

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

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

	Total Small Business Loans		Loans With Original Amount of \$100,000 or Less		Loans With Original Amount of \$100,000 to \$250,000		Loans With Original Amount Over \$250,000		Loans to Businesses With Revenues of \$1 Million or Less	
	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of 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 Small Business Loans		Loans With Original Amount of \$100,000 or Less		Loans With Original Amount of \$100,000 to \$250,000		Loans With Original Amount Over \$250,000		Loans to Businesses With Revenues of \$1 Million or Less	
	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of 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)**

	Total Small Business Loans		Loans With Original Amount of \$100,000 or Less		Loans With Original Amount of \$100,000 to \$250,000		Loans With Original Amount Over \$250,000		Loans to F With Re \$1 Millio
	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of 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)**

	Total Small Business Loans		Loans With Original Amount of \$100,000 or Less		Loans With Original Amount of \$100,000 to \$250,000		Loans With Original Amount Over \$250,000		Loans to F With Re \$1 Millio
	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of 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 in 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 in 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)**

	Total Small Business Loans		Loans With Original Amount of \$100,000 or Less		Loans With Original Amount of \$100,000 to \$250,000		Loans With Original Amount Over \$250,000		Loans to Businesses With Revenues of \$1 Million or Less	
	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of 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 Small Business Loans		Loans With Original Amount of \$100,000 or Less		Loans With Original Amount of \$100,000 to \$250,000		Loans With Original Amount Over \$250,000		Loans to Businesses With Revenues of \$1 Million or Less	
	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of 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 Small Business Loans		Loans With Original Amount of \$100,000 or Less		Loans With Original Amount of \$100,000 to \$250,000		Loans With Original Amount Over \$250,000		Loans to Businesses With Revenues of \$1 Million or Less	
	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of 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)**

	Total Small Business Loans		Loans With Original Amount of \$100,000 or Less		Loans With Original Amount of \$100,000 to \$250,000		Loans With Original Amount Over \$250,000		Loans to Businesses With Revenues of \$1 Million or Less	
	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of 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
FIRSTTRUST 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)**

	Total Small Business Loans		Loans With Original Amount of \$100,000 or Less		Loans With Original Amount of \$100,000 to \$250,000		Loans With Original Amount Over \$250,000		Loans to Businesses With Revenues of \$1 Million or Less	
	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of 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 Small Business Loans		Loans With Original Amount of \$100,000 or Less		Loans With Original Amount of \$100,000 to \$250,000		Loans With Original Amount Over \$250,000		Loans to Businesses With Revenues of \$1 Million or Less	
	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of 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 Business Loans		Original Amount		Original Amount		Original Amount		With Re
	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number 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 Business Loans		Original Amount		Original Amount		Original Amount		With Re
	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number 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
FIRSTTRUST 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 Business Loans		Original Amount		Original Amount		Original Amount		With Re
	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of 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
\$ Amount of Loans (000s)
\$67
\$0
\$108
\$0
\$546
\$2,400
\$0
\$0
\$0
\$0
\$0
\$0
\$0
\$0
\$0
\$12
\$970
\$0
\$5
\$0
\$0
\$0
\$0
\$0
\$0
\$0
\$0
\$660
\$0
\$0
\$0
\$0
\$32
\$0
\$0



venues of
\$ Amount of Loans (000s)
\$11,434
\$0
\$0
\$0
\$0
\$103
\$0
\$0
\$3,753
\$10
\$0
\$0
\$99
\$0
\$0
\$0
\$0
\$550
\$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)**

	Total Small Business Loans		Loans With Original Amount of \$100,000 or Less		Loans With Original Amount of \$100,000 to \$250,000		Loans With Original Amount Over \$250,000	
	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of 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 Small Business Loans		Loans With Original Amount of \$100,000 or Less		Loans With Original Amount of \$100,000 to \$250,000		Loans With Original Amount Over \$250,000	
	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of 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)**

