4,277                                                    | 52              | \$27,818                                        | 206                | \$7,729                                |
| uburn                           | 322                           | \$10,381                     | 304                | \$3,520                                               | 6                  | \$917                                                      | 12              | \$5,944                                         | 126                | \$2,703                                |
| von                             | 140                           | \$11,944                     | 116                | \$1,516                                               | 5                  | \$913                                                      | 19              | \$9,515                                         | 39                 | \$1,910                                |
| yer/Shirley                     | 115                           | \$3,954                      | 109                | \$1,419                                               | 4                  | \$535                                                      | 2               | \$2,000                                         | 44                 | \$573                                  |
| arnstable                       | 1,159                         | \$33,555                     | 1,086              | \$12,691                                              | 41                 | \$6,727                                                    | 32              | \$14,137                                        | 477                | \$13,491                               |
| arre                            | 55                            | \$327                        | 55                 | \$327                                                 | 0                  | \$0                                                        | 0               | \$0                                             | 25                 | \$192                                  |
| ecket/Washington                | 27                            | \$540                        | 25                 | \$248                                                 | 2                  | \$292                                                      | 0               | \$0                                             | 13                 | \$247                                  |
| ledford                         | 332                           | \$21,507                     | 293                | \$4,398                                               | 15                 | \$2,389                                                    | 24              | \$14,720                                        | 142                | \$3,557                                |
| elchertown                      | 204                           | \$3,683                      | 196                | \$1,768                                               | 5                  | \$820                                                      | 3               | \$1,095                                         | 82                 | \$1,451                                |
| ellingham                       | 255                           | \$9,703                      | 233                | \$2,644                                               | 11                 | \$1,984                                                    | 11              | \$5,075                                         | 110                | \$2,744                                |
| selmont                         | 550                           | \$14,409                     | 523                | \$5,647                                               | 18                 | \$3,052                                                    | 9               | \$5,710                                         | 249                | \$6,031                                |
| erkley                          | 109                           | \$2,062                      | 107                | \$1,312                                               | 1                  | \$250                                                      | 1               | \$500                                           | 38                 | \$721                                  |
| Jerlin                          | 55                            | \$630                        | 55                 | \$630                                                 | 0                  | \$0                                                        | 0               | \$0                                             | 24                 | \$238                                  |
| Jernardston/Gill/Leyden         | 83                            | \$2,411                      | 77                 | \$828                                                 | 3                  | \$436                                                      | 3               | \$1,147                                         | 37                 | \$751                                  |
| leverly                         | 910                           | \$28,442                     | 848                | \$9,926                                               | 30                 | \$5,027                                                    | 32              | \$13,489                                        | 387                | \$9,784                                |

 Table 11: Small Business Loan Volume by Town (2012)

|                                                        |                 | Γotal<br>siness Loans        | Loans With<br>Original Amount<br>of \$100,000 or Less |                              | Loans With<br>Original Amount<br>of \$100,000 to \$250,000 |                              | Loans With<br>Original Amount<br>Over \$250,000 |                              | Loans to Businesses<br>With Revenues of<br>\$1 Million or Less |                             |
|--------------------------------------------------------|-----------------|------------------------------|-------------------------------------------------------|------------------------------|------------------------------------------------------------|------------------------------|-------------------------------------------------|------------------------------|----------------------------------------------------------------|-----------------------------|
|                                                        | Number of Loans | \$ Amount of<br>Loans (000s) | Number of Loans                                       | \$ Amount of<br>Loans (000s) | Number of Loans                                            | \$ Amount of<br>Loans (000s) | Number of Loans                                 | \$ Amount of<br>Loans (000s) | Number of Loans                                                | \$ Amount of<br>Loans (000s |
| Billerica                                              | 762             | \$34,542                     | 689                                                   | \$8,547                      | 40                                                         | \$6,967                      | 33                                              | \$19,028                     | 309                                                            | \$10,720                    |
| Blackstone                                             | 99              | \$2,965                      | 93                                                    | \$1,020                      | 3                                                          | \$674                        | 3                                               | \$1,271                      | 44                                                             | \$721                       |
| Slandford/Chester/Granville/Montgomery/Russell/Tolland | 138             | \$2,299                      | 134                                                   | \$1,283                      | 2                                                          | \$216                        | 2                                               | \$800                        | 57                                                             | \$846                       |
| Bolton                                                 | 97              | \$1,172                      | 94                                                    | \$768                        | 3                                                          | \$404                        | 0                                               | \$0                          | 41                                                             | \$530                       |
| Soston                                                 | 10,942          | \$443,782                    | 10,099                                                | \$110,225                    | 356                                                        | \$63,493                     | 487                                             | \$270,064                    | 4,456                                                          | \$143,946                   |
| Sourne                                                 | 401             | \$15,925                     | 367                                                   | \$4,099                      | 17                                                         | \$3,152                      | 17                                              | \$8,674                      | 164                                                            | \$4,916                     |
| Soxborough                                             | 123             | \$3,438                      | 116                                                   | \$1,686                      | 5                                                          | \$918                        | 2                                               | \$834                        | 56                                                             | \$1,062                     |
| loxford                                                | 175             | \$3,285                      | 172                                                   | \$2,221                      | 0                                                          | \$0                          | 3                                               | \$1,064                      | 89                                                             | \$1,209                     |
| loyIston                                               | 94              | \$1,629                      | 92                                                    | \$1,232                      | 2                                                          | \$397                        | 0                                               | \$0                          | 51                                                             | \$1,072                     |
| raintree                                               | 829             | \$35,280                     | 768                                                   | \$9,210                      | 28                                                         | \$5,162                      | 33                                              | \$20,908                     | 349                                                            | \$8,401                     |
| rewster                                                | 193             | \$4,166                      | 187                                                   | \$2,184                      | 2                                                          | \$430                        | 4                                               | \$1,552                      | 93                                                             | \$1,559                     |
| Bridgewater                                            | 368             | \$11,510                     | 346                                                   | \$3,345                      | 11                                                         | \$1,723                      | 11                                              | \$6,442                      | 138                                                            | \$4,702                     |
| rimfield                                               | 75              | \$1,627                      | 72                                                    | \$897                        | 2                                                          | \$330                        | 1                                               | \$400                        | 30                                                             | \$972                       |
| Brockton                                               | 1,173           | \$49,469                     | 1,069                                                 | \$11,482                     | 42                                                         | \$7,449                      | 62                                              | \$30,538                     | 399                                                            | \$14,914                    |
| rookfield                                              | 27              | \$200                        | 27                                                    | \$200                        | 0                                                          | \$0                          | 0                                               | \$0                          | 9                                                              | \$42                        |
| Prookline                                              | 1,379           | \$37,758                     | 1,316                                                 | \$15,089                     | 29                                                         | \$5,074                      | 34                                              | \$17,595                     | 746                                                            | \$16,171                    |
| Buckland/Shelburne                                     | 61              | \$2,171                      | 54                                                    | \$805                        | 4                                                          | \$576                        | 3                                               | \$790                        | 34                                                             | \$1,975                     |
| Burlington                                             | 729             | \$30,188                     | 669                                                   | \$7,980                      | 30                                                         | \$5,498                      | 30                                              | \$16,710                     | 300                                                            | \$6,163                     |
| ambridge                                               | 2,467           | \$83,011                     | 2,328                                                 | \$26,904                     | 62                                                         | \$11,325                     | 77                                              | \$44,782                     | 1,071                                                          | \$25,669                    |
| Canton                                                 | 672             | \$26,844                     | 623                                                   | \$6,902                      | 22                                                         | \$3,929                      | 27                                              | \$16,013                     | 253                                                            | \$6,269                     |
| Carlisle                                               | 114             | \$1,511                      | 112                                                   | \$1,206                      | 2                                                          | \$305                        | 0                                               | \$0                          | 63                                                             | \$880                       |
| Carver                                                 | 202             | \$6,004                      | 188                                                   | \$1,566                      | 7                                                          | \$1,168                      | 7                                               | \$3,270                      | 66                                                             | \$1,158                     |
| harlemont/Colrain/Hawley/Heath/Monroe/Rowe             | 63              | \$1,773                      | 59                                                    | \$791                        | 3                                                          | \$572                        | 1                                               | \$410                        | 31                                                             | \$958                       |
| Charlton                                               | 197             | \$2,572                      | 193                                                   | \$1,748                      | 2                                                          | \$282                        | 2                                               | \$542                        | 65                                                             | \$1,097                     |
| Chatham                                                | 210             | \$10,371                     | 184                                                   | \$2,668                      | 15                                                         | \$2,654                      | 11                                              | \$5,049                      | 97                                                             | \$5,698                     |
| Chelmsford                                             | 696             | \$27,944                     | 640                                                   | \$9,397                      | 30                                                         | \$5,070                      | 26                                              | \$13,477                     | 288                                                            | \$7,968                     |
| Chelsea                                                | 341             | \$17,507                     | 305                                                   | \$4,255                      | 14                                                         | \$2,256                      | 22                                              | \$10,996                     | 132                                                            | \$6,430                     |
| Cheshire                                               | 35              | \$781                        | 34                                                    | \$281                        | 0                                                          | \$0                          | 1                                               | \$500                        | 7                                                              | \$55                        |
| Chesterfield                                           | 13              | \$446                        | 11                                                    | \$40                         | 2                                                          | \$406                        | 0                                               | \$0                          | 5                                                              | \$274                       |
| chicopee                                               | 600             | \$13,993                     | 576                                                   | \$5,736                      | 13                                                         | \$2,489                      | 11                                              | \$5,768                      | 209                                                            | \$4,473                     |

