

**Patterns of
Small Business Lending
in
Greater Boston
1998-2005**

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MASSACHUSETTS COMMUNITY & BANKING COUNCIL

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FOREWORD

The Massachusetts Community & Banking Council (MCBC) is pleased to offer *Patterns of Small Business Lending in Greater Boston, 1998-2006*, its eighth report on small business lending. MCBC hopes that this report can help to increase access to credit for small businesses by providing a careful description of current small business lending trends, the performance of major types of lenders, and the contributions of non-bank intermediaries.

MCBC was established in 1990 to encourage community investment in low- and moderate-income and minority neighborhoods. MCBC brings together community and bank representatives to promote a better understanding of the credit and financial needs of lower-income neighborhoods and provides information, assistance and direction to banks and community groups in addressing those needs. MCBC operates through its committees, each co-chaired by a bank and a community representative. Today, over 150 bankers, community representatives, public officials and others participate in and/or receive regular information on MCBC committee activities.

MCBC's Economic Development Committee oversees preparation of this report and works to identify other ways to leverage public and private resources to support small business development. The Committee regularly hosts speakers from a variety of city, state and community-based programs that assist small businesses and promote economic development. The Committee has also sponsored several public forums and roundtable discussions and developed recommendations on strategies to increase access to credit and technical assistance for small business owners. Comments and feedback that can help advance future editions of the study should be directed to MCBC Manager Kathleen Tullberg at (617) 244-0271.

Copies of this report, other MCBC reports and further information on MCBC's committees and programs are available at www.masscommunityandbanking.org.

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Boston Private Bank & Trust Company
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Mellon New England
Mt. Washington Cooperative Bank
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EXECUTIVE SUMMARY

This report is the eighth report on small business lending patterns in Greater Boston commissioned by the Massachusetts Community & Banking Council (MCBC). The report analyzes lending data for the year ended December 31, 2005, and provides comparisons to the 1998 to 2004 lending data that was analyzed in MCBC's previous reports on small business lending. The following are some of the report's most important findings:

1998 - 2005 LENDING RATES

- The lowest rates of lending to small firms in the city of Boston in 2005 were in low income census tracts while the highest rates of lending were in moderate income census tracts (page 5).
- In each of the past eight years, low-to-moderate income minority neighborhoods in the city of Boston have reported lower rates of lending (measured in thousands of dollars per 100 small firms) than low-to-moderate income white neighborhoods (page 13).
- In seven of the past eight years, the lowest rates of lending to small firms in the city of Boston were in low income census tracts while the highest rates were generally in either middle or upper income census tracts (page 6).
- The city of Boston had a lower overall lending rate in 2005 than the entire Boston MSA and the individual counties that comprise the Boston MSA. The city of Boston also had a lower lending rate in low and moderate income areas than the entire Boston MSA and four of the five individual counties that comprise the Boston MSA (page 23).
- Lending rates declined from 2004 to 2005 due to an increase in the reported number of firms and a decrease in loan volume (see page 5).

2005 LENDING VOLUME

- The number of loans to small firms in the city of Boston increased 37.2% to 5,830 from 2004 to 2005 while the dollar volume decreased 4.2% to \$146.1 million. The overall number of loans to all firms in the city of Boston decreased 8.0% to 12,898 in 2005 and the overall dollar volume decreased 17.6% to \$415.6 million (page 6).
- The number of loans to small firms in the Boston MSA increased 36.9% to 50,428 from 2004 to 2005 while the dollar volume decreased 3.3% to \$1.192 billion. The overall number of loans to all firms in the Boston MSA decreased 4.4% to 111,467 in 2005 and the overall dollar volume decreased 13.9% to \$3.174 billion (page 8).

LENDERS

- The number of lenders that reported CRA small business loan data declined in 2005 due to a change in the CRA reporting and disclosure requirement that raised the asset size threshold for reporting institutions from \$250 million to \$1 billion in assets thereby exempting a large number of institutions that had reported small business loan data in past years (page 5).
- Massachusetts banks accounted for nearly three quarters of small business loan dollars in Essex, Middlesex, Norfolk, Plymouth, and Suffolk counties. The combined loan volume of Massachusetts banks totaled \$2.357 billion or 74.3% of all CRA-reported small business loan dollars in the Boston MSA (page 40).

- The top five Massachusetts banks alone accounted for 50.2% of all small business loan dollars in the Boston MSA in 2005 (page 41), up from 45.6% in 2004.
- Credit card lenders provided 58.8% of the number of small business loans in the Boston MSA in 2005 and 13.5% of small business loan dollars (page 41). In comparison, in 2004 credit card lenders provided 61.7% of the number of small business loans in the Boston MSA and 11.6% of small business loan dollars.

NON-BANK INTERMEDIARIES

- Non-bank intermediaries serve as a valuable resource for small businesses, particularly those in lower-income areas and minority communities, by providing technical assistance and loans to new and existing businesses and by promoting access to more traditional sources of credit (page 60).
- The 15 organizations that responded to our survey provided technical assistance or direct loans to 3,514 firms and aspiring entrepreneurs. The respondent organizations made a combined total of 134 direct loans for \$2.2 million to small businesses in Greater Boston in 2005 and an additional 43 loans for \$0.2 million in other parts of the state. The respondent organizations also referred 53 small firms to traditional bank financing and private financing which resulted in an additional \$5.3 million in loans (page 60).

COMPARISON WITH OTHER METROPOLITAN AREAS

- Of the fifteen largest MSAs across the country, the Boston MSA ranked last in lending rates to small firms in 2005 and last in lending rates to all firms (page 62). In comparison, in 2004 the Boston MSA ranked 12th in terms of the lending rate to small firms and 11th in terms of the overall lending rate.
- The Boston MSA ranked 15th in terms of the overall lending in low-to-moderate income neighborhoods and 14th in terms of the lending to small firms in low-to-moderate income neighborhoods (page 62).

I. INTRODUCTION

This report is the eighth report on small business lending patterns in Greater Boston commissioned by the Massachusetts Community & Banking Council (MCBC). The report analyzes lending data for the year ended December 31, 2005, and provides comparisons to the 1998 to 2004 lending data that was analyzed in MCBC's previous reports on small business lending. The report is based on small business lending data collected under the federal Community Reinvestment Act (CRA), business demographic data prepared by Dun & Bradstreet, and population and income data obtained from the US Census Bureau. The report also includes an analysis of data collected from non-bank intermediaries who participated in a survey developed by MCBC for this report.

The primary goal of this report is to contribute to improved credit flows to small businesses in traditionally underserved areas by presenting a careful *description* of small business lending trends that all interested parties can agree is fair and accurate. It is beyond the scope of this report to offer either an *explanation* of why the observed outcomes have occurred or an *evaluation* of how well lenders have performed. Rather, this report's descriptive contribution is intended to be one input to the complex, ongoing tasks of explanation and evaluation.

The analysis provided in this report relies heavily on the use of lending rates which are expressed in terms of lending volume per 100 firms. Since lending rates utilize a combination of loan volume and the number of firms, they can be used to compare small business lending activity within a given geographic area or across different geographic areas regardless of population characteristics or other demographic factors. While loan volume can be dramatically affected by population changes and demographic shifts that occur over time (as may occur from one decennial census to the next), the use of lending rates tends to neutralize such effects. Therefore, lending rates provide an ideal mechanism for performing geographic or demographic comparisons. This report utilizes four different measures of lending rates based on the following: (1) the total number of small business loans, which are defined as commercial loans of \$1 million or less, (2) the total dollar amount of small business loans, (3) the number of small business loans to firms with annual revenues of less than \$1 million, and (4) the dollar amount of small business loans to firms with annual revenues of less than \$1 million. For the purposes of the report's findings, discussion is generally limited to the fourth measure of lending rates for a couple of reasons. First, businesses with \$1 million or less in annual revenues (referred to in this report as small firms) are those of greatest concern to MCBC due to the fact that these firms generally have fewer options than larger firms when it comes to raising capital and are more likely to require assistance in obtaining credit. Second, the high volume of small loans from specialized credit card lenders has less of a distorting impact on rates measured in dollars than on rates measured in numbers of loans.

The geographic levels covered in this report include the city of Boston, the Boston Metropolitan Statistical Area (MSA), the counties that comprise the Boston MSA (Essex, Middlesex, Norfolk, Plymouth, and Suffolk) and the cities and towns that comprise the Boston MSA. The CRA small business lending database makes available *aggregate* lending data at the census tract level; however, readers are advised that the small business lending data of *individual* lenders is not available below the county level.

The heart of this report is the data presented in Tables 1 through 16 listed below. Most of these tables can be divided into 2 categories: those that provide updated information for the year ended December 31, 2005 (designated by the letter "A" beside the table number) and those that provide a time series of data from 2002 to 2005 (designated by the letter "B" beside the table number).