	Total Small Business Loans		Loans With Original Amount of \$100,000 or Less		Loans With Original Amount of \$100,000 to \$250,000		Loans With Original Amount Over \$250,000	
	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of 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 Small Business Loans		Loans With Original Amount of \$100,000 or Less		Loans With Original Amount of \$100,000 to \$250,000		Loans With Original Amount Over \$250,000	
	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of 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 Small Business Loans		Loans With Original Amount of \$100,000 or Less		Loans With Original Amount of \$100,000 to \$250,000		Loans With Original Amount Over \$250,000	
	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of 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 Small Business Loans		Loans With Original Amount of \$100,000 or Less		Loans With Original Amount of \$100,000 to \$250,000		Loans With Original Amount Over \$250,000	
	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of 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 of Loans	\$ Amount of 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 of Loans	\$ Amount of 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 Small Business Loans		Loans With Original Amount of \$100,000 or Less		Loans With Original Amount of \$100,000 to \$250,000		Loans With Original Amount Over \$250,000		Loans to Businesses With Revenues of \$1 Million or Less	
	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of 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 Small Business Loans		Loans With Original Amount of \$100,000 or Less		Loans With Original Amount of \$100,000 to \$250,000		Loans With Original Amount Over \$250,000		Loans to Businesses With Revenues of \$1 Million or Less	
	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of 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 Small Business Loans		Loans With Original Amount of \$100,000 or Less		Loans With Original Amount of \$100,000 to \$250,000		Loans With Original Amount Over \$250,000		Loans to Businesses With Revenues of \$1 Million or Less	
	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)
Abington	262	\$7,539	245	\$2,547	7	\$1,353	10	\$3,639	119	\$2,432
Acton	546	\$14,881	521	\$6,322	12	\$2,112	13	\$6,447	272	\$4,863
Acushnet	157	\$2,947	153	\$1,180	2	\$475	2	\$1,292	52	\$2,098
Adams	83	\$744	82	\$594	1	\$150	0	\$0	38	\$222
Agawam	570	\$32,203	500	\$6,873	33	\$6,018	37	\$19,312	235	\$9,800
Alford/Egremont/Mount Washington	56	\$1,240	54	\$440	0	\$0	2	\$800	29	\$268
Amesbury	277	\$8,240	260	\$3,375	11	\$1,892	6	\$2,973	114	\$3,093
Amherst	369	\$11,730	346	\$4,212	10	\$1,716	13	\$5,802	172	\$5,774
Andover	776	\$22,664	740	\$8,545	17	\$2,780	19	\$11,339	360	\$7,336
Arlington	708	\$15,804	692	\$7,524	6	\$1,152	10	\$7,128	356	\$7,433
Ashburnham	54	\$869	52	\$462	1	\$140	1	\$267	22	\$317
Ashby	38	\$316	38	\$316	0	\$0	0	\$0	16	\$144
Ashfield/Conway	62	\$1,346	58	\$537	3	\$459	1	\$350	32	\$1,031
Ashland	310	\$9,229	293	\$3,802	9	\$1,511	8	\$3,916	140	\$3,252
Athol	53	\$2,350	49	\$470	1	\$180	3	\$1,700	23	\$90
Attleboro	574	\$39,612	498	\$7,517	24	\$4,277	52	\$27,818	206	\$7,729
Auburn	322	\$10,381	304	\$3,520	6	\$917	12	\$5,944	126	\$2,703
Avon	140	\$11,944	116	\$1,516	5	\$913	19	\$9,515	39	\$1,910
Ayer/Shirley	115	\$3,954	109	\$1,419	4	\$535	2	\$2,000	44	\$573
Barnstable	1,159	\$33,555	1,086	\$12,691	41	\$6,727	32	\$14,137	477	\$13,491
Barre	55	\$327	55	\$327	0	\$0	0	\$0	25	\$192
Becket/Washington	27	\$540	25	\$248	2	\$292	0	\$0	13	\$247
Bedford	332	\$21,507	293	\$4,398	15	\$2,389	24	\$14,720	142	\$3,557
Belchertown	204	\$3,683	196	\$1,768	5	\$820	3	\$1,095	82	\$1,451
Bellingham	255	\$9,703	233	\$2,644	11	\$1,984	11	\$5,075	110	\$2,744
Belmont	550	\$14,409	523	\$5,647	18	\$3,052	9	\$5,710	249	\$6,031
Berkley	109	\$2,062	107	\$1,312	1	\$250	1	\$500	38	\$721
Berlin	55	\$630	55	\$630	0	\$0	0	\$0	24	\$238
Bernardston/Gill/Leyden	83	\$2,411	77	\$828	3	\$436	3	\$1,147	37	\$751
Beverly	910	\$28,442	848	\$9,926	30	\$5,027	32	\$13,489	387	\$9,784