 Table 11: Small Business Loan Volume by Town (2012)

|                                               |                 | Total<br>Small Business Loans |                 | Loans With<br>Original Amount<br>of \$100,000 or Less |                 | Loans With<br>Original Amount<br>of \$100,000 to \$250,000 |                 | Loans With<br>Original Amount<br>Over \$250,000 |                 | Businesses<br>evenues of<br>on or Less |
|-----------------------------------------------|-----------------|-------------------------------|-----------------|-------------------------------------------------------|-----------------|------------------------------------------------------------|-----------------|-------------------------------------------------|-----------------|----------------------------------------|
|                                               | Number of Loans | \$ Amount of<br>Loans (000s)  | Number of Loans | \$ Amount of<br>Loans (000s)                          | Number of Loans | \$ Amount of<br>Loans (000s)                               | Number of Loans | \$ Amount of<br>Loans (000s)                    | Number of Loans | \$ Amount of<br>Loans (000s            |
| Clarksburg                                    | 24              | \$964                         | 21              | \$198                                                 | 1               | \$106                                                      | 2               | \$660                                           | 9               | \$213                                  |
| linton                                        | 140             | \$2,085                       | 135             | \$896                                                 | 4               | \$680                                                      | 1               | \$509                                           | 56              | \$1,114                                |
| Cohasset                                      | 196             | \$6,341                       | 184             | \$1,769                                               | 5               | \$804                                                      | 7               | \$3,768                                         | 88              | \$2,642                                |
| concord                                       | 564             | \$20,954                      | 525             | \$5,771                                               | 22              | \$3,445                                                    | 17              | \$11,738                                        | 250             | \$6,421                                |
| cummington/Middlefield/Plainfield/Worthington | 43              | \$996                         | 42              | \$514                                                 | 0               | \$0                                                        | 1               | \$482                                           | 15              | \$73                                   |
| Palton                                        | 60              | \$1,754                       | 55              | \$564                                                 | 4               | \$790                                                      | 1               | \$400                                           | 23              | \$416                                  |
| anvers                                        | 758             | \$40,397                      | 683             | \$8,996                                               | 26              | \$4,596                                                    | 49              | \$26,805                                        | 315             | \$10,146                               |
| Partmouth                                     | 516             | \$19,223                      | 483             | \$6,312                                               | 16              | \$2,800                                                    | 17              | \$10,111                                        | 182             | \$6,167                                |
| )edham                                        | 543             | \$12,244                      | 519             | \$5,352                                               | 10              | \$1,570                                                    | 14              | \$5,322                                         | 210             | \$3,380                                |
| eerfield                                      | 96              | \$4,840                       | 81              | \$1,627                                               | 12              | \$2,027                                                    | 3               | \$1,186                                         | 48              | \$2,152                                |
| Dennis                                        | 283             | \$8,512                       | 267             | \$3,204                                               | 8               | \$1,371                                                    | 8               | \$3,937                                         | 124             | \$3,464                                |
| Dighton                                       | 87              | \$2,246                       | 83              | \$986                                                 | 2               | \$260                                                      | 2               | \$1,000                                         | 37              | \$335                                  |
| ouglas                                        | 116             | \$3,252                       | 110             | \$1,058                                               | 2               | \$350                                                      | 4               | \$1,844                                         | 51              | \$709                                  |
| )over                                         | 148             | \$2,279                       | 144             | \$1,487                                               | 4               | \$792                                                      | 0               | \$0                                             | 76              | \$1,006                                |
| Pracut                                        | 389             | \$11,156                      | 371             | \$4,032                                               | 8               | \$1,432                                                    | 10              | \$5,692                                         | 184             | \$3,234                                |
| Oudley                                        | 151             | \$3,098                       | 145             | \$986                                                 | 3               | \$390                                                      | 3               | \$1,722                                         | 47              | \$936                                  |
| Ounstable                                     | 65              | \$1,056                       | 64              | \$724                                                 | 0               | \$0                                                        | 1               | \$332                                           | 32              | \$475                                  |
| uxbury                                        | 293             | \$9,672                       | 278             | \$2,562                                               | 6               | \$1,281                                                    | 9               | \$5,829                                         | 129             | \$2,746                                |
| ast Bridgewater                               | 214             | \$8,001                       | 200             | \$1,764                                               | 3               | \$580                                                      | 11              | \$5,657                                         | 92              | \$2,397                                |
| ast Brookfield                                | 42              | \$359                         | 42              | \$359                                                 | 0               | \$0                                                        | 0               | \$0                                             | 20              | \$58                                   |
| ast Longmeadow                                | 390             | \$17,189                      | 355             | \$5,615                                               | 16              | \$2,722                                                    | 19              | \$8,852                                         | 182             | \$7,262                                |
| astham                                        | 79              | \$1,811                       | 77              | \$959                                                 | 1               | \$180                                                      | 1               | \$672                                           | 37              | \$1,211                                |
| asthampton                                    | 278             | \$11,552                      | 254             | \$3,809                                               | 15              | \$2,474                                                    | 9               | \$5,269                                         | 126             | \$4,584                                |
| aston                                         | 608             | \$26,024                      | 557             | \$6,111                                               | 23              | \$4,483                                                    | 28              | \$15,430                                        | 220             | \$5,636                                |
| :dgartown                                     | 118             | \$2,345                       | 112             | \$834                                                 | 4               | \$661                                                      | 2               | \$850                                           | 46              | \$1,022                                |
| rving/Warwick/Wendell                         | 25              | \$313                         | 25              | \$313                                                 | 0               | \$0                                                        | 0               | \$0                                             | 14              | \$248                                  |
| ssex                                          | 108             | \$3,978                       | 100             | \$1,204                                               | 4               | \$774                                                      | 4               | \$2,000                                         | 50              | \$1,429                                |
| verett                                        | 466             | \$16,438                      | 440             | \$4,409                                               | 6               | \$1,350                                                    | 20              | \$10,679                                        | 163             | \$4,187                                |
| airhaven                                      | 262             | \$8,181                       | 249             | \$2,959                                               | 4               | \$663                                                      | 9               | \$4,559                                         | 100             | \$1,962                                |
| all River                                     | 985             | \$39,939                      | 908             | \$10,507                                              | 34              | \$5,987                                                    | 43              | \$23,445                                        | 419             | \$11,330                               |

 Table 11: Small Business Loan Volume by Town (2012)

|                              | Total<br>Small Business Loans |                              | Loans With<br>Original Amount<br>of \$100,000 or Less |                              | Loans With<br>Original Amount<br>of \$100,000 to \$250,000 |                              | Loans With<br>Original Amount<br>Over \$250,000 |                              | Loans to Businesses<br>With Revenues of<br>\$1 Million or Less |                             |
|------------------------------|-------------------------------|------------------------------|-------------------------------------------------------|------------------------------|------------------------------------------------------------|------------------------------|-------------------------------------------------|------------------------------|----------------------------------------------------------------|-----------------------------|
|                              | Number of Loans               | \$ Amount of<br>Loans (000s) | Number of Loans                                       | \$ Amount of<br>Loans (000s) | Number of Loans                                            | \$ Amount of<br>Loans (000s) | Number of Loans                                 | \$ Amount of<br>Loans (000s) | Number of Loans                                                | \$ Amount of<br>Loans (000s |
| almouth                      | 660                           | \$21,856                     | 611                                                   | \$8,073                      | 33                                                         | \$5,544                      | 16                                              | \$8,239                      | 280                                                            | \$7,222                     |
| itchburg                     | 442                           | \$18,448                     | 402                                                   | \$4,657                      | 15                                                         | \$2,603                      | 25                                              | \$11,188                     | 154                                                            | \$2,424                     |
| lorida/Savoy                 | 10                            | \$39                         | 10                                                    | \$39                         | 0                                                          | \$0                          | 0                                               | \$0                          | 4                                                              | \$16                        |
| oxborough                    | 426                           | \$15,378                     | 398                                                   | \$5,213                      | 7                                                          | \$1,179                      | 21                                              | \$8,986                      | 173                                                            | \$5,924                     |
| ramingham                    | 1,248                         | \$43,862                     | 1,168                                                 | \$15,805                     | 35                                                         | \$6,024                      | 45                                              | \$22,033                     | 573                                                            | \$15,445                    |
| ranklin                      | 499                           | \$22,497                     | 456                                                   | \$5,447                      | 21                                                         | \$3,871                      | 22                                              | \$13,179                     | 212                                                            | \$6,299                     |
| reetown                      | 177                           | \$8,864                      | 158                                                   | \$2,283                      | 7                                                          | \$1,090                      | 12                                              | \$5,491                      | 75                                                             | \$2,468                     |
| Gardner                      | 198                           | \$9,272                      | 181                                                   | \$2,152                      | 5                                                          | \$835                        | 12                                              | \$6,285                      | 77                                                             | \$1,927                     |
| eorgetown                    | 180                           | \$7,209                      | 163                                                   | \$2,334                      | 8                                                          | \$1,079                      | 9                                               | \$3,796                      | 64                                                             | \$1,923                     |
| Gloucester                   | 562                           | \$17,262                     | 534                                                   | \$5,245                      | 12                                                         | \$2,172                      | 16                                              | \$9,845                      | 279                                                            | \$9,006                     |
| Soshen/Williamsburg          | 73                            | \$3,927                      | 66                                                    | \$1,139                      | 3                                                          | \$750                        | 4                                               | \$2,038                      | 37                                                             | \$1,539                     |
| Frafton                      | 174                           | \$3,681                      | 169                                                   | \$1,931                      | 3                                                          | \$510                        | 2                                               | \$1,240                      | 86                                                             | \$1,326                     |
| anby                         | 117                           | \$3,226                      | 114                                                   | \$1,259                      | 0                                                          | \$0                          | 3                                               | \$1,967                      | 41                                                             | \$1,320                     |
| Great Barrington             | 282                           | \$10,437                     | 259                                                   | \$3,378                      | 12                                                         | \$2,176                      | 11                                              | \$4,883                      | 162                                                            | \$6,815                     |
| Greenfield                   | 278                           | \$8,482                      | 265                                                   | \$3,811                      | 6                                                          | \$898                        | 7                                               | \$3,773                      | 116                                                            | \$2,828                     |
| Froton                       | 131                           | \$3,800                      | 125                                                   | \$1,190                      | 2                                                          | \$370                        | 4                                               | \$2,240                      | 71                                                             | \$1,144                     |
| Proveland                    | 96                            | \$1,301                      | 94                                                    | \$1,026                      | 2                                                          | \$275                        | 0                                               | \$0                          | 38                                                             | \$524                       |
| ladley                       | 180                           | \$5,361                      | 172                                                   | \$2,582                      | 2                                                          | \$364                        | 6                                               | \$2,415                      | 78                                                             | \$3,653                     |
| lalifax                      | 97                            | \$3,607                      | 89                                                    | \$1,019                      | 2                                                          | \$285                        | 6                                               | \$2,303                      | 39                                                             | \$1,790                     |
| lamilton                     | 137                           | \$4,808                      | 128                                                   | \$1,281                      | 2                                                          | \$351                        | 7                                               | \$3,176                      | 56                                                             | \$4,180                     |
| lampden                      | 98                            | \$2,080                      | 96                                                    | \$1,605                      | 1                                                          | \$160                        | 1                                               | \$315                        | 51                                                             | \$1,423                     |
| lancock/New Ashford/Richmond | 39                            | \$716                        | 38                                                    | \$516                        | 1                                                          | \$200                        | 0                                               | \$0                          | 23                                                             | \$500                       |
| lanover                      | 411                           | \$14,192                     | 387                                                   | \$4,030                      | 9                                                          | \$1,682                      | 15                                              | \$8,480                      | 174                                                            | \$4,807                     |
| lanson                       | 144                           | \$5,021                      | 132                                                   | \$1,709                      | 6                                                          | \$1,057                      | 6                                               | \$2,255                      | 47                                                             | \$1,717                     |
| lardwick/New Braintree       | 56                            | \$1,078                      | 53                                                    | \$358                        | 2                                                          | \$330                        | 1                                               | \$390                        | 20                                                             | \$599                       |
| larvard                      | 137                           | \$4,406                      | 129                                                   | \$999                        | 4                                                          | \$891                        | 4                                               | \$2,516                      | 62                                                             | \$1,077                     |
| larwich                      | 257                           | \$6,788                      | 242                                                   | \$2,663                      | 9                                                          | \$1,559                      | 6                                               | \$2,566                      | 102                                                            | \$3,406                     |
| latfield                     | 79                            | \$2,967                      | 69                                                    | \$835                        | 7                                                          | \$1,169                      | 3                                               | \$963                        | 25                                                             | \$1,043                     |
| laverhill                    | 713                           | \$28,518                     | 666                                                   | \$7,640                      | 20                                                         | \$3,265                      | 27                                              | \$17,613                     | 321                                                            | \$13,151                    |
| lingham                      | 590                           | \$25,733                     | 545                                                   | \$5,969                      | 16                                                         | \$3,176                      | 29                                              | \$16,588                     | 248                                                            | \$6,538                     |