- Census tracts in the city of Boston grouped by level of income (Tables 1A-B)
- Census tracts in the Boston MSA grouped by level of income (Tables 2A-B)
- Census tracts in the city of Boston grouped by percentage of minority residents (Tables 3A-B)

- Census tracts in the city of Boston grouped by both income and race/ethnicity (Table 4A-B)
- Boston's traditional neighborhoods, as defined by the Boston Redevelopment Authority (Tables 5A-B and Table 6)
- One hundred forty seven cities and towns that comprise the Massachusetts portion of the Boston MSA (Tables 7A-B and Table 8A)
- Comparison of lending activity by income level in the Boston MSA and Essex, Middlesex, Norfolk, Plymouth, and Suffolk Counties and the city of Boston (Table 9A).
- Individual lenders and major types of lenders for the Boston MSA and Essex, Middlesex, Norfolk, Plymouth, and Suffolk Counties (Tables 10A-B and 11A-B).
- Maps that show aggregate lending data for the Boston neighborhoods and surrounding communities (Maps 1 – 3)
- Tables that summarize the activity of non-bank intermediaries which participated in a survey undertaken by MCBC (Tables 12 – 13).
- Tables that focus on small business lending activity in the 15 largest metropolitan statistical areas across the country (Tables 14 – 16)

This report utilizes the income level classifications that were introduced by the federal bank regulators in 2004 for calculations involving CRA small business loan data for 2005, 2004, and 2003. For calculations involving CRA small business loan data for 1998 to 2002, this report uses median family income data from the 1990 US Census and the corresponding MSA definitions.

Section II, immediately below, presents the report's findings. Section III discusses the nature and limitations of the data used in this report. The report concludes with a glossary section.

II. FINDINGS

This section summarizes some of the most significant findings that emerge from an examination of the 2005 small business loan data for Greater Boston. Readers are advised that the 2005 results discussed in this report, as well as the comparisons with the data from previous years, are impacted by changes in the reported number of firms, which is a critical component of the calculation of lending rates. For the city of Boston, the number of reported small firms increased 12.1% from 2004 to 2005, while the number of reported small firms increased 10.9% for the entire Boston MSA. Given the significant nature of the number of firms data, readers should use caution when interpreting the findings presented here. Additional information on the business demographic data is provided in Section III.

It should also be noted that the 2005 results that are discussed in this report, as well as the comparisons with the data from previous years, are impacted by the a change in the CRA reporting and disclosure requirement that went into effect in 2005. The change raised the asset size threshold for reporting institutions from \$250 million to \$1 billion in assets thereby exempting a large number of institutions that had reported small business loan data in past years. While the impact of the change on overall loan volume cannot be precisely measured, it is clear that fewer institutions reported small business loan data in 2005, when 1,103 lenders reported data, than in 2004, when 1,999 lenders reported data. It is also clear that the change in the asset size threshold contributed to a decline in the overall reported loan dollar volume. Loan volume in the Boston MSA declined by 13.9% from 2004 to 2005. However, a review of the five largest lenders in Massachusetts (which account for more than half of all loan dollars in the MSA) suggests this decline could be partly explained by market factors. Three out of five of the largest lenders reported a decrease in loan volume from 2004 to 2005 and the five lenders combined reported an overall decrease in loan volume of 5.1%.

Readers are also reminded that, for the sake of simplicity and clarity, the discussion that follows is generally limited to only one of the four measures of lending rates shown in the tables: the rate of lending to firms with annual revenues of \$1 million or less.

A. CITY OF BOSTON - LENDING RATES BY CENSUS TRACT INCOME LEVEL

2005 LENDING RATES

The 2005 small business lending data for the city of Boston show a **general correlation between lending rates and census tract income level**. The rate of lending to small firms, measured in loan dollars per 100 firms, was lowest in the low income census tracts but highest in the moderate income tracts. The rate of lending was \$316,000 in low income tracts, \$497,000 in moderate income tracts, \$493,000 in middle income tracts and \$480,000 in upper income tracts. **The lending rate in the city of Boston's low income tracts equaled 65.7% of the city's overall rate in 2005 (compared to 67.7% in 2004) while the rate in moderate income tracts equaled 103.1% of the overall rate (compared to 89.5% in 2004).** The lending rate in middle income tracts equaled 102.2% of the city's overall rate (compared to 102.9% in 2004) and the lending rate in upper income tracts equaled 99.5% of the overall rate (compared to 118.1% in 2004).

Table 1A
Small Business Lending in City of Boston
By Census Tract Income Level, 2005

Census Tract Income Level (No. of Tracts)	Total Loans	Loans Less Than 100K	Loans to Small Firms	Lending Rate Per 100 Total Firms	Percent Of Overall Lending Rate	Lending Rate Per 100 Small Firms	Percent Of Overall Lending Rate
A. Number of Loans							
Low (32)	1,117	1,060	492	21.6	81.9%	15.2	78.9%
Moderate (65)	4,070	3,941	1,871	31.2	118.6%	21.5	111.8%
Middle (38)	3,181	3,013	1,446	32.9	125.0%	23.3	121.0%
Upper (7)	712	683	338	28.1	106.8%	21.2	110.2%
Not Available (1)	0	0	0	NA	NA	NA	NA
Central Bus Area (14)	3,818	3,502	1,683	20.6	78.1%	15.9	82.9%
Total (157)	12,898	12,199	5,830	26.3	100.0%	19.2	100.0%
B. Dollar Amount of Loans (000s)							
Low (32)	\$33,358	\$13,101	\$10,270	\$644	75.9%	\$316	65.7%
Moderate (65)	\$92,738	\$46,160	\$43,244	\$712	83.8%	\$497	103.1%
Middle (38)	\$97,340	\$35,919	\$30,621	\$1,007	118.7%	\$493	102.2%
Upper (7)	\$19,843	\$8,978	\$7,653	\$784	92.4%	\$480	99.5%
Not Available (1)	\$0	\$0	\$0	NA	NA	NA	NA
Central Bus Area (14)	\$172,365	\$55,907	\$54,317	\$929	109.4%	\$514	106.7%
Total (157)	\$415,644	\$160,065	\$146,105	\$849	100.0%	\$482	100.0%

LENDING RATES IN PREVIOUS YEARS

An analysis of the 2005 and 2004 data for the city of Boston shows that the number of loans to small firms increased 37.2% from 4,250 in 2004 to 5,830 in 2005 while the dollar volume decreased 4.2% from \$152.5 million to \$146.1 million. The number of loans to all firms decreased 8.0% from 14,021 in 2004 to 12,898 in 2005 and the overall dollar volume decreased 17.6% from \$504.2 million to \$415.6 million. **Overall lending rates decreased markedly in 2005 in the city of Boston due to a large increase in the reported number of small firms and a modest decline in loan volume.** The overall lending rate to small firms, measured in loan dollars per 100 firms, decreased 14.4% from \$563,000 in 2004 to \$482,000 in 2005. The decline in the overall lending rate to small firms in the city of Boston can be attributed to a 12.1% increase in the reported number of small firms combined with the 4.2% decline in loan volume. The reported number of small firms increased less in low and moderate income census tracts from 2004 to 2005 than in higher income census tracts. The number of small firms increased 8.7% in low income tracts and 11.0% in moderate income tracts. At the same time, the number of small firms increased 11.6% in middle income tracts and 14.0% in upper income tracts.

The data for the city of Boston also show that **changes in lending rates from 2004 to 2005 fluctuated widely across census tract income level categories.** Lending rates in low income tracts decreased 17.1% from 2004 to 2005, while lending rates in moderate income tracts decreased 1.4%. The lending rates in middle income tracts decreased 15.0% from 2004 to 2005 while the rate in upper income tracts decreased 27.8%.

An analysis of the small business loan data for the city of Boston from 1998 to 2005 also reveals a stronger correlation between lending rates and income level than is revealed by the analysis of the 2005 data alone. **The lowest rates of lending to small firms were in low income census tracts in seven of the past eight years while middle and upper income census tracts had the highest lending rates in five of the past eight years.** For the sake of simplicity and clarity, only the data for 2002 to 2005 are shown in the chart and table that follow.

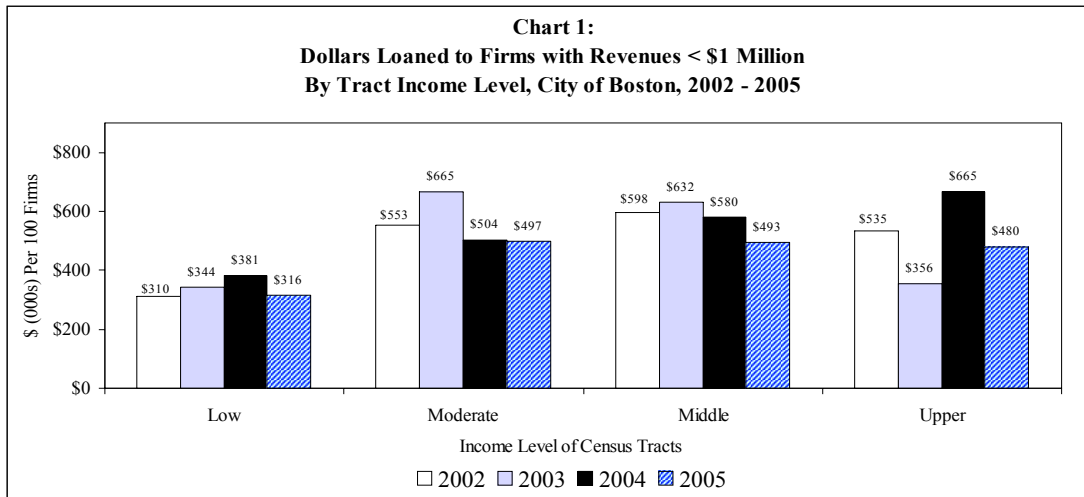


Table 1B
Small Business Lending in City of Boston
By Census Tract Income Level, 2002 – 2005