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

	Total Small Business Loans		Loans With Original Amount of \$100,000 or Less		Loans With Original Amount of \$100,000 to \$250,000		Loans With Original Amount Over \$250,000		Loans to Businesses With Revenues of \$1 Million or Less	
	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of 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
Handford/Chester/Granville/Montgomery/Russell/Tolland	138	\$2,299	134	\$1,283	2	\$216	2	\$800	57	\$846
Holton	97	\$1,172	94	\$768	3	\$404	0	\$0	41	\$530
Hoston	10,942	\$443,782	10,099	\$110,225	356	\$63,493	487	\$270,064	4,456	\$143,946
Hourne	401	\$15,925	367	\$4,099	17	\$3,152	17	\$8,674	164	\$4,916
Hoxborough	123	\$3,438	116	\$1,686	5	\$918	2	\$834	56	\$1,062
Hoxford	175	\$3,285	172	\$2,221	0	\$0	3	\$1,064	89	\$1,209
Hoyston	94	\$1,629	92	\$1,232	2	\$397	0	\$0	51	\$1,072
Hraintree	829	\$35,280	768	\$9,210	28	\$5,162	33	\$20,908	349	\$8,401
Hrewster	193	\$4,166	187	\$2,184	2	\$430	4	\$1,552	93	\$1,559
Hridgewater	368	\$11,510	346	\$3,345	11	\$1,723	11	\$6,442	138	\$4,702
Hrimfield	75	\$1,627	72	\$897	2	\$330	1	\$400	30	\$972
Hrockton	1,173	\$49,469	1,069	\$11,482	42	\$7,449	62	\$30,538	399	\$14,914
Hrookfield	27	\$200	27	\$200	0	\$0	0	\$0	9	\$42
Hrookline	1,379	\$37,758	1,316	\$15,089	29	\$5,074	34	\$17,595	746	\$16,171
Huckland/Shelburne	61	\$2,171	54	\$805	4	\$576	3	\$790	34	\$1,975
Hurlington	729	\$30,188	669	\$7,980	30	\$5,498	30	\$16,710	300	\$6,163
Hambridge	2,467	\$83,011	2,328	\$26,904	62	\$11,325	77	\$44,782	1,071	\$25,669
Hanton	672	\$26,844	623	\$6,902	22	\$3,929	27	\$16,013	253	\$6,269
Harlisle	114	\$1,511	112	\$1,206	2	\$305	0	\$0	63	\$880
Harver	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
Hariton	197	\$2,572	193	\$1,748	2	\$282	2	\$542	65	\$1,097
Hatham	210	\$10,371	184	\$2,668	15	\$2,654	11	\$5,049	97	\$5,698
Helmsford	696	\$27,944	640	\$9,397	30	\$5,070	26	\$13,477	288	\$7,968
Helsea	341	\$17,507	305	\$4,255	14	\$2,256	22	\$10,996	132	\$6,430
Heshire	35	\$781	34	\$281	0	\$0	1	\$500	7	\$55
Hesterfield	13	\$446	11	\$40	2	\$406	0	\$0	5	\$274
Hicopee	600	\$13,993	576	\$5,736	13	\$2,489	11	\$5,768	209	\$4,473

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

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	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)
Blarksburg	24	\$964	21	\$198	1	\$106	2	\$660	9	\$213
Clinton	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
Dalton	60	\$1,754	55	\$564	4	\$790	1	\$400	23	\$416
Danvers	758	\$40,397	683	\$8,996	26	\$4,596	49	\$26,805	315	\$10,146
Deerfield	516	\$19,223	483	\$6,312	16	\$2,800	17	\$10,111	182	\$6,167
Deerham	543	\$12,244	519	\$5,352	10	\$1,570	14	\$5,322	210	\$3,380
Deerfield	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
Highton	87	\$2,246	83	\$986	2	\$260	2	\$1,000	37	\$335
Hogus	116	\$3,252	110	\$1,058	2	\$350	4	\$1,844	51	\$709
Hover	148	\$2,279	144	\$1,487	4	\$792	0	\$0	76	\$1,006
Hracut	389	\$11,156	371	\$4,032	8	\$1,432	10	\$5,692	184	\$3,234
Hudley	151	\$3,098	145	\$986	3	\$390	3	\$1,722	47	\$936
Hunstable	65	\$1,056	64	\$724	0	\$0	1	\$332	32	\$475
Huxbury	293	\$9,672	278	\$2,562	6	\$1,281	9	\$5,829	129	\$2,746
East Bridgewater	214	\$8,001	200	\$1,764	3	\$580	11	\$5,657	92	\$2,397
East Brookfield	42	\$359	42	\$359	0	\$0	0	\$0	20	\$58
East Longmeadow	390	\$17,189	355	\$5,615	16	\$2,722	19	\$8,852	182	\$7,262
Eastham	79	\$1,811	77	\$959	1	\$180	1	\$672	37	\$1,211
Easthampton	278	\$11,552	254	\$3,809	15	\$2,474	9	\$5,269	126	\$4,584
Easton	608	\$26,024	557	\$6,111	23	\$4,483	28	\$15,430	220	\$5,636
Edgartown	118	\$2,345	112	\$834	4	\$661	2	\$850	46	\$1,022
Erving/Warwick/Wendell	25	\$313	25	\$313	0	\$0	0	\$0	14	\$248
Essex	108	\$3,978	100	\$1,204	4	\$774	4	\$2,000	50	\$1,429
Everett	466	\$16,438	440	\$4,409	6	\$1,350	20	\$10,679	163	\$4,187
Fairhaven	262	\$8,181	249	\$2,959	4	\$663	9	\$4,559	100	\$1,962
Fall River	985	\$39,939	908	\$10,507	34	\$5,987	43	\$23,445	419	\$11,330