 Table 11: Small Business Loan Volume by Town (2012)

|                              |                 | Fotal<br>siness Loans        | Origin          | Loans With<br>Original Amount<br>of \$100,000 or Less |                 | Loans With<br>Original Amount<br>of \$100,000 to \$250,000 |                 | Loans With<br>Original Amount<br>Over \$250,000 |                 | Businesses<br>evenues of<br>on or Less |
|------------------------------|-----------------|------------------------------|-----------------|-------------------------------------------------------|-----------------|------------------------------------------------------------|-----------------|-------------------------------------------------|-----------------|----------------------------------------|
|                              | Number of Loans | \$ Amount of<br>Loans (000s) | Number of Loans | \$ Amount of<br>Loans (000s)                          | Number of Loans | \$ Amount of<br>Loans (000s)                               | Number of Loans | \$ Amount of<br>Loans (000s)                    | Number of Loans | \$ Amount of<br>Loans (000s            |
| linsdale                     | 16              | \$129                        | 16              | \$129                                                 | 0               | \$0                                                        | 0               | \$0                                             | 6               | \$31                                   |
| łolbrook                     | 184             | \$4,352                      | 172             | \$1,351                                               | 9               | \$1,588                                                    | 3               | \$1,413                                         | 55              | \$2,272                                |
| lolden                       | 209             | \$3,136                      | 206             | \$2,106                                               | 2               | \$280                                                      | 1               | \$750                                           | 78              | \$1,277                                |
| lolland/Wales                | 37              | \$242                        | 37              | \$242                                                 | 0               | \$0                                                        | 0               | \$0                                             | 19              | \$179                                  |
| Iolliston                    | 331             | \$10,594                     | 307             | \$4,213                                               | 18              | \$2,991                                                    | 6               | \$3,390                                         | 150             | \$3,673                                |
| łolyoke                      | 427             | \$16,631                     | 389             | \$5,573                                               | 22              | \$3,899                                                    | 16              | \$7,159                                         | 162             | \$6,617                                |
| lopedale                     | 113             | \$4,448                      | 105             | \$1,037                                               | 3               | \$511                                                      | 5               | \$2,900                                         | 47              | \$404                                  |
| lopkinton                    | 322             | \$10,209                     | 305             | \$4,039                                               | 9               | \$1,716                                                    | 8               | \$4,454                                         | 153             | \$3,832                                |
| lubbardston                  | 58              | \$740                        | 56              | \$495                                                 | 2               | \$245                                                      | 0               | \$0                                             | 29              | \$387                                  |
| łudson                       | 296             | \$8,252                      | 281             | \$2,828                                               | 6               | \$1,075                                                    | 9               | \$4,349                                         | 117             | \$2,728                                |
| łull                         | 180             | \$5,367                      | 167             | \$1,767                                               | 8               | \$1,201                                                    | 5               | \$2,399                                         | 65              | \$2,255                                |
| luntington                   | 38              | \$565                        | 36              | \$318                                                 | 2               | \$247                                                      | 0               | \$0                                             | 24              | \$477                                  |
| oswich                       | 317             | \$11,766                     | 296             | \$3,305                                               | 10              | \$1,593                                                    | 11              | \$6,868                                         | 142             | \$5,300                                |
| ingston                      | 278             | \$7,241                      | 265             | \$2,910                                               | 7               | \$1,434                                                    | 6               | \$2,897                                         | 121             | \$1,887                                |
| akeville                     | 254             | \$12,604                     | 229             | \$2,787                                               | 9               | \$1,505                                                    | 16              | \$8,312                                         | 126             | \$6,135                                |
| ancaster                     | 94              | \$3,282                      | 89              | \$1,004                                               | 1               | \$170                                                      | 4               | \$2,108                                         | 33              | \$2,323                                |
| anesborough                  | 45              | \$1,238                      | 42              | \$496                                                 | 1               | \$128                                                      | 2               | \$614                                           | 20              | \$871                                  |
| awrence                      | 702             | \$30,588                     | 649             | \$8,601                                               | 18              | \$3,431                                                    | 35              | \$18,556                                        | 279             | \$14,461                               |
| ee                           | 121             | \$3,783                      | 109             | \$1,150                                               | 9               | \$1,503                                                    | 3               | \$1,130                                         | 45              | \$1,981                                |
| eicester                     | 144             | \$4,115                      | 136             | \$985                                                 | 2               | \$365                                                      | 6               | \$2,765                                         | 49              | \$1,156                                |
| enox                         | 143             | \$2,683                      | 138             | \$1,485                                               | 3               | \$639                                                      | 2               | \$559                                           | 74              | \$1,568                                |
| eominster                    | 560             | \$19,769                     | 519             | \$5,590                                               | 25              | \$4,095                                                    | 16              | \$10,084                                        | 234             | \$6,870                                |
| everett/New Salem/Shutesbury | 77              | \$801                        | 77              | \$801                                                 | 0               | \$0                                                        | 0               | \$0                                             | 33              | \$388                                  |
| exington                     | 902             | \$26,506                     | 852             | \$10,242                                              | 23              | \$3,627                                                    | 27              | \$12,637                                        | 412             | \$8,282                                |
| incoln                       | 142             | \$2,488                      | 138             | \$1,434                                               | 2               | \$254                                                      | 2               | \$800                                           | 66              | \$1,193                                |
| ittleton                     | 211             | \$8,677                      | 198             | \$3,150                                               | 3               | \$614                                                      | 10              | \$4,913                                         | 99              | \$2,877                                |
| ongmeadow                    | 301             | \$11,281                     | 281             | \$2,820                                               | 8               | \$1,561                                                    | 12              | \$6,900                                         | 153             | \$4,911                                |
| owell                        | 920             | \$29,967                     | 864             | \$10,347                                              | 29              | \$5,621                                                    | 27              | \$13,999                                        | 407             | \$16,365                               |
| udlow                        | 338             | \$11,491                     | 319             | \$4,292                                               | 7               | \$1,049                                                    | 12              | \$6,150                                         | 143             | \$6,340                                |
| unenburg                     | 144             | \$5,349                      | 136             | \$1,727                                               | 4               | \$610                                                      | 4               | \$3,012                                         | 69              | \$1,134                                |

 Table 11: Small Business Loan Volume by Town (2012)