Census Tract Income Level	Total Small Business Loans				Small Business Loans to Small Firms			
	2002	2003	2004	2005	2002	2003	2004	2005
A. Number of Loans								
Low	1,306	1,171	1,238	1,117	312	351	360	492
Moderate	4,296	4,039	4,028	4,070	1,102	1,351	1,223	1,871
Middle	2,362	3,255	3,392	3,181	680	1,019	1,029	1,446
Upper	733	757	777	712	177	252	259	338
Not Available	0	0	0	0	0	0	0	0
Central Business Area	4,566	4,567	4,586	3,818	1,361	1,514	1,379	1,683
Total	13,263	13,789	14,021	12,898	3,632	4,487	4,250	5,830
B. Lending Rates - Number of Loans Per 100 Firms								
Low	30.1	26.8	24.6	21.6	10.5	13.4	12.1	15.2
Moderate	38.1	38.7	33.0	31.2	14.1	20.3	15.6	21.5
Middle	38.9	41.1	38.4	32.9	16.0	20.5	18.5	23.3
Upper	38.1	35.4	33.2	28.1	14.0	19.6	18.5	21.2
Not Available	NA	NA	NA	NA	NA	NA	NA	NA
Central Business Area	30.2	30.3	26.8	20.6	13.0	18.6	14.9	15.9
Total	34.3	34.5	30.8	26.3	13.5	18.9	15.7	19.2
C. Dollar Amount of Loans (000s)								
Low	\$39,810	\$27,618	\$35,139	\$33,358	\$9,212	\$8,984	\$11,384	\$10,270
Moderate	\$132,691	\$104,174	\$108,005	\$92,738	\$43,225	\$44,137	\$39,546	\$43,244
Middle	\$61,622	\$96,431	\$116,288	\$97,340	\$25,366	\$31,484	\$32,297	\$30,621
Upper	\$25,398	\$17,332	\$25,274	\$19,843	\$6,775	\$4,581	\$9,310	\$7,653
Not Available	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Central Business Area	\$214,317	\$183,182	\$219,466	\$172,365	\$65,697	\$60,670	\$59,946	\$54,317
Total	\$473,838	\$428,737	\$504,172	\$415,644	\$150,275	\$149,856	\$152,483	\$146,105
D. Lending Rates - Dollar Amount of Loans Per 100 Firms (000s)								
Low	\$917	\$632	\$699	\$644	\$310	\$344	\$381	\$316
Moderate	\$1,178	\$997	\$884	\$712	\$553	\$665	\$504	\$497
Middle	\$1,015	\$1,216	\$1,315	\$1,007	\$598	\$632	\$580	\$493
Upper	\$1,321	\$811	\$1,081	\$784	\$535	\$356	\$665	\$480
Not Available	NA	NA	NA	NA	NA	NA	NA	NA
Central Business Area	\$1,418	\$1,215	\$1,282	\$929	\$626	\$743	\$647	\$514
Total	\$1,224	\$1,073	\$1,107	\$849	\$561	\$633	\$563	\$482

B. BOSTON MSA – LENDING RATES BY CENSUS TRACT INCOME LEVEL

2005 LENDING RATES

The 2005 small business loan data for the Boston MSA, which includes the cities and towns of Essex, Middlesex, Norfolk, Plymouth, and Suffolk Counties also show a **correlation between lending rates and income level**. The rate of lending to small firms in the MSA, measured in loan dollars per 100 firms, was lowest in low and moderate income tracts and highest in middle and upper income areas. The rate of lending was \$504,000 in low income tracts, \$562,000 in moderate income tracts, \$638,000 in middle income tracts and \$574,000 in upper income tracts. **The lending rate in the MSA's low income tracts equaled 84.1% of the MSA's overall rate in 2005 (compared to 81.1% in 2004) and the rate in moderate income tracts equaled 93.7% of the overall rate (compared to 93.0% in 2004).** The lending rate in middle income tracts equaled 106.4% of the MSA's overall rate (compared to 107.4% in 2004) and the lending rate in upper income tracts equaled 95.8% of the overall rate (compared to 95.1% in 2004).

Table 2A
Small Business Lending in the Boston MSA
By Census Tract Income Level, 2005

Census Tract Income Level (No. of Tracts)	Total Loans	Loans Less Than 100K	Loans to Small Firms	Lending Rate Per 100 Total Firms	Percent Of Overall Lending Rate	Lending Rate Per 100 Small Firms	Percent Of Overall Lending Rate
A. Number of Loans							
Low (67)	3,410	3,191	1,461	25.1	69.0%	16.7	65.8%
Moderate (192)	16,484	15,779	7,399	33.7	92.5%	22.7	89.7%
Middle (368)	51,867	49,360	23,595	38.7	106.2%	27.3	107.5%
Upper (198)	33,183	31,810	15,473	36.5	100.2%	25.6	101.0%
Not Available (2)	2,705	2,675	817	NA	NA	NA	NA
Central Bus Area (14)	3,818	3,502	1,683	20.6	56.4%	15.9	62.8%
Total (841)	111,467	106,317	50,428	36.5	100.0%	25.4	100.0%
B. Dollar Amount of Loans (000s)							
Low (67)	\$117,893	\$40,259	\$44,119	\$869	83.7%	\$504	84.1%
Moderate (192)	\$430,562	\$182,028	\$182,630	\$881	84.9%	\$562	93.7%
Middle (368)	\$1,524,508	\$588,795	\$552,157	\$1,138	109.7%	\$638	106.4%
Upper (198)	\$895,290	\$389,509	\$346,937	\$986	94.9%	\$574	95.8%
Not Available (2)	\$33,435	\$25,688	\$11,643	NA	NA	NA	NA
Central Bus Area (14)	\$172,365	\$55,907	\$54,317	\$929	89.5%	\$514	85.8%
Total (841)	\$3,174,053	\$1,282,186	\$1,191,803	\$1,038	100.0%	\$599	100.0%

LENDING RATES IN PREVIOUS YEARS

An analysis of the 2005 and 2004 data for the Boston MSA shows that the number of loans to small firms in the Boston MSA increased 36.9% from 36,832 in 2004 to 50,428 in 2005 and the dollar volume decreased 3.3% from \$1.233 billion to \$1.192 billion. The overall number of loans to all firms decreased 4.4% from 116,582 in 2004 to 111,467 in 2005 and the overall dollar volume decreased 13.9% from \$3.685 to \$3.174 billion. **Overall lending rates decreased markedly in 2005 in the Boston MSA due to the decline in loan volume and an increase in the reported number of small firms.** The overall lending rate to small firms, measured in loan dollars per 100 firms, decreased 12.8% from \$687,000 in 2004 to \$599,000 in 2005. The decline in the lending rate can be attributed to the decrease in the dollar volume of loans from 2004 to 2005 coupled with a 10.9% increase in the reported number of small firms.

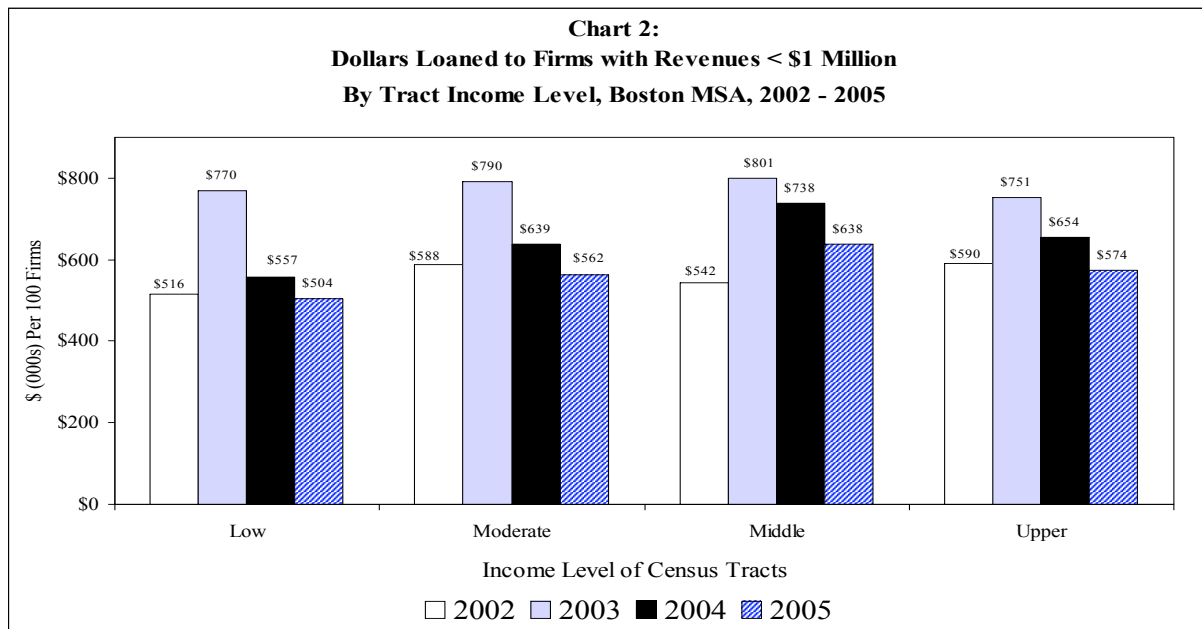
The data for the Boston MSA show **changes in lending rates from 2004 to 2005 were spread out over a fairly narrow range among the various income level categories.** Lending rates in low

income tracts decreased 9.5% from 2004 to 2005, while lending rates in moderate income tracts decreased 12.1%. The lending rates in middle income tracts decreased 13.6% from 2004 to 2005 while the rate in upper income tracts decreased 12.2%.