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	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)
Dorchester	660	\$21,856	611	\$8,073	33	\$5,544	16	\$8,239	280	\$7,222
Worcester	442	\$18,448	402	\$4,657	15	\$2,603	25	\$11,188	154	\$2,424
Worcester/Savoy	10	\$39	10	\$39	0	\$0	0	\$0	4	\$16
Uxbridge	426	\$15,378	398	\$5,213	7	\$1,179	21	\$8,986	173	\$5,924
Warwick	1,248	\$43,862	1,168	\$15,805	35	\$6,024	45	\$22,033	573	\$15,445
Franklin	499	\$22,497	456	\$5,447	21	\$3,871	22	\$13,179	212	\$6,299
Needham	177	\$8,864	158	\$2,283	7	\$1,090	12	\$5,491	75	\$2,468
Wardner	198	\$9,272	181	\$2,152	5	\$835	12	\$6,285	77	\$1,927
Georgetown	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
Dorchester/Williamsburg	73	\$3,927	66	\$1,139	3	\$750	4	\$2,038	37	\$1,539
Drafton	174	\$3,681	169	\$1,931	3	\$510	2	\$1,240	86	\$1,326
Wrentham	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
Proton	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
Hadley	180	\$5,361	172	\$2,582	2	\$364	6	\$2,415	78	\$3,653
Salisbury	97	\$3,607	89	\$1,019	2	\$285	6	\$2,303	39	\$1,790
Amherst	137	\$4,808	128	\$1,281	2	\$351	7	\$3,176	56	\$4,180
Amherst	98	\$2,080	96	\$1,605	1	\$160	1	\$315	51	\$1,423
Amherst/New Ashford/Richmond	39	\$716	38	\$516	1	\$200	0	\$0	23	\$500
Amherst	411	\$14,192	387	\$4,030	9	\$1,682	15	\$8,480	174	\$4,807
Amherst	144	\$5,021	132	\$1,709	6	\$1,057	6	\$2,255	47	\$1,717
Amherst/New Braintree	56	\$1,078	53	\$358	2	\$330	1	\$390	20	\$599
Amherst	137	\$4,406	129	\$999	4	\$891	4	\$2,516	62	\$1,077
Amherst	257	\$6,788	242	\$2,663	9	\$1,559	6	\$2,566	102	\$3,406
Amherst	79	\$2,967	69	\$835	7	\$1,169	3	\$963	25	\$1,043
Amherst	713	\$28,518	666	\$7,640	20	\$3,265	27	\$17,613	321	\$13,151
Amherst	590	\$25,733	545	\$5,969	16	\$3,176	29	\$16,588	248	\$6,538