|                     | Total<br>Small Business Loans |                              | Loans With<br>Original Amount<br>of \$100,000 or Less |                              | Loans With<br>Original Amount<br>of \$100,000 to \$250,000 |                              | Loans With<br>Original Amount<br>Over \$250,000 |                              | Loans to Businesses<br>With Revenues of<br>\$1 Million or Less |                             |
|---------------------|-------------------------------|------------------------------|-------------------------------------------------------|------------------------------|------------------------------------------------------------|------------------------------|-------------------------------------------------|------------------------------|----------------------------------------------------------------|-----------------------------|
|                     | Number of Loans               | \$ Amount of<br>Loans (000s) | Number of Loans                                       | \$ Amount of<br>Loans (000s) | Number of Loans                                            | \$ Amount of<br>Loans (000s) | Number of Loans                                 | \$ Amount of<br>Loans (000s) | Number of Loans                                                | \$ Amount of<br>Loans (000s |
| ynn                 | 783                           | \$26,615                     | 729                                                   | \$6,931                      | 27                                                         | \$4,679                      | 27                                              | \$15,005                     | 277                                                            | \$7,667                     |
| ynnfield            | 349                           | \$7,577                      | 337                                                   | \$4,126                      | 8                                                          | \$1,431                      | 4                                               | \$2,020                      | 164                                                            | \$3,762                     |
| /lalden             | 705                           | \$25,520                     | 656                                                   | \$7,152                      | 23                                                         | \$4,192                      | 26                                              | \$14,176                     | 310                                                            | \$10,526                    |
| Manchester          | 146                           | \$4,793                      | 138                                                   | \$1,452                      | 3                                                          | \$550                        | 5                                               | \$2,791                      | 63                                                             | \$883                       |
| /lansfield          | 357                           | \$13,843                     | 330                                                   | \$3,501                      | 13                                                         | \$2,550                      | 14                                              | \$7,792                      | 134                                                            | \$2,150                     |
| Marblehead          | 484                           | \$11,083                     | 467                                                   | \$4,784                      | 9                                                          | \$1,560                      | 8                                               | \$4,739                      | 220                                                            | \$4,491                     |
| Marion              | 105                           | \$4,864                      | 95                                                    | \$1,485                      | 6                                                          | \$1,264                      | 4                                               | \$2,115                      | 33                                                             | \$1,329                     |
|                     | 775                           | \$23,751                     | 736                                                   | \$7,898                      | 18                                                         | \$3,442                      | 21                                              | \$12,411                     | 355                                                            | \$6,232                     |
| /arshfield          | 487                           | \$17,595                     | 451                                                   | \$5,361                      | 19                                                         | \$3,262                      | 17                                              | \$8,972                      | 195                                                            | \$10,090                    |
| Nashpee             | 277                           | \$5,780                      | 265                                                   | \$2,737                      | 8                                                          | \$1,152                      | 4                                               | \$1,891                      | 101                                                            | \$2,648                     |
| /lattapoisett       | 130                           | \$6,354                      | 115                                                   | \$1,237                      | 7                                                          | \$1,077                      | 8                                               | \$4,040                      | 49                                                             | \$1,197                     |
| Naynard             | 153                           | \$4,270                      | 144                                                   | \$1,394                      | 4                                                          | \$641                        | 5                                               | \$2,235                      | 73                                                             | \$1,453                     |
| 1edfield            | 230                           | \$5,108                      | 221                                                   | \$2,337                      | 6                                                          | \$890                        | 3                                               | \$1,881                      | 108                                                            | \$2,090                     |
| 1edford             | 846                           | \$24,785                     | 802                                                   | \$8,839                      | 23                                                         | \$4,367                      | 21                                              | \$11,579                     | 389                                                            | \$9,204                     |
| ledway              | 210                           | \$7,244                      | 202                                                   | \$2,775                      | 0                                                          | \$0                          | 8                                               | \$4,469                      | 80                                                             | \$2,270                     |
| /lelrose            | 386                           | \$12,946                     | 359                                                   | \$3,982                      | 15                                                         | \$2,790                      | 12                                              | \$6,174                      | 190                                                            | \$5,706                     |
| Mendon              | 123                           | \$2,787                      | 118                                                   | \$1,164                      | 4                                                          | \$623                        | 1                                               | \$1,000                      | 56                                                             | \$756                       |
|                     | 90                            | \$1,680                      | 87                                                    | \$548                        | 1                                                          | \$150                        | 2                                               | \$982                        | 39                                                             | \$833                       |
| /lethuen            | 649                           | \$18,576                     | 608                                                   | \$7,179                      | 29                                                         | \$4,585                      | 12                                              | \$6,812                      | 284                                                            | \$6,829                     |
| /liddleborough      | 359                           | \$12,995                     | 336                                                   | \$4,201                      | 10                                                         | \$1,738                      | 13                                              | \$7,056                      | 144                                                            | \$3,457                     |
| /liddleton          | 287                           | \$8,994                      | 272                                                   | \$3,474                      | 7                                                          | \$1,436                      | 8                                               | \$4,084                      | 107                                                            | \$3,092                     |
| /lilford            | 449                           | \$14,298                     | 424                                                   | \$4,803                      | 10                                                         | \$1,563                      | 15                                              | \$7,932                      | 205                                                            | \$4,772                     |
| 4illbury            | 174                           | \$4,150                      | 164                                                   | \$1,923                      | 7                                                          | \$1,217                      | 3                                               | \$1,010                      | 58                                                             | \$557                       |
| Aillis              | 114                           | \$2,444                      | 112                                                   | \$944                        | 0                                                          | \$0                          | 2                                               | \$1,500                      | 52                                                             | \$518                       |
| 4illville           | 30                            | \$317                        | 30                                                    | \$317                        | 0                                                          | \$0                          | 0                                               | \$0                          | 9                                                              | \$134                       |
| /lilton             | 442                           | \$21,465                     | 402                                                   | \$4,227                      | 20                                                         | \$3,792                      | 20                                              | \$13,446                     | 190                                                            | \$5,576                     |
| Nonson              | 129                           | \$2,387                      | 124                                                   | \$906                        | 3                                                          | \$640                        | 2                                               | \$841                        | 52                                                             | \$1,428                     |
| /Iontague           | 90                            | \$2,239                      | 86                                                    | \$1,015                      | 2                                                          | \$380                        | 2                                               | \$844                        | 50                                                             | \$1,446                     |
| /lonterey/Tyringham | 12                            | \$48                         | 12                                                    | \$48                         | 0                                                          | \$0                          | 0                                               | \$0                          | 6                                                              | \$15                        |
| lahant              | 67                            | \$2,262                      | 64                                                    | \$616                        | 1                                                          | \$175                        | 2                                               | \$1,471                      | 29                                                             | \$416                       |

 Table 11: Small Business Loan Volume by Town (2012)

|                    | Total<br>Small Business Loans |                              | Loans With<br>Original Amount<br>of \$100,000 or Less |                              | Loans With<br>Original Amount<br>of \$100,000 to \$250,000 |                              | Loans With<br>Original Amount<br>Over \$250,000 |                              | Loans to Businesses<br>With Revenues of<br>\$1 Million or Less |                             |
|--------------------|-------------------------------|------------------------------|-------------------------------------------------------|------------------------------|------------------------------------------------------------|------------------------------|-------------------------------------------------|------------------------------|----------------------------------------------------------------|-----------------------------|
|                    | Number of Loans               | \$ Amount of<br>Loans (000s) | Number of Loans                                       | \$ Amount of<br>Loans (000s) | Number of Loans                                            | \$ Amount of<br>Loans (000s) | Number of Loans                                 | \$ Amount of<br>Loans (000s) | Number of Loans                                                | \$ Amount of<br>Loans (000s |
| lantucket          | 620                           | \$31,835                     | 550                                                   | \$6,492                      | 38                                                         | \$6,641                      | 32                                              | \$18,702                     | 304                                                            | \$12,116                    |
| latick             | 790                           | \$27,803                     | 743                                                   | \$10,241                     | 22                                                         | \$3,741                      | 25                                              | \$13,821                     | 372                                                            | \$8,517                     |
| leedham            | 910                           | \$38,055                     | 839                                                   | \$10,275                     | 34                                                         | \$5,843                      | 37                                              | \$21,937                     | 407                                                            | \$11,469                    |
| lew Bedford        | 1,151                         | \$50,593                     | 1,051                                                 | \$13,439                     | 43                                                         | \$7,659                      | 57                                              | \$29,495                     | 431                                                            | \$16,213                    |
| lew Marlborough    | 33                            | \$419                        | 31                                                    | \$199                        | 2                                                          | \$220                        | 0                                               | \$0                          | 10                                                             | \$204                       |
| lewbury            | 145                           | \$2,826                      | 140                                                   | \$1,377                      | 2                                                          | \$283                        | 3                                               | \$1,166                      | 59                                                             | \$1,081                     |
| lewburyport        | 482                           | \$18,714                     | 450                                                   | \$5,780                      | 13                                                         | \$2,225                      | 19                                              | \$10,709                     | 212                                                            | \$7,639                     |
| lewton             | 2,619                         | \$77,504                     | 2,501                                                 | \$29,665                     | 49                                                         | \$9,169                      | 69                                              | \$38,670                     | 1,231                                                          | \$28,145                    |
| lorfolk            | 197                           | \$5,750                      | 189                                                   | \$1,984                      | 3                                                          | \$475                        | 5                                               | \$3,291                      | 92                                                             | \$1,540                     |
| lorth Adams        | 145                           | \$2,655                      | 141                                                   | \$1,051                      | 3                                                          | \$609                        | 1                                               | \$995                        | 59                                                             | \$808                       |
| lorth Andover      | 690                           | \$30,538                     | 624                                                   | \$7,709                      | 27                                                         | \$4,813                      | 39                                              | \$18,016                     | 330                                                            | \$10,400                    |
| lorth Attleborough | 539                           | \$20,943                     | 492                                                   | \$5,522                      | 26                                                         | \$4,509                      | 21                                              | \$10,912                     | 210                                                            | \$6,374                     |
| lorth Brookfield   | 39                            | \$154                        | 39                                                    | \$154                        | 0                                                          | \$0                          | 0                                               | \$0                          | 12                                                             | \$50                        |
| lorth Reading      | 339                           | \$16,800                     | 305                                                   | \$4,030                      | 18                                                         | \$3,107                      | 16                                              | \$9,663                      | 161                                                            | \$3,864                     |
| Iorthampton        | 669                           | \$28,308                     | 604                                                   | \$8,195                      | 35                                                         | \$5,935                      | 30                                              | \$14,178                     | 323                                                            | \$14,133                    |
| lorthborough       | 329                           | \$8,841                      | 313                                                   | \$3,316                      | 4                                                          | \$564                        | 12                                              | \$4,961                      | 152                                                            | \$2,984                     |
| lorthbridge        | 206                           | \$5,408                      | 197                                                   | \$2,598                      | 6                                                          | \$1,235                      | 3                                               | \$1,575                      | 82                                                             | \$1,246                     |
| lorthfield         | 44                            | \$1,277                      | 41                                                    | \$569                        | 2                                                          | \$298                        | 1                                               | \$410                        | 17                                                             | \$367                       |
| lorton             | 273                           | \$8,394                      | 257                                                   | \$2,801                      | 7                                                          | \$1,358                      | 9                                               | \$4,235                      | 103                                                            | \$2,497                     |
| lorwell            | 294                           | \$18,727                     | 256                                                   | \$3,678                      | 17                                                         | \$2,954                      | 21                                              | \$12,095                     | 122                                                            | \$5,064                     |
| lorwood            | 789                           | \$26,569                     | 738                                                   | \$9,118                      | 33                                                         | \$5,849                      | 18                                              | \$11,602                     | 303                                                            | \$6,470                     |
| )ak Bluffs         | 92                            | \$2,054                      | 88                                                    | \$789                        | 2                                                          | \$445                        | 2                                               | \$820                        | 49                                                             | \$1,621                     |
| )akham             | 15                            | \$178                        | 14                                                    | \$63                         | 1                                                          | \$115                        | 0                                               | \$0                          | 5                                                              | \$27                        |
| range              | 60                            | \$2,338                      | 57                                                    | \$1,008                      | 2                                                          | \$330                        | 1                                               | \$1,000                      | 33                                                             | \$577                       |
| )rleans            | 187                           | \$7,433                      | 165                                                   | \$2,604                      | 13                                                         | \$1,923                      | 9                                               | \$2,906                      | 80                                                             | \$4,430                     |
| )tis/Sandisfield   | 57                            | \$852                        | 56                                                    | \$700                        | 1                                                          | \$152                        | 0                                               | \$0                          | 26                                                             | \$465                       |
| xford              | 192                           | \$3,808                      | 186                                                   | \$1,754                      | 4                                                          | \$715                        | 2                                               | \$1,339                      | 70                                                             | \$1,751                     |
| almer              | 205                           | \$7,947                      | 184                                                   | \$2,411                      | 14                                                         | \$2,264                      | 7                                               | \$3,272                      | 95                                                             | \$4,222                     |
| axton              | 46                            | \$583                        | 45                                                    | \$333                        | 1                                                          | \$250                        | 0                                               | \$0                          | 20                                                             | \$447                       |
| 'eabody            | 955                           | \$38,387                     | 888                                                   | \$11,228                     | 29                                                         | \$5,741                      | 38                                              | \$21,418                     | 397                                                            | \$12,041                    |