An analysis of the small business loan data for the Boston MSA from 1998 to 2005 also reveals a stronger correlation between lending rates and income level than is revealed by the analysis of the 2005 data alone. **The lowest rates of lending to small firms were in low income census tracts in six of the past eight years while middle and upper income census tracts had the highest lending rates in seven of the past eight years.** For the sake of simplicity and clarity, only the data for 2002 to 2005 are shown in the chart and table that follow.

Table 2B
Small Business Lending in the Boston MSA
By Census Tract Income Level, 2002 – 2005

Census Tract Income Level	Total Small Business Loans				Small Business Loans to Small Firms			
	2002	2003	2004	2005	2002	2003	2004	2005
A. Number of Loans								
Low	3,405	3,755	3,732	3,410	873	1,233	1,065	1,461
Moderate	13,240	18,463	17,093	16,484	3,292	5,657	5,218	7,399
Middle	49,775	50,300	53,939	51,867	13,161	16,534	16,982	23,595
Upper	26,151	33,552	34,820	33,183	7,615	11,789	11,544	15,473
Not Available	4,390	3,532	2,412	2,705	1,003	1,089	644	817
Central Business Area	4,566	4,567	4,586	3,818	1,361	1,514	1,379	1,683
Total	101,527	114,169	116,582	111,467	27,305	37,816	36,832	50,428
B. Lending Rates - Number of Loans Per 100 Firms								
Low	33.1	33.3	29.0	25.1	11.9	18.1	13.6	16.7
Moderate	40.8	48.2	37.8	33.7	14.1	22.8	17.9	22.7
Middle	42.9	46.2	43.7	38.7	15.5	23.9	21.7	27.3
Upper	39.0	44.8	41.3	36.5	16.2	24.2	21.0	25.6
Not Available	NA	NA	NA	NA	NA	NA	NA	NA
Central Business Area	30.2	30.3	26.8	20.6	13.0	18.6	14.9	15.9
Total	42.1	46.0	41.2	36.5	15.8	24.0	20.5	25.4
C. Dollar Amount of Loans (000s)								
Low	\$109,976	\$127,327	\$134,086	\$117,893	\$37,736	\$52,515	\$43,572	\$44,119
Moderate	\$388,601	\$480,420	\$492,860	\$430,562	\$137,438	\$196,330	\$186,025	\$182,630
Middle	\$1,433,931	\$1,567,222	\$1,795,897	\$1,524,508	\$458,996	\$553,733	\$576,946	\$552,157
Upper	\$759,216	\$925,239	\$1,019,034	\$895,290	\$277,543	\$366,257	\$359,210	\$346,937
Not Available	\$54,069	\$31,523	\$23,886	\$33,435	\$11,424	\$10,386	\$6,938	\$11,643
Central Business Area	\$214,317	\$183,182	\$219,466	\$172,365	\$65,697	\$60,670	\$59,946	\$54,317
Total	\$2,960,110	\$3,314,913	\$3,685,229	\$3,174,053	\$988,834	\$1,239,891	\$1,232,637	\$1,191,803
D. Lending Rates - Dollar Amount of Loans Per 100 Firms (000s)								
Low	\$1,069	\$1,129	\$1,041	\$869	\$516	\$770	\$557	\$504
Moderate	\$1,197	\$1,253	\$1,089	\$881	\$588	\$790	\$639	\$562
Middle	\$1,237	\$1,441	\$1,455	\$1,138	\$542	\$801	\$738	\$638
Upper	\$1,131	\$1,235	\$1,208	\$986	\$590	\$751	\$654	\$574
Not Available	NA	NA	NA	NA	NA	NA	NA	NA
Central Business Area	\$1,418	\$1,215	\$1,282	\$929	\$626	\$743	\$647	\$514
Total	\$1,228	\$1,335	\$1,302	\$1,038	\$572	\$786	\$687	\$599



C. CITY OF BOSTON - LENDING RATES BY MINORITY POPULATION

2005 LENDING RATES

The 2005 small business loan data for the city of Boston show a **correlation between lending rates and a neighborhood's racial composition**. The rate of lending to small firms, measured in loan dollars per 100 firms, was lowest in predominantly minority neighborhoods and highest in predominantly white areas. The rate of lending per 100 firms was \$352,000 in predominantly minority neighborhoods, \$489,000 in mixed-race neighborhoods, and \$507,000 in predominantly white neighborhoods. As a result, **the lending rate in Boston's minority census tracts equaled 73.0% of the city's overall rate (compared to 59.6% in 2004) while the rate in white census tracts equaled 105.2% of the city's overall rate (compared to 102.0% in 2004)**. The lending rate in Boston's mixed-race census tracts equaled 101.5% of the city's overall rate in 2005 (compared to 99.8% in 2004).

Table 3A
Small Business Lending in City of Boston
By Racial Composition of Census Tracts, 2005

Census Tract Racial Composition (No. of Tracts)	Total Loans	Loans Less Than 100K	Loans to Small Firms	Loans Per 100 Total Firms	Percent Of Overall Lending Rate	Loans Per 100 Small Firms	Percent Of Overall Lending Rate
A. Number of Loans							
Minority (44)	1,561	1,498	649	25.3	96.0%	15.4	80.0%
Mixed (68)	4,679	4,512	2,219	29.7	112.7%	21.9	113.7%
White (31)	2,840	2,687	1,279	33.5	127.2%	23.7	123.4%
Cent Bus Area (14)	3,818	3,502	1,683	20.6	78.1%	15.9	82.9%
Total (157)	12,898	12,199	5,830	26.3	100.0%	19.2	100.0%
B. Dollar Amount of Loans (000s)							
Minority (44)	\$39,305	\$17,318	\$14,855	\$637	75.0%	\$352	73.0%
Mixed (68)	\$116,686	\$53,647	\$49,615	\$741	87.3%	\$489	101.5%
White (31)	\$87,288	\$33,193	\$27,318	\$1,030	121.3%	\$507	105.2%
Cent Bus Area (14)	\$172,365	\$55,907	\$54,317	\$929	109.4%	\$514	106.7%
Total (157)	\$415,644	\$160,065	\$146,105	\$849	100.0%	\$482	100.0%

LENDING RATES IN PREVIOUS YEARS

The data for the city of Boston also show that **lending rates in minority neighborhoods increased from 2004 to 2005 while continuing to lag in other areas of the city.** The lending rate in predominantly minority neighborhoods increased 4.7% from \$336,000 in 2004 to \$352,000 in 2005. At the same time, lending rates decreased 15.0% in mixed-race and 9.9% predominantly white neighborhoods. By way of comparison, the lending rate for the entire city of Boston decreased 14.4% from 2004 to 2005.

The data for the city of Boston from 1998 to 2005 also shows a stronger correlation between lending rates and racial composition than is revealed by the analysis of the 2005 data alone. However, readers are urged to use caution when interpreting the data in the table below given the high correlation between minority populations and lower income levels. Bearing that in mind, **the lowest rates of lending to small firms in the city of Boston were in predominantly minority neighborhoods in seven of the past eight years while the highest lending rates were in either predominantly white neighborhoods or mixed-race neighborhoods.** For the sake of simplicity and clarity, only the data for 2002 to 2005 are shown in the chart and table that follow.

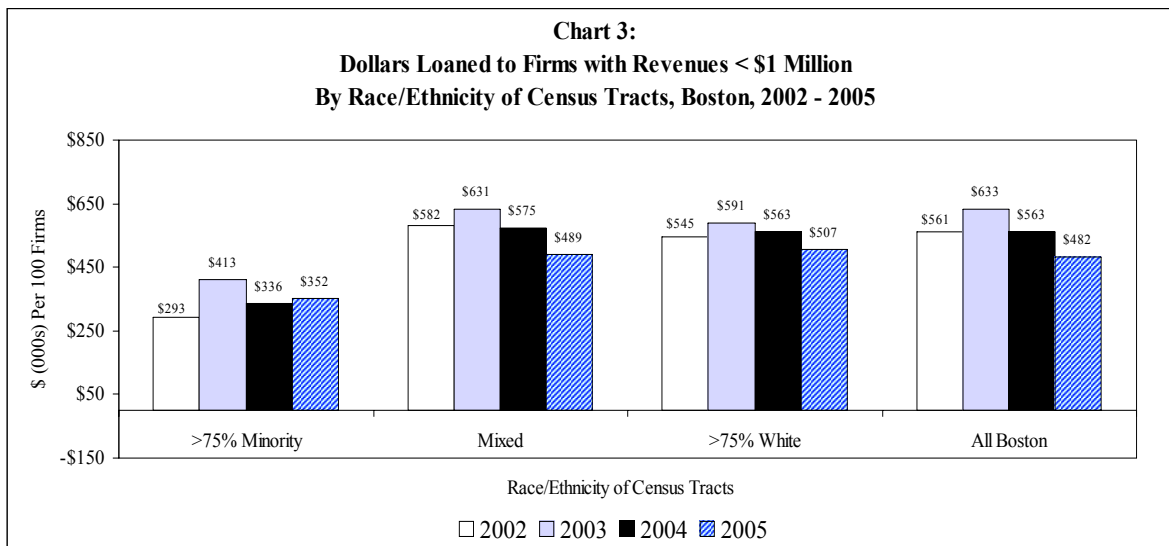


Table 3B
Small Business Lending in City of Boston
By Racial Composition of Census Tracts, 2002 – 2005