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	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)
Ainsdale	16	\$129	16	\$129	0	\$0	0	\$0	6	\$31
Bolbrook	184	\$4,352	172	\$1,351	9	\$1,588	3	\$1,413	55	\$2,272
Bolden	209	\$3,136	206	\$2,106	2	\$280	1	\$750	78	\$1,277
Bolland/Wales	37	\$242	37	\$242	0	\$0	0	\$0	19	\$179
Bolliston	331	\$10,594	307	\$4,213	18	\$2,991	6	\$3,390	150	\$3,673
Bolyoke	427	\$16,631	389	\$5,573	22	\$3,899	16	\$7,159	162	\$6,617
Bopedale	113	\$4,448	105	\$1,037	3	\$511	5	\$2,900	47	\$404
Bopkinton	322	\$10,209	305	\$4,039	9	\$1,716	8	\$4,454	153	\$3,832
Bubbardston	58	\$740	56	\$495	2	\$245	0	\$0	29	\$387
Budson	296	\$8,252	281	\$2,828	6	\$1,075	9	\$4,349	117	\$2,728
Bull	180	\$5,367	167	\$1,767	8	\$1,201	5	\$2,399	65	\$2,255
Buntington	38	\$565	36	\$318	2	\$247	0	\$0	24	\$477
Boswich	317	\$11,766	296	\$3,305	10	\$1,593	11	\$6,868	142	\$5,300
Boston	278	\$7,241	265	\$2,910	7	\$1,434	6	\$2,897	121	\$1,887
Brazeville	254	\$12,604	229	\$2,787	9	\$1,505	16	\$8,312	126	\$6,135
Brazeur	94	\$3,282	89	\$1,004	1	\$170	4	\$2,108	33	\$2,323
Brazosborough	45	\$1,238	42	\$496	1	\$128	2	\$614	20	\$871
Brawrence	702	\$30,588	649	\$8,601	18	\$3,431	35	\$18,556	279	\$14,461
Bree	121	\$3,783	109	\$1,150	9	\$1,503	3	\$1,130	45	\$1,981
Breicester	144	\$4,115	136	\$985	2	\$365	6	\$2,765	49	\$1,156
Brenox	143	\$2,683	138	\$1,485	3	\$639	2	\$559	74	\$1,568
Breominster	560	\$19,769	519	\$5,590	25	\$4,095	16	\$10,084	234	\$6,870
Brevertt/New Salem/Shutesbury	77	\$801	77	\$801	0	\$0	0	\$0	33	\$388
Brexington	902	\$26,506	852	\$10,242	23	\$3,627	27	\$12,637	412	\$8,282
Brecoln	142	\$2,488	138	\$1,434	2	\$254	2	\$800	66	\$1,193
Breittleton	211	\$8,677	198	\$3,150	3	\$614	10	\$4,913	99	\$2,877
Breongmeadow	301	\$11,281	281	\$2,820	8	\$1,561	12	\$6,900	153	\$4,911
Breowell	920	\$29,967	864	\$10,347	29	\$5,621	27	\$13,999	407	\$16,365
Breudlow	338	\$11,491	319	\$4,292	7	\$1,049	12	\$6,150	143	\$6,340
Breunenburg	144	\$5,349	136	\$1,727	4	\$610	4	\$3,012	69	\$1,134

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Aynn	783	\$26,615	729	\$6,931	27	\$4,679	27	\$15,005	277	\$7,667
Aynnfield	349	\$7,577	337	\$4,126	8	\$1,431	4	\$2,020	164	\$3,762
Aalden	705	\$25,520	656	\$7,152	23	\$4,192	26	\$14,176	310	\$10,526
Aanchester	146	\$4,793	138	\$1,452	3	\$550	5	\$2,791	63	\$883
Aansfield	357	\$13,843	330	\$3,501	13	\$2,550	14	\$7,792	134	\$2,150
Aarblehead	484	\$11,083	467	\$4,784	9	\$1,560	8	\$4,739	220	\$4,491
Aarion	105	\$4,864	95	\$1,485	6	\$1,264	4	\$2,115	33	\$1,329
Aarlborough	775	\$23,751	736	\$7,898	18	\$3,442	21	\$12,411	355	\$6,232
Aarshfield	487	\$17,595	451	\$5,361	19	\$3,262	17	\$8,972	195	\$10,090
Aashpee	277	\$5,780	265	\$2,737	8	\$1,152	4	\$1,891	101	\$2,648
Aattapoisett	130	\$6,354	115	\$1,237	7	\$1,077	8	\$4,040	49	\$1,197
Aaynard	153	\$4,270	144	\$1,394	4	\$641	5	\$2,235	73	\$1,453
Aedfield	230	\$5,108	221	\$2,337	6	\$890	3	\$1,881	108	\$2,090
Aedford	846	\$24,785	802	\$8,839	23	\$4,367	21	\$11,579	389	\$9,204
Aedway	210	\$7,244	202	\$2,775	0	\$0	8	\$4,469	80	\$2,270
Aelrose	386	\$12,946	359	\$3,982	15	\$2,790	12	\$6,174	190	\$5,706
Aendon	123	\$2,787	118	\$1,164	4	\$623	1	\$1,000	56	\$756
Aerrimac	90	\$1,680	87	\$548	1	\$150	2	\$982	39	\$833
Aethuen	649	\$18,576	608	\$7,179	29	\$4,585	12	\$6,812	284	\$6,829
Aiddleborough	359	\$12,995	336	\$4,201	10	\$1,738	13	\$7,056	144	\$3,457
Aiddleton	287	\$8,994	272	\$3,474	7	\$1,436	8	\$4,084	107	\$3,092
Ailford	449	\$14,298	424	\$4,803	10	\$1,563	15	\$7,932	205	\$4,772
Aillbury	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
Aillville	30	\$317	30	\$317	0	\$0	0	\$0	9	\$134
Ailton	442	\$21,465	402	\$4,227	20	\$3,792	20	\$13,446	190	\$5,576
Aonson	129	\$2,387	124	\$906	3	\$640	2	\$841	52	\$1,428
Aontague	90	\$2,239	86	\$1,015	2	\$380	2	\$844	50	\$1,446
Aonterey/Tyringham	12	\$48	12	\$48	0	\$0	0	\$0	6	\$15
Aahant	67	\$2,262	64	\$616	1	\$175	2	\$1,471	29	\$416