 Table 11: Small Business Loan Volume by Town (2012)

|                       | Total<br>Small Business Loans |                              | Loans With<br>Original Amount<br>of \$100,000 or Less |                              | Loans With<br>Original Amount<br>of \$100,000 to \$250,000 |                              | Loans With<br>Original Amount<br>Over \$250,000 |                              | Loans to Businesses<br>With Revenues of<br>\$1 Million or Less |                             |
|-----------------------|-------------------------------|------------------------------|-------------------------------------------------------|------------------------------|------------------------------------------------------------|------------------------------|-------------------------------------------------|------------------------------|----------------------------------------------------------------|-----------------------------|
|                       | Number of Loans               | \$ Amount of<br>Loans (000s) | Number of Loans                                       | \$ Amount of<br>Loans (000s) | Number of Loans                                            | \$ Amount of<br>Loans (000s) | Number of Loans                                 | \$ Amount of<br>Loans (000s) | Number of Loans                                                | \$ Amount of<br>Loans (000s |
| 'elham                | 13                            | \$260                        | 13                                                    | \$260                        | 0                                                          | \$0                          | 0                                               | \$0                          | 4                                                              | \$128                       |
| rembroke              | 353                           | \$18,869                     | 316                                                   | \$4,375                      | 15                                                         | \$3,029                      | 22                                              | \$11,465                     | 130                                                            | \$5,268                     |
| 'epperell             | 167                           | \$4,173                      | 159                                                   | \$1,598                      | 4                                                          | \$690                        | 4                                               | \$1,885                      | 69                                                             | \$603                       |
| 'eru/Windsor          | 16                            | \$158                        | 16                                                    | \$158                        | 0                                                          | \$0                          | 0                                               | \$0                          | 9                                                              | \$145                       |
| 'etersham/Phillipston | 31                            | \$296                        | 31                                                    | \$296                        | 0                                                          | \$0                          | 0                                               | \$0                          | 13                                                             | \$184                       |
| rittsfield            | 672                           | \$28,969                     | 615                                                   | \$6,045                      | 29                                                         | \$5,243                      | 28                                              | \$17,681                     | 276                                                            | \$7,529                     |
| rlainville            | 212                           | \$9,627                      | 192                                                   | \$2,310                      | 10                                                         | \$2,022                      | 10                                              | \$5,295                      | 71                                                             | \$2,544                     |
| lymouth               | 1,104                         | \$37,931                     | 1,026                                                 | \$11,866                     | 44                                                         | \$7,885                      | 34                                              | \$18,180                     | 477                                                            | \$12,896                    |
| lympton               | 53                            | \$613                        | 52                                                    | \$472                        | 1                                                          | \$141                        | 0                                               | \$0                          | 21                                                             | \$344                       |
| rinceton              | 59                            | \$391                        | 59                                                    | \$391                        | 0                                                          | \$0                          | 0                                               | \$0                          | 28                                                             | \$107                       |
| rovincetown           | 253                           | \$7,759                      | 243                                                   | \$1,762                      | 1                                                          | \$145                        | 9                                               | \$5,852                      | 83                                                             | \$4,095                     |
| luincy                | 1,602                         | \$47,544                     | 1,507                                                 | \$16,776                     | 48                                                         | \$8,439                      | 47                                              | \$22,329                     | 683                                                            | \$18,342                    |
| Randolph              | 432                           | \$21,838                     | 390                                                   | \$4,112                      | 14                                                         | \$2,460                      | 28                                              | \$15,266                     | 171                                                            | \$6,683                     |
| Raynham               | 292                           | \$17,232                     | 259                                                   | \$3,048                      | 12                                                         | \$2,086                      | 21                                              | \$12,098                     | 133                                                            | \$4,934                     |
| Reading               | 397                           | \$10,643                     | 376                                                   | \$4,721                      | 16                                                         | \$2,655                      | 5                                               | \$3,267                      | 175                                                            | \$4,229                     |
| Rehoboth              | 241                           | \$7,142                      | 226                                                   | \$2,418                      | 8                                                          | \$1,261                      | 7                                               | \$3,463                      | 108                                                            | \$1,568                     |
| Revere                | 520                           | \$14,921                     | 498                                                   | \$4,820                      | 8                                                          | \$1,480                      | 14                                              | \$8,621                      | 230                                                            | \$7,868                     |
| Rochester             | 108                           | \$1,930                      | 105                                                   | \$1,010                      | 2                                                          | \$326                        | 1                                               | \$594                        | 45                                                             | \$747                       |
| Rockland              | 330                           | \$16,974                     | 297                                                   | \$3,263                      | 12                                                         | \$2,073                      | 21                                              | \$11,638                     | 124                                                            | \$4,118                     |
| Rockport              | 130                           | \$1,789                      | 129                                                   | \$1,214                      | 0                                                          | \$0                          | 1                                               | \$575                        | 63                                                             | \$1,231                     |
| Rowley                | 193                           | \$5,602                      | 182                                                   | \$2,171                      | 6                                                          | \$861                        | 5                                               | \$2,570                      | 82                                                             | \$1,903                     |
| Royalston/Winchendon  | 14                            | \$54                         | 14                                                    | \$54                         | 0                                                          | \$0                          | 0                                               | \$0                          | 5                                                              | \$14                        |
| Rutland               | 76                            | \$1,296                      | 74                                                    | \$924                        | 2                                                          | \$372                        | 0                                               | \$0                          | 31                                                             | \$809                       |
| alem                  | 829                           | \$37,399                     | 751                                                   | \$9,822                      | 45                                                         | \$7,702                      | 33                                              | \$19,875                     | 373                                                            | \$11,111                    |
| Salisbury             | 139                           | \$4,891                      | 131                                                   | \$1,529                      | 2                                                          | \$490                        | 6                                               | \$2,872                      | 44                                                             | \$1,573                     |
| andwich               | 409                           | \$9,870                      | 393                                                   | \$4,608                      | 9                                                          | \$1,419                      | 7                                               | \$3,843                      | 198                                                            | \$3,295                     |
| augus                 | 511                           | \$16,527                     | 483                                                   | \$4,888                      | 11                                                         | \$1,965                      | 17                                              | \$9,674                      | 217                                                            | \$6,247                     |
| cituate               | 342                           | \$6,710                      | 334                                                   | \$3,155                      | 2                                                          | \$367                        | 6                                               | \$3,188                      | 135                                                            | \$2,253                     |
| Seekonk               | 322                           | \$11,812                     | 294                                                   | \$3,906                      | 15                                                         | \$2,831                      | 13                                              | \$5,075                      | 104                                                            | \$3,406                     |
| haron                 | 389                           | \$6,833                      | 377                                                   | \$3,663                      | 7                                                          | \$1,120                      | 5                                               | \$2,050                      | 151                                                            | \$2,338                     |

 Table 11: Small Business Loan Volume by Town (2012)