Census Tract Racial Composition	Total Small Business Loans				Small Business Loans to Small Firms			
	2002	2003	2004	2005	2002	2003	2004	2005
A. Number of Loans								
Minority	1,249	1,510	1,522	1,561	283	453	410	649
Mixed	2,889	4,845	4,936	4,679	789	1,603	1,527	2,219
White	4,559	2,867	2,977	2,840	1,199	917	934	1,279
Cent Bus Area	4,566	4,567	4,586	3,818	1,361	1,514	1,379	1,683
Total	13,263	13,789	14,021	12,898	3,632	4,487	4,250	5,830
B. Lending Rates - Number of Loans Per 100 Firms								
Minority	33.3	30.2	25.7	25.3	11.0	14.2	10.7	15.4
Mixed	34.1	37.8	33.7	29.7	13.4	20.1	16.8	21.9
White	40.1	40.6	38.0	33.5	15.3	21.0	19.2	23.7
Cent Bus Area	30.2	30.3	26.8	20.6	13.0	18.6	14.9	15.9
Total	34.3	34.5	30.8	26.3	13.5	18.9	15.7	19.2
C. Dollar Amount of Loans (000s)								
Minority	\$25,444	\$31,201	\$36,528	\$39,305	\$7,515	\$13,166	\$12,854	\$14,855
Mixed	\$91,222	\$135,831	\$146,915	\$116,686	\$34,362	\$50,267	\$52,359	\$49,615
White	\$142,855	\$78,523	\$101,263	\$87,288	\$42,701	\$25,753	\$27,324	\$27,318
Cent Bus Area	\$214,317	\$183,182	\$219,466	\$172,365	\$65,697	\$60,670	\$59,946	\$54,317
Total	\$473,838	\$428,737	\$504,172	\$415,644	\$150,275	\$149,856	\$152,483	\$146,105
D. Lending Rates - Dollar Amount of Loans Per 100 Firms (000s)								
Minority	\$679	\$625	\$617	\$637	\$293	\$413	\$336	\$352
Mixed	\$1,077	\$1,059	\$1,002	\$741	\$582	\$631	\$575	\$489
White	\$1,256	\$1,112	\$1,293	\$1,030	\$545	\$591	\$563	\$507
Cent Bus Area	\$1,418	\$1,215	\$1,282	\$929	\$626	\$743	\$647	\$514
Total	\$1,224	\$1,073	\$1,107	\$849	\$561	\$633	\$563	\$482

D. BOSTON MSA - LENDING RATES BY MINORITY POPULATION

A comparable analysis of lending rates by minority population in the Boston MSA was not undertaken because there are few census tracts outside the city of Boston with a substantial percentage of minority residents. In fact, of the 541 census tracts within the MSA but outside of the city of Boston, only one is a minority tract and only 31 are mixed.

E. CITY OF BOSTON - LENDING RATES BY CENSUS TRACT INCOME LEVEL AND MINORITY POPULATION

An effort was made to measure whether income or race was more important in determining the patterns of lending rates described above. Census tracts were grouped into categories that took both income level and race/ethnicity into account. A finding of higher lending rates in white low income tracts than in minority upper income tracts would indicate that race/ethnicity of the census tract was the more important factor. The reverse finding, that higher lending rates in upper income minority tracts than in lower-income white tracts, would indicate that income was the more important factor.

Since Boston has no predominantly-minority areas and few mixed-race areas that are classified as upper income or middle income under the 2000 Census, in order to conduct our analysis it became necessary to combine low and moderate income tracts together as one group and to combine middle and upper income tracts together as another group. **Readers are urged to use caution when interpreting the findings discussed here, given the strong correlation between Boston neighborhoods with high minority populations and low income levels.**

2005 LENDING RATES

A review of the 2005 data alone does not provide conclusive evidence that race may be a more important factor than income level in determining lending rates. **For the second straight year, the lowest lending rates were in low-to-moderate minority neighborhoods, while the second lowest rates were in low-to-moderate white neighborhoods.**

Table 4A
Small Business Lending in City of Boston
By Race and Census Tract Income Level, 2005

Census Tract Racial Composition and Income Level (No. of Tracts)	Total Loans	Loans Less Than 100K	Loans to Small Firms	Loans Per 100 Total Firms	Percent Of Overall Lending Rate	Loans Per 100 Small Firms	Percent Of Overall Lending Rate
A. Number of Loans							
Minority & Low-Mod (44)	1,561	1,498	649	25.3	96.0%	15.4	80.0%
Mixed & Low-Mod (49)	3,385	3,272	1,608	30.0	113.7%	22.2	115.3%
Mixed & Mid-Upper (18)	1,294	1,240	611	29.0	110.3%	21.1	109.8%
White & Low-Mod (4)	241	231	106	32.7	124.1%	22.5	116.8%
White & Mid-Upper (27)	2,599	2,456	1,173	33.6	127.5%	23.9	124.1%
Not Available (1)	0	0	0	NA	NA	NA	NA
Central Bus Area (14)	3,818	3,502	1,683	20.6	78.1%	15.9	82.9%
Total (157)	12,898	12,199	5,830	26.3	100.0%	19.2	100.0%
B. Dollar Amount of Loans (000s)							
Minority & Low-Mod (44)	\$39,305	\$17,318	\$14,855	\$637	75.0%	\$352	73.0%
Mixed & Low-Mod (49)	\$81,435	\$39,379	\$36,775	\$721	84.9%	\$507	105.2%
Mixed & Mid-Upper (18)	\$35,251	\$14,268	\$12,840	\$791	93.2%	\$444	92.1%
White & Low-Mod (4)	\$5,356	\$2,564	\$1,884	\$727	85.6%	\$399	82.8%
White & Mid-Upper (27)	\$81,932	\$30,629	\$25,434	\$1,059	124.7%	\$517	107.3%
Not Available (1)	\$0	\$0	\$0	NA	NA	NA	NA
Central Business Area (14)	\$172,365	\$55,907	\$54,317	\$929	109.4%	\$514	106.7%
Total (157)	\$415,644	\$160,065	\$146,105	\$849	100.0%	\$482	100.0%

LENDING RATES IN PREVIOUS YEARS

The data from 2004 to 2005 show that **lending rates in low-to-moderate income minority neighborhoods increased while lending rates in low-to-moderate income white neighborhoods and low-to-moderate mixed-race neighborhoods decreased.** The lending rate in low-to-moderate income minority neighborhoods increased 4.5% from 2004 to 2005 while the lending rate in low-to-moderate white neighborhoods decreased 5.0% and the rate in low-to-moderate mixed-race areas decreased 8.1%.

An analysis of the data for the past eight years, however, suggests that race may be a more important factor than income level in determining lending rates. **Low-to-moderate income minority neighborhoods reported lower lending rates than low-to-moderate income white neighborhoods in each of the past eight years, and the lowest rates of lending to small firms in the city of Boston were in low-to-moderate income minority neighborhoods in four of the past eight years.** For the sake of simplicity and clarity, only the data for 2002 to 2005 are shown in the chart and table that follow.

Table 4B
Small Business Lending in City of Boston
By Race and Census Tract Income Level, 2002 – 2005