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	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)
Antucket	620	\$31,835	550	\$6,492	38	\$6,641	32	\$18,702	304	\$12,116
Atwick	790	\$27,803	743	\$10,241	22	\$3,741	25	\$13,821	372	\$8,517
Bedford	910	\$38,055	839	\$10,275	34	\$5,843	37	\$21,937	407	\$11,469
New Bedford	1,151	\$50,593	1,051	\$13,439	43	\$7,659	57	\$29,495	431	\$16,213
New Marlborough	33	\$419	31	\$199	2	\$220	0	\$0	10	\$204
Newbury	145	\$2,826	140	\$1,377	2	\$283	3	\$1,166	59	\$1,081
Newburyport	482	\$18,714	450	\$5,780	13	\$2,225	19	\$10,709	212	\$7,639
Newton	2,619	\$77,504	2,501	\$29,665	49	\$9,169	69	\$38,670	1,231	\$28,145
Norfolk	197	\$5,750	189	\$1,984	3	\$475	5	\$3,291	92	\$1,540
North Adams	145	\$2,655	141	\$1,051	3	\$609	1	\$995	59	\$808
North Andover	690	\$30,538	624	\$7,709	27	\$4,813	39	\$18,016	330	\$10,400
North Attleborough	539	\$20,943	492	\$5,522	26	\$4,509	21	\$10,912	210	\$6,374
North Brookfield	39	\$154	39	\$154	0	\$0	0	\$0	12	\$50
North Reading	339	\$16,800	305	\$4,030	18	\$3,107	16	\$9,663	161	\$3,864
Northampton	669	\$28,308	604	\$8,195	35	\$5,935	30	\$14,178	323	\$14,133
Northborough	329	\$8,841	313	\$3,316	4	\$564	12	\$4,961	152	\$2,984
Northbridge	206	\$5,408	197	\$2,598	6	\$1,235	3	\$1,575	82	\$1,246
Northfield	44	\$1,277	41	\$569	2	\$298	1	\$410	17	\$367
Northon	273	\$8,394	257	\$2,801	7	\$1,358	9	\$4,235	103	\$2,497
Norwell	294	\$18,727	256	\$3,678	17	\$2,954	21	\$12,095	122	\$5,064
Norwood	789	\$26,569	738	\$9,118	33	\$5,849	18	\$11,602	303	\$6,470
Norwich Bluffs	92	\$2,054	88	\$789	2	\$445	2	\$820	49	\$1,621
Norwich	15	\$178	14	\$63	1	\$115	0	\$0	5	\$27
Orange	60	\$2,338	57	\$1,008	2	\$330	1	\$1,000	33	\$577
Orleans	187	\$7,433	165	\$2,604	13	\$1,923	9	\$2,906	80	\$4,430
Otis/Sandisfield	57	\$852	56	\$700	1	\$152	0	\$0	26	\$465
Oxford	192	\$3,808	186	\$1,754	4	\$715	2	\$1,339	70	\$1,751
Palmer	205	\$7,947	184	\$2,411	14	\$2,264	7	\$3,272	95	\$4,222
Paxton	46	\$583	45	\$333	1	\$250	0	\$0	20	\$447
Peabody	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 Small Business Loans		Loans With Original Amount of \$100,000 or Less		Loans With Original Amount of \$100,000 to \$250,000		Loans With Original Amount Over \$250,000		Loans to Businesses With Revenues of \$1 Million or Less	
	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)
Arlham	13	\$260	13	\$260	0	\$0	0	\$0	4	\$128
Arlbrooke	353	\$18,869	316	\$4,375	15	\$3,029	22	\$11,465	130	\$5,268
Arlperell	167	\$4,173	159	\$1,598	4	\$690	4	\$1,885	69	\$603
Arlru/Windsor	16	\$158	16	\$158	0	\$0	0	\$0	9	\$145
Arltersham/Phillipston	31	\$296	31	\$296	0	\$0	0	\$0	13	\$184
Arlttsfield	672	\$28,969	615	\$6,045	29	\$5,243	28	\$17,681	276	\$7,529
Arlainville	212	\$9,627	192	\$2,310	10	\$2,022	10	\$5,295	71	\$2,544
Arlymouth	1,104	\$37,931	1,026	\$11,866	44	\$7,885	34	\$18,180	477	\$12,896