|                    |                 | Total<br>siness Loans        | Origin             | Loans With<br>Original Amount<br>of \$100,000 or Less |                 | Loans With<br>Original Amount<br>of \$100,000 to \$250,000 |                 | Loans With<br>Original Amount<br>Over \$250,000 |                    | Loans to Businesses<br>With Revenues of<br>\$1 Million or Less |  |
|--------------------|-----------------|------------------------------|--------------------|-------------------------------------------------------|-----------------|------------------------------------------------------------|-----------------|-------------------------------------------------|--------------------|----------------------------------------------------------------|--|
|                    | Number of Loans | \$ Amount of<br>Loans (000s) | Number<br>of Loans | \$ Amount of<br>Loans (000s)                          | Number of Loans | \$ Amount of<br>Loans (000s)                               | Number of Loans | \$ Amount of<br>Loans (000s)                    | Number<br>of Loans | \$ Amount of<br>Loans (000s                                    |  |
| heffield           | 106             | \$2,860                      | 99                 | \$1,155                                               | 4               | \$695                                                      | 3               | \$1,010                                         | 59                 | \$2,343                                                        |  |
| herborn            | 95              | \$2,075                      | 93                 | \$1,025                                               | 0               | \$0                                                        | 2               | \$1,050                                         | 48                 | \$820                                                          |  |
| Shirley            | 87              | \$2,570                      | 81                 | \$842                                                 | 3               | \$528                                                      | 3               | \$1,200                                         | 26                 | \$290                                                          |  |
| Shrewsbury         | 555             | \$18,698                     | 515                | \$6,525                                               | 25              | \$4,006                                                    | 15              | \$8,167                                         | 256                | \$8,386                                                        |  |
| Somerset           | 199             | \$5,229                      | 188                | \$1,923                                               | 8               | \$1,585                                                    | 3               | \$1,721                                         | 75                 | \$2,407                                                        |  |
| Somerville         | 1,004           | \$30,410                     | 952                | \$9,828                                               | 17              | \$3,225                                                    | 35              | \$17,357                                        | 480                | \$8,446                                                        |  |
| South Hadley       | 248             | \$5,574                      | 237                | \$3,278                                               | 8               | \$1,300                                                    | 3               | \$996                                           | 92                 | \$2,936                                                        |  |
| Southampton        | 138             | \$5,472                      | 125                | \$1,652                                               | 7               | \$1,145                                                    | 6               | \$2,675                                         | 59                 | \$2,274                                                        |  |
| Southborough       | 302             | \$8,352                      | 289                | \$3,140                                               | 7               | \$1,357                                                    | 6               | \$3,855                                         | 120                | \$2,720                                                        |  |
| Southbridge        | 146             | \$3,411                      | 140                | \$1,066                                               | 4               | \$820                                                      | 2               | \$1,525                                         | 52                 | \$672                                                          |  |
| Southwick          | 168             | \$5,253                      | 160                | \$2,219                                               | 3               | \$615                                                      | 5               | \$2,419                                         | 82                 | \$3,007                                                        |  |
| pencer             | 144             | \$2,308                      | 140                | \$1,022                                               | 1               | \$250                                                      | 3               | \$1,036                                         | 55                 | \$461                                                          |  |
| pringfield         | 1,639           | \$58,406                     | 1,515              | \$17,249                                              | 68              | \$12,348                                                   | 56              | \$28,809                                        | 573                | \$21,883                                                       |  |
| sterling           | 149             | \$4,693                      | 141                | \$1,553                                               | 4               | \$683                                                      | 4               | \$2,457                                         | 57                 | \$1,671                                                        |  |
| Stockbridge        | 36              | \$1,627                      | 33                 | \$218                                                 | 0               | \$0                                                        | 3               | \$1,409                                         | 16                 | \$1,006                                                        |  |
| stoneham           | 446             | \$13,893                     | 420                | \$4,978                                               | 11              | \$1,514                                                    | 15              | \$7,401                                         | 193                | \$5,538                                                        |  |
| Stoughton          | 622             | \$30,828                     | 565                | \$7,991                                               | 23              | \$4,129                                                    | 34              | \$18,708                                        | 249                | \$8,694                                                        |  |
| Stow               | 131             | \$4,112                      | 123                | \$1,009                                               | 4               | \$715                                                      | 4               | \$2,388                                         | 68                 | \$2,294                                                        |  |
| Sturbridge         | 149             | \$4,080                      | 140                | \$1,501                                               | 6               | \$1,150                                                    | 3               | \$1,429                                         | 59                 | \$2,466                                                        |  |
| Sudbury            | 446             | \$9,352                      | 434                | \$5,622                                               | 7               | \$1,100                                                    | 5               | \$2,630                                         | 224                | \$4,893                                                        |  |
| Sunderland/Whately | 87              | \$3,061                      | 81                 | \$532                                                 | 2               | \$254                                                      | 4               | \$2,275                                         | 29                 | \$2,304                                                        |  |
| Sutton             | 151             | \$3,287                      | 144                | \$1,111                                               | 2               | \$245                                                      | 5               | \$1,931                                         | 61                 | \$821                                                          |  |
| wampscott          | 333             | \$9,334                      | 315                | \$3,945                                               | 10              | \$1,905                                                    | 8               | \$3,484                                         | 160                | \$5,380                                                        |  |
| Swansea            | 264             | \$6,414                      | 251                | \$2,940                                               | 10              | \$1,834                                                    | 3               | \$1,640                                         | 119                | \$2,348                                                        |  |
| aunton             | 694             | \$28,783                     | 630                | \$6,555                                               | 32              | \$5,576                                                    | 32              | \$16,652                                        | 225                | \$8,286                                                        |  |
| empleton           | 57              | \$812                        | 56                 | \$512                                                 | 0               | \$0                                                        | 1               | \$300                                           | 19                 | \$158                                                          |  |
| ewksbury           | 507             | \$18,003                     | 477                | \$6,487                                               | 12              | \$2,205                                                    | 18              | \$9,311                                         | 224                | \$8,734                                                        |  |
| ïsbury             | 118             | \$1,071                      | 117                | \$847                                                 | 1               | \$224                                                      | 0               | \$0                                             | 56                 | \$553                                                          |  |
| opsfield           | 231             | \$8,990                      | 212                | \$2,488                                               | 10              | \$1,869                                                    | 9               | \$4,633                                         | 112                | \$2,510                                                        |  |
| ownsend            | 74              | \$785                        | 72                 | \$510                                                 | 2               | \$275                                                      | 0               | \$0                                             | 32                 | \$529                                                          |  |

 Table 11: Small Business Loan Volume by Town (2012)

|                  | Total<br>Small Business Loans |                              | Loans With<br>Original Amount<br>of \$100,000 or Less |                              | Loans With<br>Original Amount<br>of \$100,000 to \$250,000 |                              | Loans With<br>Original Amount<br>Over \$250,000 |                              | Loans to Businesses<br>With Revenues of<br>\$1 Million or Less |                             |
|------------------|-------------------------------|------------------------------|-------------------------------------------------------|------------------------------|------------------------------------------------------------|------------------------------|-------------------------------------------------|------------------------------|----------------------------------------------------------------|-----------------------------|
|                  | Number of Loans               | \$ Amount of<br>Loans (000s) | Number of Loans                                       | \$ Amount of<br>Loans (000s) | Number of Loans                                            | \$ Amount of<br>Loans (000s) | Number of Loans                                 | \$ Amount of<br>Loans (000s) | Number of Loans                                                | \$ Amount of<br>Loans (000s |
| ruro             | 40                            | \$1,558                      | 39                                                    | \$558                        | 0                                                          | \$0                          | 1                                               | \$1,000                      | 10                                                             | \$177                       |
| yngsborough      | 270                           | \$13,088                     | 246                                                   | \$3,552                      | 9                                                          | \$1,600                      | 15                                              | \$7,936                      | 131                                                            | \$6,863                     |
| Jpton            | 120                           | \$3,574                      | 115                                                   | \$1,342                      | 2                                                          | \$402                        | 3                                               | \$1,830                      | 50                                                             | \$796                       |
| Jxbridge         | 196                           | \$4,896                      | 189                                                   | \$2,142                      | 4                                                          | \$979                        | 3                                               | \$1,775                      | 82                                                             | \$1,207                     |
| Vakefield        | 668                           | \$25,929                     | 620                                                   | \$8,428                      | 21                                                         | \$3,748                      | 27                                              | \$13,753                     | 286                                                            | \$7,766                     |
| Valpole          | 572                           | \$15,622                     | 546                                                   | \$7,782                      | 17                                                         | \$2,623                      | 9                                               | \$5,217                      | 238                                                            | \$3,991                     |
| Valtham          | 1,438                         | \$68,041                     | 1,314                                                 | \$17,419                     | 51                                                         | \$8,644                      | 73                                              | \$41,978                     | 559                                                            | \$12,287                    |
| Vare             | 93                            | \$1,608                      | 89                                                    | \$596                        | 2                                                          | \$212                        | 2                                               | \$800                        | 27                                                             | \$623                       |
| Vareham          | 352                           | \$18,596                     | 316                                                   | \$3,100                      | 12                                                         | \$2,008                      | 24                                              | \$13,488                     | 138                                                            | \$4,468                     |
| Varren           | 32                            | \$391                        | 31                                                    | \$241                        | 1                                                          | \$150                        | 0                                               | \$0                          | 10                                                             | \$56                        |
| Vatertown        | 734                           | \$25,088                     | 691                                                   | \$7,629                      | 22                                                         | \$4,112                      | 21                                              | \$13,347                     | 310                                                            | \$9,203                     |
| Vayland          | 349                           | \$6,277                      | 343                                                   | \$4,099                      | 4                                                          | \$473                        | 2                                               | \$1,705                      | 185                                                            | \$2,370                     |
| Vebster          | 206                           | \$2,378                      | 203                                                   | \$1,655                      | 2                                                          | \$355                        | 1                                               | \$368                        | 82                                                             | \$1,228                     |
| Vellesley        | 815                           | \$25,272                     | 767                                                   | \$10,216                     | 27                                                         | \$4,690                      | 21                                              | \$10,366                     | 382                                                            | \$8,777                     |
| Vellfleet        | 63                            | \$1,022                      | 60                                                    | \$594                        | 3                                                          | \$428                        | 0                                               | \$0                          | 30                                                             | \$329                       |
| Venham           | 65                            | \$2,767                      | 61                                                    | \$857                        | 2                                                          | \$500                        | 2                                               | \$1,410                      | 31                                                             | \$1,132                     |
| Vest Boylston    | 141                           | \$3,553                      | 135                                                   | \$1,513                      | 2                                                          | \$330                        | 4                                               | \$1,710                      | 60                                                             | \$2,347                     |
| Vest Bridgewater | 269                           | \$18,058                     | 233                                                   | \$3,876                      | 14                                                         | \$2,667                      | 22                                              | \$11,515                     | 104                                                            | \$3,295                     |
| Vest Brookfield  | 53                            | \$1,200                      | 51                                                    | \$550                        | 1                                                          | \$150                        | 1                                               | \$500                        | 25                                                             | \$498                       |
| Vest Newbury     | 82                            | \$1,097                      | 81                                                    | \$597                        | 0                                                          | \$0                          | 1                                               | \$500                        | 40                                                             | \$238                       |
| Vest Springfield | 665                           | \$27,917                     | 613                                                   | \$8,838                      | 25                                                         | \$4,547                      | 27                                              | \$14,532                     | 283                                                            | \$11,139                    |
| Vest Stockbridge | 29                            | \$654                        | 27                                                    | \$254                        | 2                                                          | \$400                        | 0                                               | \$0                          | 21                                                             | \$138                       |
| Vest Tisbury     | 156                           | \$2,990                      | 151                                                   | \$1,346                      | 1                                                          | \$136                        | 4                                               | \$1,508                      | 69                                                             | \$1,289                     |
| Vestborough      | 540                           | \$29,252                     | 489                                                   | \$7,238                      | 21                                                         | \$3,569                      | 30                                              | \$18,445                     | 198                                                            | \$8,393                     |
| Vestfield        | 740                           | \$34,757                     | 661                                                   | \$8,396                      | 42                                                         | \$7,397                      | 37                                              | \$18,964                     | 362                                                            | \$11,008                    |
| Vestford         | 407                           | \$13,266                     | 384                                                   | \$4,133                      | 11                                                         | \$1,880                      | 12                                              | \$7,253                      | 194                                                            | \$4,332                     |
| Vesthampton      | 21                            | \$312                        | 21                                                    | \$312                        | 0                                                          | \$0                          | 0                                               | \$0                          | 10                                                             | \$115                       |
| Vestminster      | 92                            | \$2,120                      | 88                                                    | \$1,142                      | 2                                                          | \$278                        | 2                                               | \$700                        | 35                                                             | \$991                       |
| Veston           | 320                           | \$7,411                      | 308                                                   | \$2,886                      | 5                                                          | \$806                        | 7                                               | \$3,719                      | 171                                                            | \$3,761                     |
| Vestport         | 313                           | \$16,138                     | 281                                                   | \$3,469                      | 15                                                         | \$2,686                      | 17                                              | \$9,983                      | 136                                                            | \$3,458                     |