Census Tract Racial Composition and Income Level	Total Small Business Loans				Small Business Loans to Small Firms			
	2002	2003	2004	2005	2002	2003	2004	2005
A. Number of Loans								
Minority & Low-Mod	1,249	1,510	1,522	1,561	283	453	410	649
Mixed & Low-Mod	2,396	3,457	3,507	3,385	650	1,169	1,110	1,608
Mixed & Mid-Upper	493	1,388	1,429	1,294	139	434	417	611
White & Low-Mod	1,957	243	237	241	481	80	63	106
White & Mid-Upper	2,602	2,624	2,740	2,599	718	837	871	1,173
Not Available	0	0	0	0	0	0	0	0
Central Business Area	4,566	4,567	4,586	3,818	1,361	1,514	1,379	1,683
Total	13,263	13,789	14,021	12,898	3,632	4,487	4,250	5,830
B. Lending Rates - Number of Loans Per 100 Firms								
Minority & Low-Mod	33.3	30.2	25.7	25.3	11.0	14.2	10.7	15.4
Mixed & Low-Mod	34.3	37.4	33.0	30.0	13.3	20.5	16.9	22.2
Mixed & Mid-Upper	33.2	38.9	35.4	29.0	13.9	19.2	16.5	21.1
White & Low-Mod	40.2	42.9	34.4	32.7	14.5	22.7	15.1	22.5
White & Mid-Upper	40.0	40.4	38.4	33.6	15.9	20.9	19.6	23.9
Not Available	NA	NA	NA	NA	NA	NA	NA	NA
Central Business Area	30.2	30.3	26.8	20.6	13.0	18.6	14.9	15.9
Total	34.3	34.5	30.8	26.3	13.5	18.9	15.7	19.2
C. Dollar Amount of Loans (000s)								
Minority & Low-Mod	\$25,444	\$31,201	\$36,528	\$39,305	\$7,515	\$13,166	\$12,854	\$14,855
Mixed & Low-Mod	\$72,669	\$94,520	\$101,859	\$81,435	\$28,799	\$36,611	\$36,328	\$36,775
Mixed & Mid-Upper	\$18,553	\$41,311	\$45,056	\$35,251	\$5,563	\$13,656	\$16,031	\$12,840
White & Low-Mod	\$74,388	\$6,071	\$4,757	\$5,356	\$16,123	\$3,344	\$1,748	\$1,884
White & Mid-Upper	\$68,467	\$72,452	\$96,506	\$81,932	\$26,578	\$22,409	\$25,576	\$25,434
Not Available	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Central Business Area	\$214,317	\$183,182	\$219,466	\$172,365	\$65,697	\$60,670	\$59,946	\$54,317
Total	\$473,838	\$428,737	\$504,172	\$415,644	\$150,275	\$149,856	\$152,483	\$146,105
D. Lending Rates - Dollar Amount of Loans Per 100 Firms (000s)								
Minority & Low-Mod	\$679	\$625	\$617	\$637	\$293	\$413	\$336	\$352
Mixed & Low-Mod	\$1,040	\$1,021	\$958	\$721	\$587	\$641	\$552	\$507
Mixed & Mid-Upper	\$1,251	\$1,158	\$1,117	\$791	\$556	\$605	\$634	\$444
White & Low-Mod	\$1,528	\$1,073	\$690	\$727	\$484	\$947	\$420	\$399
White & Mid-Upper	\$1,052	\$1,116	\$1,351	\$1,059	\$590	\$559	\$576	\$517
Not Available	NA	NA	NA	NA	NA	NA	NA	NA
Central Business Area	\$1,418	\$1,215	\$1,282	\$929	\$626	\$743	\$647	\$514
Total	\$1,224	\$1,073	\$1,107	\$849	\$561	\$633	\$563	\$482

F. BOSTON MSA - LENDING RATES BY CENSUS TRACT INCOME LEVEL AND MINORITY POPULATION

A comparable analysis of lending rates by census tract income level and minority population in the Boston MSA was not undertaken because there are few census tracts outside the city of Boston with a substantial percentage of minority residents. In fact, of the 541 census tracts within the MSA but outside of the city of Boston, only one is a minority tract and only 31 are mixed.

G. SMALL BUSINESS LENDING IN BOSTON'S NEIGHBORHOODS

Among the numerous definitions employed to describe Boston's neighborhood boundaries, the sixteen planning districts defined by the Boston Redevelopment Authority are the most broadly accepted standard, and this is the set of neighborhood definitions used in this report. Boston's Harbor Islands, which consist of a single census tract, are not considered a neighborhood but are included in the tables that follow to complete the analysis of the city of Boston. There were no firms reported in the Harbor Islands and no small business loans were made during the years covered by this report.

As has been the case in previous years, the 2005 small business loan data show **wide variation among the lending rates in Boston's neighborhoods**. The rate of lending to small firms, measured in loan dollars per 100 firms, ranged from a low of \$244,000 in Roxbury for the third straight year (compared to \$352,000 in 2004) to a high of \$900,000 in Charlestown (compared to \$882,000 in 2004). The 2005 small business lending data for Boston's neighborhoods is presented in Table 5A on the next page.

Lending rates to small firms have fluctuated widely across Boston's neighborhoods over the past several years, and only Mattapan and North Dorchester had the lowest lending rate more than once. At the same time, **the lending rates in Mattapan and North Dorchester have ranked in the bottom half of all of the neighborhoods that make up the city of Boston during each of the past eight years, and the lending rates in Roxbury and Roslindale have ranked in the bottom half during seven of the past eight years**. This report does not attempt to explain any apparent correlation between neighborhood lending rates and neighborhood demographics due to the fact that many of the neighborhoods have a relatively small number of census tracts (nine of the sixteen neighborhoods have fewer than ten census tracts). The neighborhood-specific lending data that is presented in this report are intended to provide information to those readers who may be interested in better understanding what is happening in individual communities. For the sake of simplicity and clarity, only the data for 2002 to 2005 are shown in Table 5B on pages 17 - 18.

Readers may wish to refer to the maps on the pages following Table 6 for a visual frame of reference to small business lending in Boston's neighborhoods and the surrounding cities and towns.

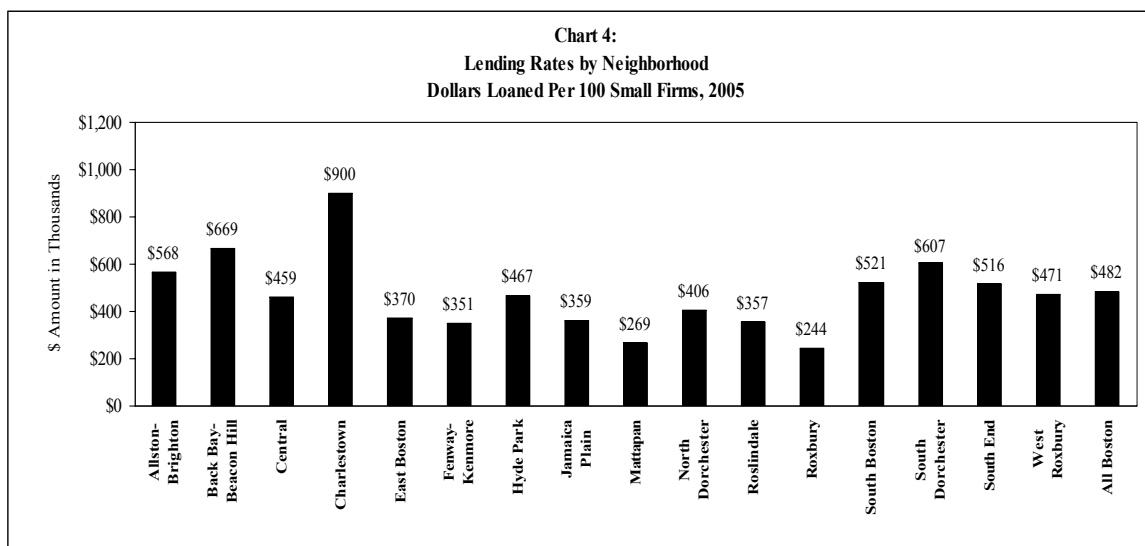


Table 5A
Small Business Lending in City of Boston
By Neighborhood, 2005

Neighborhood	Low & Moderate Families as a % of Total Families	Total Loans	Loans Less Than 100K	Loans to Small Firms	Loans Per 100 Total Firms	Percent Of Overall Lending Rate For City	Loans Per 100 Small Firms	Percent Of Overall Lending Rate For City
A. Number of Loans								
Allston-Brighton	45.5%	1,419	1,370	675	35.6	135.2%	26.4	137.4%
Back Bay-Beacon Hill	11.0%	1,073	1,004	506	23.0	87.2%	18.4	95.7%
Central	39.4%	2,745	2,498	1,177	19.8	75.0%	15.1	78.3%
Charlestown	37.8%	355	327	165	28.6	108.4%	22.5	116.9%
East Boston	56.5%	497	486	224	29.4	111.4%	20.8	108.2%
Fenway-Kenmore	49.8%	430	417	223	21.5	81.6%	18.9	98.5%
Harbor Islands	NA	0	0	0	NA	NA	NA	NA
Hyde Park	37.3%	531	515	249	35.0	132.9%	24.0	124.8%
Jamaica Plain	48.1%	693	680	367	28.7	109.0%	22.5	116.8%
Mattapan	53.7%	303	296	133	23.6	89.6%	14.3	74.4%
North Dorchester	56.0%	426	411	184	35.8	136.0%	23.8	123.7%
Roslindale	34.1%	544	533	268	37.3	141.6%	25.8	134.4%
Roxbury	65.0%	589	562	229	24.2	91.7%	14.3	74.1%
South Boston	44.2%	905	807	354	29.7	112.8%	19.5	101.2%
South Dorchester	49.5%	863	830	352	30.8	116.9%	17.6	91.5%
South End	56.0%	929	877	433	24.8	94.1%	18.6	96.9%
West Roxbury	26.6%	596	586	291	37.6	142.5%	27.8	144.4%
City of Boston	46.8%	12,898	12,199	5,830	26.3	100.0%	19.2	100.0%
B. Dollar Amount of Loans (000s)								
Allston-Brighton	45.5%	\$34,548	\$16,573	\$14,512	\$867	102.1%	\$568	117.8%
Back Bay-Beacon Hill	11.0%	\$42,278	\$14,624	\$18,413	\$906	106.7%	\$669	138.9%
Central	39.4%	\$130,087	\$41,283	\$35,904	\$937	110.3%	\$459	95.4%
Charlestown	37.8%	\$15,644	\$5,074	\$6,609	\$1,259	148.2%	\$900	186.9%
East Boston	56.5%	\$8,943	\$4,596	\$3,986	\$528	62.2%	\$370	76.8%
Fenway-Kenmore	49.8%	\$9,649	\$5,338	\$4,132	\$482	56.8%	\$351	72.8%
Harbor Islands	NA	\$0	\$0	\$0	NA	NA	NA	NA
Hyde Park	37.3%	\$11,788	\$5,238	\$4,847	\$778	91.6%	\$467	96.9%
Jamaica Plain	48.1%	\$12,733	\$7,517	\$5,858	\$528	62.2%	\$359	74.4%
Mattapan	53.7%	\$4,624	\$3,232	\$2,505	\$360	42.4%	\$269	55.9%
North Dorchester	56.0%	\$10,616	\$4,397	\$3,145	\$893	105.2%	\$406	84.3%
Roslindale	34.1%	\$8,282	\$5,205	\$3,699	\$568	66.9%	\$357	74.0%
Roxbury	65.0%	\$16,303	\$7,193	\$3,924	\$669	78.8%	\$244	50.7%
South Boston	44.2%	\$45,919	\$11,241	\$9,489	\$1,508	177.6%	\$521	108.2%
South Dorchester	49.5%	\$22,876	\$9,699	\$12,154	\$817	96.2%	\$607	126.0%
South End	56.0%	\$31,192	\$11,710	\$11,991	\$832	98.0%	\$516	107.0%
West Roxbury	26.6%	\$10,162	\$7,145	\$4,937	\$640	75.4%	\$471	97.8%
City of Boston	46.8%	\$415,644	\$160,065	\$146,105	\$849	100.0%	\$482	100.0%