Arlympton	53	\$613	52	\$472	1	\$141	0	\$0	21	\$344
Arlrinceton	59	\$391	59	\$391	0	\$0	0	\$0	28	\$107
Arlrovincetown	253	\$7,759	243	\$1,762	1	\$145	9	\$5,852	83	\$4,095
Arlruincy	1,602	\$47,544	1,507	\$16,776	48	\$8,439	47	\$22,329	683	\$18,342
Arlrandolph	432	\$21,838	390	\$4,112	14	\$2,460	28	\$15,266	171	\$6,683
Arlraynham	292	\$17,232	259	\$3,048	12	\$2,086	21	\$12,098	133	\$4,934
Arlreading	397	\$10,643	376	\$4,721	16	\$2,655	5	\$3,267	175	\$4,229
Arlrehoboth	241	\$7,142	226	\$2,418	8	\$1,261	7	\$3,463	108	\$1,568
Arlrevere	520	\$14,921	498	\$4,820	8	\$1,480	14	\$8,621	230	\$7,868
Arlrochester	108	\$1,930	105	\$1,010	2	\$326	1	\$594	45	\$747
Arlrockland	330	\$16,974	297	\$3,263	12	\$2,073	21	\$11,638	124	\$4,118
Arlrockport	130	\$1,789	129	\$1,214	0	\$0	1	\$575	63	\$1,231
Arlrowley	193	\$5,602	182	\$2,171	6	\$861	5	\$2,570	82	\$1,903
Arlroyalston/Winchendon	14	\$54	14	\$54	0	\$0	0	\$0	5	\$14
Arlrutland	76	\$1,296	74	\$924	2	\$372	0	\$0	31	\$809
Arlsalem	829	\$37,399	751	\$9,822	45	\$7,702	33	\$19,875	373	\$11,111
Arlsalisbury	139	\$4,891	131	\$1,529	2	\$490	6	\$2,872	44	\$1,573
Arlsandwich	409	\$9,870	393	\$4,608	9	\$1,419	7	\$3,843	198	\$3,295
Arlsaugus	511	\$16,527	483	\$4,888	11	\$1,965	17	\$9,674	217	\$6,247
Arlscituate	342	\$6,710	334	\$3,155	2	\$367	6	\$3,188	135	\$2,253
Arlseekonk	322	\$11,812	294	\$3,906	15	\$2,831	13	\$5,075	104	\$3,406
Arlsharon	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 Small Business Loans		Loans With Original Amount of \$100,000 or Less		Loans With Original Amount of \$100,000 to \$250,000		Loans With Original Amount Over \$250,000		Loans to Businesses With Revenues of \$1 Million or Less	
	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)
Sheffield	106	\$2,860	99	\$1,155	4	\$695	3	\$1,010	59	\$2,343
Sherborn	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
Spencer	144	\$2,308	140	\$1,022	1	\$250	3	\$1,036	55	\$461
Springfield	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
Taughton	622	\$30,828	565	\$7,991	23	\$4,129	34	\$18,708	249	\$8,694
Tewksbury	131	\$4,112	123	\$1,009	4	\$715	4	\$2,388	68	\$2,294
Tisbury	149	\$4,080	140	\$1,501	6	\$1,150	3	\$1,429	59	\$2,466
Tisbury	446	\$9,352	434	\$5,622	7	\$1,100	5	\$2,630	224	\$4,893
Tyngsboro/Whately	87	\$3,061	81	\$532	2	\$254	4	\$2,275	29	\$2,304
Tyngsboro	151	\$3,287	144	\$1,111	2	\$245	5	\$1,931	61	\$821
Tyngsboro	333	\$9,334	315	\$3,945	10	\$1,905	8	\$3,484	160	\$5,380
Tyngsboro	264	\$6,414	251	\$2,940	10	\$1,834	3	\$1,640	119	\$2,348
Tyngsboro	694	\$28,783	630	\$6,555	32	\$5,576	32	\$16,652	225	\$8,286
Tyngsboro	57	\$812	56	\$512	0	\$0	1	\$300	19	\$158
Tyngsboro	507	\$18,003	477	\$6,487	12	\$2,205	18	\$9,311	224	\$8,734
Tyngsboro	118	\$1,071	117	\$847	1	\$224	0	\$0	56	\$553
Tyngsboro	231	\$8,990	212	\$2,488	10	\$1,869	9	\$4,633	112	\$2,510
Tyngsboro	74	\$785	72	\$510	2	\$275	0	\$0	32	\$529