 Table 11: Small Business Loan Volume by Town (2012)

|               | Total<br>Small Business Loans |                              | Loans With<br>Original Amount<br>of \$100,000 or Less |                              | Loans With<br>Original Amount<br>of \$100,000 to \$250,000 |                              | Loans With<br>Original Amount<br>Over \$250,000 |                              | Loans to Businesses With Revenues of \$1 Million or Less |                          |
|---------------|-------------------------------|------------------------------|-------------------------------------------------------|------------------------------|------------------------------------------------------------|------------------------------|-------------------------------------------------|------------------------------|----------------------------------------------------------|--------------------------|
|               | Number<br>of Loans            | \$ Amount of<br>Loans (000s) | Number<br>of Loans                                    | \$ Amount of<br>Loans (000s) | Number<br>of Loans                                         | \$ Amount of<br>Loans (000s) | Number of Loans                                 | \$ Amount of<br>Loans (000s) | Number<br>of Loans                                       | \$ Amount of Loans (000s |
| Vestwood      | 360                           | \$13,417                     | 342                                                   | \$4,498                      | 6                                                          | \$943                        | 12                                              | \$7,976                      | 146                                                      | \$5,252                  |
| Veymouth      | 846                           | \$36,006                     | 768                                                   | \$8,548                      | 41                                                         | \$7,323                      | 37                                              | \$20,135                     | 328                                                      | \$10,976                 |
| Vhitman       | 193                           | \$7,257                      | 180                                                   | \$1,847                      | 5                                                          | \$769                        | 8                                               | \$4,641                      | 70                                                       | \$2,815                  |
| Vilbraham     | 273                           | \$6,090                      | 261                                                   | \$3,061                      | 9                                                          | \$1,733                      | 3                                               | \$1,296                      | 122                                                      | \$3,154                  |
| Villiamstown  | 109                           | \$1,799                      | 107                                                   | \$853                        | 1                                                          | \$146                        | 1                                               | \$800                        | 42                                                       | \$1,220                  |
| Vilmington    | 522                           | \$23,625                     | 476                                                   | \$6,742                      | 20                                                         | \$3,432                      | 26                                              | \$13,451                     | 221                                                      | \$6,860                  |
| Vinchendon    | 77                            | \$1,152                      | 74                                                    | \$595                        | 2                                                          | \$257                        | 1                                               | \$300                        | 33                                                       | \$567                    |
| Vinchester    | 480                           | \$7,841                      | 465                                                   | \$3,963                      | 11                                                         | \$2,054                      | 4                                               | \$1,824                      | 218                                                      | \$3,071                  |
| Vinthrop      | 225                           | \$4,259                      | 216                                                   | \$1,639                      | 6                                                          | \$991                        | 3                                               | \$1,629                      | 107                                                      | \$2,777                  |
| Voburn        | 1,296                         | \$66,061                     | 1,179                                                 | \$17,747                     | 51                                                         | \$9,282                      | 66                                              | \$39,032                     | 444                                                      | \$12,274                 |
| Vorcester     | 2,251                         | \$68,071                     | 2,128                                                 | \$23,267                     | 62                                                         | \$10,299                     | 61                                              | \$34,505                     | 843                                                      | \$24,922                 |
| Vrentham      | 243                           | \$7,403                      | 229                                                   | \$2,425                      | 7                                                          | \$1,315                      | 7                                               | \$3,663                      | 101                                                      | \$2,953                  |
| 'armouth      | 464                           | \$22,929                     | 421                                                   | \$5,834                      | 16                                                         | \$2,529                      | 27                                              | \$14,566                     | 195                                                      | \$12,803                 |
| lot Available | 2,464                         | \$32,290                     | 2,432                                                 | \$26,690                     | 25                                                         | \$3,124                      | 7                                               | \$2,476                      | 526                                                      | \$13,621                 |
| tate Totals   | 118,657                       | \$4,145,025                  | 110,855                                               | \$1,288,916                  | 3,693                                                      | \$647,010                    | 4,109                                           | \$2,209,099                  | 49,651                                                   | \$1,403,459              |

lote: Certain towns are grouped together due to the that they are covered by a single census tract.

Table 12: Small Business Loan Volume in Low and Moderate Income Areas by Town (2012)

|             | Total<br>Small Business Loans |                              | Loans With<br>Original Amount<br>of \$100,000 or Less |                              | Loans With<br>Original Amount<br>of \$100,000 to \$250,000 |                              | Origi           | ans With<br>nal Amount<br>r \$250,000 | Loans to Businesses<br>With Revenues of<br>\$1 Million or Less |                              |  |
|-------------|-------------------------------|------------------------------|-------------------------------------------------------|------------------------------|------------------------------------------------------------|------------------------------|-----------------|---------------------------------------|----------------------------------------------------------------|------------------------------|--|
|             | Number<br>of Loans            | \$ Amount of<br>Loans (000s) | Number of Loans                                       | \$ Amount of<br>Loans (000s) | Number of Loans                                            | \$ Amount of<br>Loans (000s) | Number of Loans | \$ Amount of<br>Loans (000s)          | Number<br>of Loans                                             | \$ Amount of<br>Loans (000s) |  |
| Adams       | 29                            | \$299                        | 29                                                    | \$299                        | 0                                                          | \$0                          | 0               | \$0                                   | 19                                                             | \$115                        |  |
| Amherst     | 19                            | \$758                        | 17                                                    | \$378                        | 2                                                          | \$380                        | 0               | \$0                                   | 7                                                              | \$324                        |  |
| Athol       | 53                            | \$2,350                      | 49                                                    | \$470                        | 1                                                          | \$180                        | 3               | \$1,700                               | 23                                                             | \$90                         |  |
| Attleboro   | 100                           | \$9,215                      | 82                                                    | \$1,438                      | 6                                                          | \$1,038                      | 12              | \$6,739                               | 43                                                             | \$2,018                      |  |
| Auburn      | 55                            | \$1,747                      | 53                                                    | \$527                        | 0                                                          | \$0                          | 2               | \$1,220                               | 23                                                             | \$1,147                      |  |
| Barnstable  | 463                           | \$19,429                     | 420                                                   | \$5,159                      | 20                                                         | \$3,525                      | 23              | \$10,745                              | 176                                                            | \$6,213                      |  |
| Belmont     | 87                            | \$1,683                      | 82                                                    | \$711                        | 4                                                          | \$522                        | 1               | \$450                                 | 30                                                             | \$571                        |  |
| Beverly     | 450                           | \$19,142                     | 405                                                   | \$5,860                      | 22                                                         | \$3,590                      | 23              | \$9,692                               | 176                                                            | \$6,721                      |  |
| Boston      | 3,714                         | \$125,354                    | 3,487                                                 | \$34,182                     | 91                                                         | \$16,150                     | 136             | \$75,022                              | 1,522                                                          | \$47,107                     |  |
| Bourne      | 6                             | \$742                        | 4                                                     | \$16                         | 1                                                          | \$180                        | 1               | \$546                                 | 4                                                              | \$733                        |  |
| Bridgewater | 14                            | \$816                        | 12                                                    | \$148                        | 1                                                          | \$128                        | 1               | \$540                                 | 4                                                              | \$145                        |  |
| Brockton    | 779                           | \$27,009                     | 722                                                   | \$7,034                      | 24                                                         | \$4,121                      | 33              | \$15,854                              | 247                                                            | \$7,518                      |  |
| Cambridge   | 1,126                         | \$38,235                     | 1,057                                                 | \$13,406                     | 40                                                         | \$7,115                      | 29              | \$17,714                              | 460                                                            | \$8,619                      |  |
| Chelsea     | 297                           | \$15,982                     | 263                                                   | \$3,538                      | 14                                                         | \$2,256                      | 20              | \$10,188                              | 110                                                            | \$5,700                      |  |
| Chicopee    | 261                           | \$5,649                      | 251                                                   | \$2,531                      | 7                                                          | \$1,158                      | 3               | \$1,960                               | 89                                                             | \$1,300                      |  |
| Clinton     | 81                            | \$1,420                      | 78                                                    | \$581                        | 2                                                          | \$330                        | 1               | \$509                                 | 32                                                             | \$1,012                      |  |
| Dennis      | 92                            | \$3,614                      | 86                                                    | \$1,259                      | 3                                                          | \$435                        | 3               | \$1,920                               | 45                                                             | \$995                        |  |
| Everett     | 436                           | \$16,081                     | 410                                                   | \$4,052                      | 6                                                          | \$1,350                      | 20              | \$10,679                              | 154                                                            | \$4,004                      |  |
| Fairhaven   | 38                            | \$924                        | 36                                                    | \$311                        | 1                                                          | \$113                        | 1               | \$500                                 | 12                                                             | \$224                        |  |
| Fall River  | 709                           | \$25,594                     | 659                                                   | \$8,045                      | 24                                                         | \$3,932                      | 26              | \$13,617                              | 304                                                            | \$8,951                      |  |
| Fitchburg   | 343                           | \$16,535                     | 305                                                   | \$3,694                      | 14                                                         | \$2,453                      | 24              | \$10,388                              | 107                                                            | \$1,842                      |  |
| Framingham  | 427                           | \$17,414                     | 395                                                   | \$6,204                      | 15                                                         | \$2,796                      | 17              | \$8,414                               | 197                                                            | \$6,324                      |  |
| Gardner     | 115                           | \$5,767                      | 103                                                   | \$1,335                      | 5                                                          | \$835                        | 7               | \$3,597                               | 34                                                             | \$713                        |  |
| Gloucester  | 165                           | \$9,254                      | 150                                                   | \$1,595                      | 4                                                          | \$815                        | 11              | \$6,844                               | 88                                                             | \$4,549                      |  |
| Greenfield  | 138                           | \$3,648                      | 133                                                   | \$2,046                      | 3                                                          | \$442                        | 2               | \$1,160                               | 62                                                             | \$1,578                      |  |
| Haverhill   | 208                           | \$4,585                      | 200                                                   | \$2,224                      | 5                                                          | \$761                        | 3               | \$1,600                               | 87                                                             | \$1,154                      |  |
| Holbrook    | 85                            | \$2,165                      | 78                                                    | \$502                        | 5                                                          | \$800                        | 2               | \$863                                 | 25                                                             | \$881                        |  |
| Holyoke     | 351                           | \$15,004                     | 316                                                   | \$4,560                      | 20                                                         | \$3,600                      | 15              | \$6,844                               | 127                                                            | \$5,553                      |  |
| Hudson      | 61                            | \$1,714                      | 59                                                    | \$614                        | 0                                                          | \$0                          | 2               | \$1,100                               | 27                                                             | \$345                        |  |
| Lawrence    | 702                           | \$30,588                     | 649                                                   | \$8,601                      | 18                                                         | \$3,431                      | 35              | \$18,556                              | 279                                                            | \$14,461                     |  |