Table 5B
Changes in Small Business Lending in City of Boston
By Neighborhood, 2002 – 2005

Neighborhood	Total Small Business Loans				Small Business Loans to Small Firms			
	2002	2003	2004	2005	2002	2003	2004	2005
A. Number of Loans								
Allston-Brighton	1,217	1,299	1,363	1,419	347	460	452	675
Back Bay-Beacon Hill	1,477	1,253	1,226	1,073	391	420	388	506
Central	3,089	3,314	3,360	2,745	970	1,094	991	1,177
Charlestown	413	400	427	355	92	123	151	165
East Boston	478	530	534	497	105	178	168	224
Fenway-Kenmore	439	478	459	430	138	164	117	223
Harbor Islands	0	0	0	0	0	0	0	0
Hyde Park	486	523	552	531	127	158	156	249
Jamaica Plain	614	719	712	693	188	258	248	367
Mattapan	304	293	265	303	76	87	83	133
North Dorchester	317	394	381	426	63	114	110	184
Roslindale	435	464	517	544	129	143	154	268
Roxbury	676	665	587	589	133	201	160	229
South Boston	1,018	1,084	1,051	905	259	315	286	354
South Dorchester	831	829	880	863	183	250	256	352
South End	966	1,033	1,144	929	289	338	338	433
West Roxbury	503	511	563	596	142	184	192	291
City of Boston	13,263	13,789	14,021	12,898	3,632	4,487	4,250	5,830
B. Lending Rates - Number of Loans Per 100 Firms								
Allston-Brighton	39.6	40.6	37.4	35.6	16.5	23.1	19.7	26.4
Back Bay-Beacon Hill	42.1	34.9	29.2	23.0	15.6	20.9	16.3	18.4
Central	26.6	28.9	26.0	19.8	12.1	17.8	14.4	15.1
Charlestown	44.4	41.3	37.7	28.6	14.7	22.2	23.5	22.5
East Boston	32.6	37.2	32.8	29.4	9.7	20.7	17.0	20.8
Fenway-Kenmore	28.0	29.8	24.7	21.5	12.8	18.0	11.4	18.9
Harbor Islands	NA	NA	NA	0.0	NA	NA	NA	0.0
Hyde Park	42.9	43.0	38.9	35.0	15.5	18.9	16.3	24.0
Jamaica Plain	31.6	35.8	31.0	28.7	13.8	19.9	16.7	22.5
Mattapan	31.9	28.9	21.9	23.6	11.4	12.8	10.1	14.3
North Dorchester	37.3	41.9	35.5	35.8	10.7	19.9	16.6	23.8
Roslindale	37.7	40.3	39.0	37.3	15.8	17.9	16.5	25.8
Roxbury	34.3	33.0	24.8	24.2	10.0	15.8	10.7	14.3
South Boston	41.8	39.7	37.0	29.7	16.0	20.3	17.3	19.5
South Dorchester	40.3	37.1	33.1	30.8	12.5	16.4	14.0	17.6
South End	34.4	33.6	32.6	24.8	15.0	18.2	16.3	18.6
West Roxbury	40.2	39.4	39.0	37.6	17.0	22.5	20.6	27.8
City of Boston	34.3	34.5	30.8	26.3	13.5	18.9	15.7	19.2

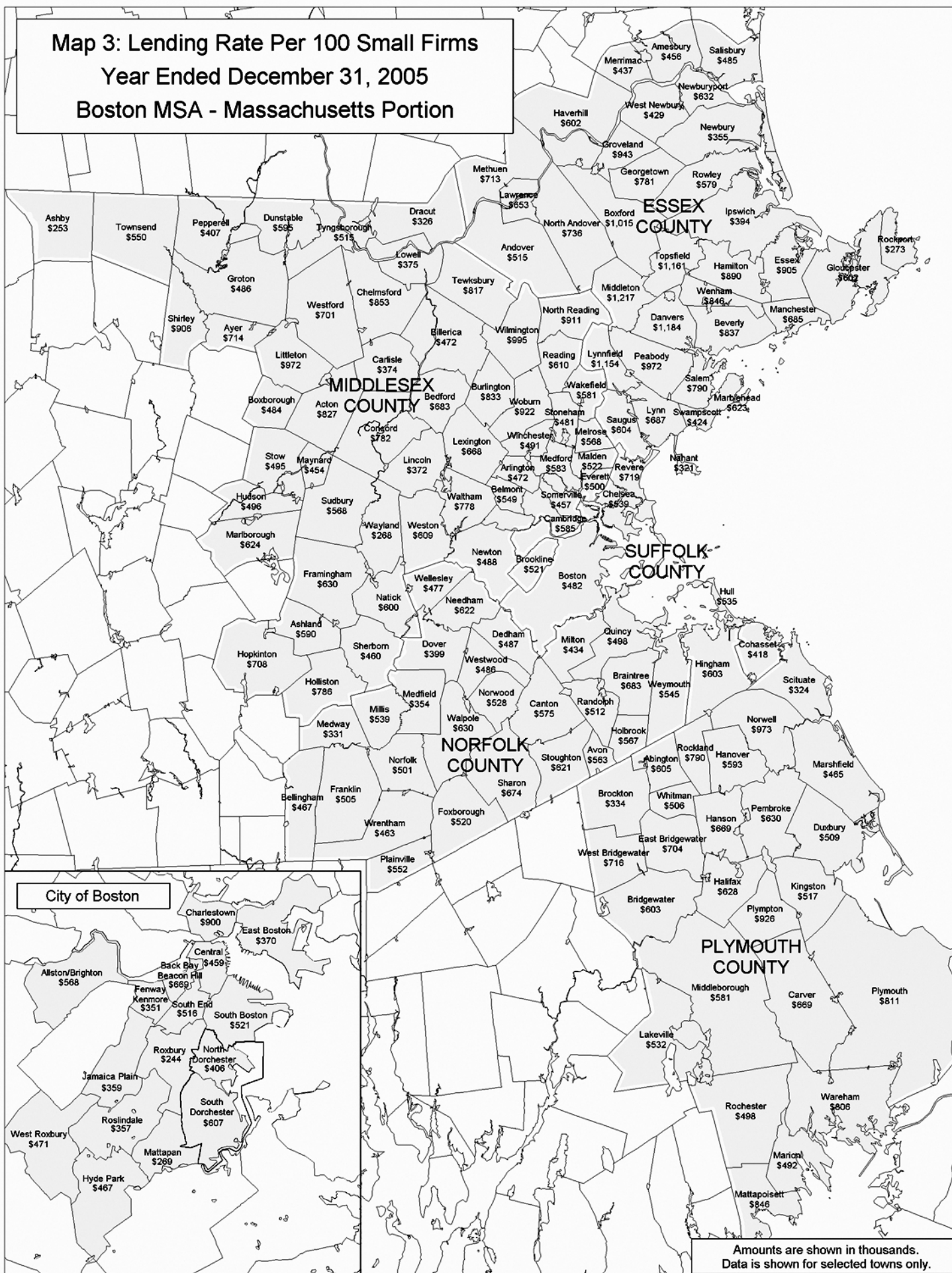
Table 5B (Continued)
Changes in Small Business Lending in City of Boston
By Neighborhood, 2002 - 2005