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

	Total Small Business Loans		Loans With Original Amount of \$100,000 or Less		Loans With Original Amount of \$100,000 to \$250,000		Loans With Original Amount Over \$250,000		Loans to Businesses With Revenues of \$1 Million or Less	
	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)
Auro	40	\$1,558	39	\$558	0	\$0	1	\$1,000	10	\$177
Byngsborough	270	\$13,088	246	\$3,552	9	\$1,600	15	\$7,936	131	\$6,863
Ipston	120	\$3,574	115	\$1,342	2	\$402	3	\$1,830	50	\$796
Leamington	196	\$4,896	189	\$2,142	4	\$979	3	\$1,775	82	\$1,207
Leakefield	668	\$25,929	620	\$8,428	21	\$3,748	27	\$13,753	286	\$7,766
Lealpole	572	\$15,622	546	\$7,782	17	\$2,623	9	\$5,217	238	\$3,991
Leatham	1,438	\$68,041	1,314	\$17,419	51	\$8,644	73	\$41,978	559	\$12,287
Leare	93	\$1,608	89	\$596	2	\$212	2	\$800	27	\$623
Leareham	352	\$18,596	316	\$3,100	12	\$2,008	24	\$13,488	138	\$4,468
Learen	32	\$391	31	\$241	1	\$150	0	\$0	10	\$56
Leatertown	734	\$25,088	691	\$7,629	22	\$4,112	21	\$13,347	310	\$9,203
Leayland	349	\$6,277	343	\$4,099	4	\$473	2	\$1,705	185	\$2,370
Leebster	206	\$2,378	203	\$1,655	2	\$355	1	\$368	82	\$1,228
Leellesley	815	\$25,272	767	\$10,216	27	\$4,690	21	\$10,366	382	\$8,777
Leelfleet	63	\$1,022	60	\$594	3	\$428	0	\$0	30	\$329
Leenham	65	\$2,767	61	\$857	2	\$500	2	\$1,410	31	\$1,132
Leest Boylston	141	\$3,553	135	\$1,513	2	\$330	4	\$1,710	60	\$2,347
Leest Bridgewater	269	\$18,058	233	\$3,876	14	\$2,667	22	\$11,515	104	\$3,295
Leest Brookfield	53	\$1,200	51	\$550	1	\$150	1	\$500	25	\$498
Leest Newbury	82	\$1,097	81	\$597	0	\$0	1	\$500	40	\$238
Leest Springfield	665	\$27,917	613	\$8,838	25	\$4,547	27	\$14,532	283	\$11,139
Leest Stockbridge	29	\$654	27	\$254	2	\$400	0	\$0	21	\$138
Leest Tisbury	156	\$2,990	151	\$1,346	1	\$136	4	\$1,508	69	\$1,289
Leestborough	540	\$29,252	489	\$7,238	21	\$3,569	30	\$18,445	198	\$8,393
Leestfield	740	\$34,757	661	\$8,396	42	\$7,397	37	\$18,964	362	\$11,008
Leestford	407	\$13,266	384	\$4,133	11	\$1,880	12	\$7,253	194	\$4,332
Leesthampton	21	\$312	21	\$312	0	\$0	0	\$0	10	\$115
Leestminster	92	\$2,120	88	\$1,142	2	\$278	2	\$700	35	\$991
Leeston	320	\$7,411	308	\$2,886	5	\$806	7	\$3,719	171	\$3,761
Leestport	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 Small Business Loans		Loans With Original Amount of \$100,000 or Less		Loans With Original Amount of \$100,000 to \$250,000		Loans With Original Amount Over \$250,000		Loans to Businesses With Revenues of \$1 Million or Less	
	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number 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
Whitman	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
Williamstown	109	\$1,799	107	\$853	1	\$146	1	\$800	42	\$1,220
Wilmington	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
Vorchester	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
W'armouth	464	\$22,929	421	\$5,834	16	\$2,529	27	\$14,566	195	\$12,803
Not Available	2,464	\$32,290	2,432	\$26,690	25	\$3,124	7	\$2,476	526	\$13,621
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

Note: 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 Small Business Loans		Loans With Original Amount of \$100,000 or Less		Loans With Original Amount of \$100,000 to \$250,000		Loans With Original Amount Over \$250,000		Loans to Businesses With Revenues of \$1 Million or Less	
	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of 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 Small Business Loans		Loans With Original Amount of \$100,000 or Less		Loans With Original Amount of \$100,000 to \$250,000		Loans With Original Amount Over \$250,000		Loans to Businesses With Revenues of \$1 Million or Less	
	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of 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 Small Business Loans		Loans With Original Amount of \$100,000 or Less		Loans With Original Amount of \$100,000 to \$250,000		Loans With Original Amount Over \$250,000		Loans to Businesses With Revenues of \$1 Million or Less	
	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of Loans (000s)	Number of Loans	\$ Amount of 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