Table 12: Small Business Loan Volume in Low and Moderate Income Areas by Town (2012)

|              | Total<br>Small Business Loans |                              | Loans With<br>Original Amount<br>of \$100,000 or Less |                              | Loans With<br>Original Amount<br>of \$100,000 to \$250,000 |                              | Origi              | ans With<br>nal Amount<br>r \$250,000 | Loans to Businesses<br>With Revenues of<br>\$1 Million or Less |                              |
|--------------|-------------------------------|------------------------------|-------------------------------------------------------|------------------------------|------------------------------------------------------------|------------------------------|--------------------|---------------------------------------|----------------------------------------------------------------|------------------------------|
|              | Number<br>of Loans            | \$ Amount of<br>Loans (000s) | Number of Loans                                       | \$ Amount of<br>Loans (000s) | Number<br>of Loans                                         | \$ Amount of<br>Loans (000s) | Number<br>of Loans | \$ Amount of<br>Loans (000s)          | Number<br>of Loans                                             | \$ Amount of<br>Loans (000s) |
| Leominster   | 219                           | \$8,835                      | 198                                                   | \$1,978                      | 13                                                         | \$2,261                      | 8                  | \$4,596                               | 89                                                             | \$2,565                      |
| Lincoln      | 9                             | \$120                        | 9                                                     | \$120                        | 0                                                          | \$0                          | 0                  | \$0                                   | 3                                                              | \$22                         |
| Lowell       | 839                           | \$28,761                     | 785                                                   | \$9,704                      | 28                                                         | \$5,488                      | 26                 | \$13,569                              | 372                                                            | \$15,961                     |
| Lynn         | 594                           | \$24,111                     | 545                                                   | \$5,221                      | 22                                                         | \$3,885                      | 27                 | \$15,005                              | 203                                                            | \$6,617                      |
| Malden       | 603                           | \$24,663                     | 556                                                   | \$6,555                      | 21                                                         | \$3,932                      | 26                 | \$14,176                              | 265                                                            | \$10,316                     |
| Marlborough  | 161                           | \$4,472                      | 155                                                   | \$1,660                      | 2                                                          | \$400                        | 4                  | \$2,412                               | 71                                                             | \$1,743                      |
| Medford      | 350                           | \$12,836                     | 325                                                   | \$4,248                      | 14                                                         | \$2,778                      | 11                 | \$5,810                               | 143                                                            | \$4,324                      |
| Melrose      | 56                            | \$3,558                      | 50                                                    | \$306                        | 3                                                          | \$502                        | 3                  | \$2,750                               | 20                                                             | \$483                        |
| Methuen      | 227                           | \$10,280                     | 202                                                   | \$2,242                      | 16                                                         | \$2,671                      | 9                  | \$5,367                               | 105                                                            | \$3,522                      |
| Milford      | 89                            | \$2,641                      | 83                                                    | \$894                        | 4                                                          | \$601                        | 2                  | \$1,146                               | 42                                                             | \$1,430                      |
| Montague     | 40                            | \$1,302                      | 38                                                    | \$558                        | 1                                                          | \$240                        | 1                  | \$504                                 | 20                                                             | \$1,103                      |
| New Bedford  | 790                           | \$36,335                     | 715                                                   | \$9,857                      | 34                                                         | \$6,110                      | 41                 | \$20,368                              | 310                                                            | \$13,061                     |
| Newton       | 166                           | \$7,445                      | 155                                                   | \$2,000                      | 4                                                          | \$810                        | 7                  | \$4,635                               | 69                                                             | \$1,756                      |
| North Adams  | 23                            | \$1,373                      | 21                                                    | \$269                        | 1                                                          | \$109                        | 1                  | \$995                                 | 6                                                              | \$162                        |
| Northampton  | 122                           | \$6,299                      | 108                                                   | \$1,616                      | 7                                                          | \$1,073                      | 7                  | \$3,610                               | 52                                                             | \$3,216                      |
| Northbridge  | 87                            | \$3,466                      | 80                                                    | \$1,131                      | 4                                                          | \$760                        | 3                  | \$1,575                               | 22                                                             | \$474                        |
| Orange       | 28                            | \$1,817                      | 25                                                    | \$487                        | 2                                                          | \$330                        | 1                  | \$1,000                               | 15                                                             | \$300                        |
| Orleans      | 128                           | \$5,769                      | 109                                                   | \$1,710                      | 12                                                         | \$1,753                      | 7                  | \$2,306                               | 54                                                             | \$3,615                      |
| Peabody      | 160                           | \$5,253                      | 149                                                   | \$1,678                      | 6                                                          | \$1,140                      | 5                  | \$2,435                               | 60                                                             | \$1,214                      |
| Pittsfield   | 252                           | \$6,890                      | 234                                                   | \$2,234                      | 13                                                         | \$2,385                      | 5                  | \$2,271                               | 112                                                            | \$2,858                      |
| Provincetown | 253                           | \$7,759                      | 243                                                   | \$1,762                      | 1                                                          | \$145                        | 9                  | \$5,852                               | 83                                                             | \$4,095                      |
| Quincy       | 334                           | \$13,036                     | 307                                                   | \$3,649                      | 15                                                         | \$2,793                      | 12                 | \$6,594                               | 138                                                            | \$5,490                      |
| Revere       | 328                           | \$10,038                     | 313                                                   | \$2,995                      | 5                                                          | \$870                        | 10                 | \$6,173                               | 148                                                            | \$5,286                      |
| Rockland     | 100                           | \$4,297                      | 92                                                    | \$1,073                      | 2                                                          | \$274                        | 6                  | \$2,950                               | 45                                                             | \$1,780                      |
| Salem        | 327                           | \$13,926                     | 303                                                   | \$4,049                      | 11                                                         | \$2,065                      | 13                 | \$7,812                               | 140                                                            | \$3,484                      |
| Saugus       | 82                            | \$3,145                      | 76                                                    | \$770                        | 2                                                          | \$350                        | 4                  | \$2,025                               | 32                                                             | \$1,346                      |
| Shirley      | 87                            | \$2,570                      | 81                                                    | \$842                        | 3                                                          | \$528                        | 3                  | \$1,200                               | 26                                                             | \$290                        |
| Somerville   | 487                           | \$16,658                     | 456                                                   | \$5,343                      | 12                                                         | \$2,297                      | 19                 | \$9,018                               | 208                                                            | \$3,860                      |
| Southbridge  | 100                           | \$3,001                      | 94                                                    | \$656                        | 4                                                          | \$820                        | 2                  | \$1,525                               | 39                                                             | \$475                        |
| Springfield  | 1,346                         | \$54,371                     | 1,229                                                 | \$15,069                     | 63                                                         | \$11,511                     | 54                 | \$27,791                              | 480                                                            | \$20,267                     |

Table 12: Small Business Loan Volume in Low and Moderate Income Areas by Town (2012)

|                  | Total<br>Small Business Loans |                              | Loans With<br>Original Amount<br>of \$100,000 or Less |                              | Loans With<br>Original Amount<br>of \$100,000 to \$250,000 |                              | Origi           | ans With<br>nal Amount<br>r \$250,000 | Loans to Businesses<br>With Revenues of<br>\$1 Million or Less |                              |
|------------------|-------------------------------|------------------------------|-------------------------------------------------------|------------------------------|------------------------------------------------------------|------------------------------|-----------------|---------------------------------------|----------------------------------------------------------------|------------------------------|
|                  | Number<br>of Loans            | \$ Amount of<br>Loans (000s) | Number<br>of Loans                                    | \$ Amount of<br>Loans (000s) | Number<br>of Loans                                         | \$ Amount of<br>Loans (000s) | Number of Loans | \$ Amount of<br>Loans (000s)          | Number of Loans                                                | \$ Amount of<br>Loans (000s) |
| Stoughton        | 94                            | \$5,385                      | 85                                                    | \$852                        | 1                                                          | \$240                        | 8               | \$4,293                               | 31                                                             | \$613                        |
| Taunton          | 186                           | \$9,126                      | 166                                                   | \$2,154                      | 8                                                          | \$1,437                      | 12              | \$5,535                               | 66                                                             | \$2,585                      |
| Townsend         | 30                            | \$480                        | 28                                                    | \$205                        | 2                                                          | \$275                        | 0               | \$0                                   | 14                                                             | \$354                        |
| Waltham          | 488                           | \$23,019                     | 441                                                   | \$5,348                      | 23                                                         | \$3,738                      | 24              | \$13,933                              | 216                                                            | \$4,309                      |
| Ware             | 31                            | \$1,046                      | 29                                                    | \$246                        | 0                                                          | \$0                          | 2               | \$800                                 | 9                                                              | \$358                        |
| Wareham          | 52                            | \$2,366                      | 49                                                    | \$456                        | 0                                                          | \$0                          | 3               | \$1,910                               | 15                                                             | \$576                        |
| Watertown        | 387                           | \$18,079                     | 355                                                   | \$4,424                      | 16                                                         | \$3,158                      | 16              | \$10,497                              | 150                                                            | \$6,454                      |
| Webster          | 112                           | \$922                        | 112                                                   | \$922                        | 0                                                          | \$0                          | 0               | \$0                                   | 46                                                             | \$482                        |
| West Springfield | 262                           | \$14,450                     | 235                                                   | \$3,710                      | 11                                                         | \$1,925                      | 16              | \$8,815                               | 100                                                            | \$4,510                      |
| Westfield        | 160                           | \$5,286                      | 144                                                   | \$1,712                      | 12                                                         | \$1,981                      | 4               | \$1,593                               | 96                                                             | \$2,468                      |
| Weymouth         | 68                            | \$3,515                      | 61                                                    | \$375                        | 4                                                          | \$590                        | 3               | \$2,550                               | 28                                                             | \$522                        |
| Woburn           | 137                           | \$5,393                      | 127                                                   | \$1,689                      | 3                                                          | \$526                        | 7               | \$3,178                               | 61                                                             | \$1,659                      |
| Worcester        | 1,397                         | \$48,390                     | 1,303                                                 | \$15,153                     | 51                                                         | \$8,611                      | 43              | \$24,626                              | 524                                                            | \$18,456                     |
| Yarmouth         | 173                           | \$10,829                     | 155                                                   | \$2,056                      | 5                                                          | \$863                        | 13              | \$7,910                               | 75                                                             | \$6,425                      |
| State Totals     | 23,368                        | 896,030                      | 21,616                                                | 251,298                      | 819                                                        | 144,661                      | 933             | 500,071                               | 9,316                                                          | 311,793                      |