Neighborhood	Total Small Business Loans				Small Business Loans to Small Firms			
	2002	2003	2004	2005	2002	2003	2004	2005
C. Dollar Amount of Loans (000s)								
Allston-Brighton	\$31,769	\$35,329	\$38,912	\$34,548	\$10,426	\$14,805	\$16,653	\$14,512
Back Bay-Beacon Hill	\$56,594	\$51,421	\$58,754	\$42,278	\$17,162	\$16,948	\$16,926	\$18,413
Central	\$157,723	\$131,761	\$160,712	\$130,087	\$48,535	\$43,722	\$43,020	\$35,904
Charlestown	\$13,070	\$14,425	\$17,143	\$15,644	\$4,818	\$4,473	\$5,660	\$6,609
East Boston	\$12,051	\$14,114	\$15,395	\$8,943	\$4,034	\$6,618	\$7,854	\$3,986
Fenway-Kenmore	\$17,530	\$15,074	\$11,902	\$9,649	\$5,739	\$7,424	\$3,278	\$4,132
Harbor Islands	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Hyde Park	\$14,677	\$14,381	\$15,752	\$11,788	\$6,770	\$4,003	\$5,773	\$4,847
Jamaica Plain	\$12,052	\$13,264	\$15,308	\$12,733	\$6,220	\$6,694	\$6,430	\$5,858
Mattapan	\$5,268	\$4,173	\$3,979	\$4,624	\$2,027	\$2,029	\$2,287	\$2,505
North Dorchester	\$10,561	\$8,334	\$13,804	\$10,616	\$1,734	\$2,490	\$3,279	\$3,145
Roslindale	\$10,679	\$9,093	\$9,482	\$8,282	\$4,918	\$3,160	\$4,360	\$3,699
Roxbury	\$19,530	\$16,416	\$16,738	\$16,303	\$3,965	\$6,165	\$5,259	\$3,924
South Boston	\$47,377	\$39,119	\$52,960	\$45,919	\$8,243	\$8,455	\$7,608	\$9,489
South Dorchester	\$23,124	\$21,965	\$19,799	\$22,876	\$10,199	\$9,465	\$7,226	\$12,154
South End	\$33,036	\$31,575	\$39,782	\$31,192	\$11,171	\$8,798	\$10,813	\$11,991
West Roxbury	\$8,797	\$8,293	\$13,750	\$10,162	\$4,314	\$4,607	\$6,057	\$4,937
City of Boston	\$473,838	\$428,737	\$504,172	\$415,644	\$150,275	\$149,856	\$152,483	\$146,105
D. Lending Rates - Dollar Amount of Loans Per 100 Firms (000s)								
Allston-Brighton	\$1,032	\$1,105	\$1,067	\$867	\$497	\$744	\$726	\$568
Back Bay-Beacon Hill	\$1,612	\$1,432	\$1,399	\$906	\$684	\$844	\$713	\$669
Central	\$1,359	\$1,147	\$1,244	\$937	\$608	\$710	\$624	\$459
Charlestown	\$1,404	\$1,489	\$1,513	\$1,259	\$772	\$809	\$882	\$900
East Boston	\$821	\$990	\$945	\$528	\$373	\$771	\$794	\$370
Fenway-Kenmore	\$1,119	\$941	\$640	\$482	\$531	\$815	\$319	\$351
Harbor Islands	NA	NA	NA	0.0	NA	NA	NA	0.0
Hyde Park	\$1,297	\$1,184	\$1,109	\$778	\$829	\$479	\$604	\$467
Jamaica Plain	\$620	\$660	\$666	\$528	\$457	\$516	\$432	\$359
Mattapan	\$553	\$412	\$328	\$360	\$304	\$299	\$278	\$269
North Dorchester	\$1,242	\$887	\$1,286	\$893	\$295	\$434	\$495	\$406
Roslindale	\$926	\$789	\$715	\$568	\$603	\$395	\$468	\$357
Roxbury	\$992	\$814	\$707	\$669	\$298	\$484	\$352	\$244
South Boston	\$1,946	\$1,433	\$1,865	\$1,508	\$509	\$546	\$461	\$521
South Dorchester	\$1,121	\$983	\$745	\$817	\$695	\$619	\$395	\$607
South End	\$1,177	\$1,028	\$1,132	\$832	\$582	\$475	\$521	\$516
West Roxbury	\$703	\$639	\$952	\$640	\$516	\$564	\$650	\$471
City of Boston	\$1,224	\$1,073	\$1,107	\$849	\$561	\$633	\$563	\$482

Table 6
Demographic Data – City of Boston
By Neighborhood

Neighborhood	Median Family Income (MFI)	MFI as % of MSA MFI	Total Population	Asian % of Population	Black % of Population	Hispanic % of Population	Minority % of Population	White % of Population	Total Number of Bank Branches 6/30/05	Bank Branches Per 1,000 Firms	Bank Branches Per 10,000 People	Total Firms Per 1,000 People	Small Firms Per 1,000 People
Allston-Brighton	\$45,198	71.80%	69,648	13.8%	4.5%	9.1%	31.3%	68.7%	16	4.4	2.3	52.4	32.9
Back Bay-Beacon Hill	\$133,867	212.66%	24,473	5.8%	3.2%	3.9%	14.7%	85.3%	15	3.6	6.1	171.6	97.0
Central	\$64,703	102.79%	25,359	19.9%	3.9%	3.8%	29.4%	70.6%	55	4.3	21.7	509.3	271.9
Charlestown	\$57,344	91.10%	15,195	5.0%	3.5%	11.6%	21.4%	78.6%	3	2.6	2.0	74.6	42.3
East Boston	\$37,037	58.84%	38,413	4.0%	3.1%	39.0%	50.3%	49.7%	8	4.9	2.1	42.4	25.7
Fenway-Kenmore	\$44,235	70.27%	35,704	13.2%	6.8%	8.5%	31.8%	68.2%	11	5.9	3.1	52.1	28.8
Harbor Islands	NA	NA	640	0.8%	38.1%	18.8%	59.4%	40.6%	0	0.0	0.0	0.0	0.0
Hyde Park	\$51,484	81.79%	34,420	1.6%	39.2%	13.5%	58.0%	42.0%	5	3.5	1.5	41.3	27.8
Jamaica Plain	\$48,107	76.42%	38,124	7.5%	15.4%	22.0%	48.5%	51.5%	13	5.7	3.4	60.3	39.0
Mattapan	\$38,344	60.91%	35,728	1.2%	78.5%	9.9%	94.9%	5.1%	4	3.3	1.1	33.9	23.0
North Dorchester	\$36,200	57.51%	28,668	13.1%	24.0%	14.8%	65.1%	34.9%	4	3.7	1.4	37.4	23.1
Roslindale	\$56,108	89.13%	32,402	3.9%	14.8%	19.8%	42.5%	57.5%	4	3.0	1.2	41.0	28.7
Roxbury	\$30,190	47.96%	56,369	0.6%	61.9%	24.7%	94.6%	5.4%	6	2.5	1.1	42.0	26.5
South Boston	\$48,182	76.54%	29,938	3.9%	2.5%	7.5%	15.4%	84.6%	13	4.6	4.3	94.8	55.1
South Dorchester	\$42,597	67.67%	62,269	9.6%	41.8%	10.3%	70.2%	29.8%	12	4.5	1.9	42.7	29.4
South End	\$43,440	69.01%	33,038	11.2%	25.8%	17.7%	58.0%	42.0%	5	1.4	1.5	106.3	62.8
West Roxbury	\$66,177	105.13%	28,753	3.8%	6.0%	4.6%	16.4%	83.6%	9	6.2	3.1	50.2	32.4
City of Boston	\$48,146	76.48%	589,141	7.5%	23.8%	14.4%	50.5%	49.5%	183	4.0	3.1	77.3	45.9

Map 3: Lending Rate Per 100 Small Firms
Year Ended December 31, 2005
Boston MSA - Massachusetts Portion



Amounts are shown in thousands.
 Data is shown for selected towns only.

H. SMALL BUSINESS LENDING IN CITIES & TOWNS SURROUNDING BOSTON

Information on lending rates in the 147 cities and towns that comprise the Boston MSA is presented in the tables that follow, arranged by county. Information on lending in low and moderate income census tracts is also presented for those communities that have at least one low or moderate income census tract. Readers may wish to refer to the maps on the preceding pages for a visual frame of reference to small business lending in the cities and towns surrounding Boston.

As was the case with the data for Boston's neighborhoods, the 2005 small business loan data show **wide variation among the lending rates in different communities**. The lending rate to small firms in Essex County, measured in loan dollars per 100, ranged from a low of \$273,000 in Rockport to a high of \$1,217,000 in Middleton. The lending rate to small firms in Middlesex County ranged from a low of \$253,000 in Ashby to a high of \$995,000 in Wilmington. The lending rate to small firms in Norfolk County ranged from a low of \$331,000 in Medway to a high of \$683,000 in Braintree. The lending rate to small firms in Plymouth County ranged from a low of \$324,000 in Scituate to a high of \$973,000 in Norwell. The lending rate to small firms in Suffolk County ranged from a low of \$475,000 in Winthrop to a high of \$719,000 in Revere.

Perhaps even more so than was the case with Boston's neighborhoods, limited significance should be attached to the observed correlation among lending rates for the cities and towns that comprise the Boston MSA due to the fact that 131 of the 147 communities have fewer than ten census tracts. The main purpose of including the data for these communities in this report is to provide information to those who may be interested in better understanding what is happening in individual communities. The data presented in Table 7B on pages 27 – 38 show that **lending rates have fluctuated widely over the past four years across the cities and towns that comprise the Boston MSA**. Table 8A on page 39 provides information on small business lending in the low and moderate income census tracts of these communities.

Table 9A on page 40 compares some of the key 2005 small business lending data by income level for the five counties that comprise the Boston MSA, the entire Boston MSA, the city of Boston, and the Central Business Area. The data show that in 2005 the **city of Boston had a lower overall lending rate than the entire Boston MSA and the individual counties that comprise the Boston MSA**. The city of Boston also had a lower lending rate in low and moderate income areas than the entire Boston MSA and four of the five individual counties that comprise the Boston MSA.

Table 7A
Small Business Lending In Surrounding Cities & Towns, 2005

City/Town	Number of Loans				Dollar Amount of Loans (000s)			
	Total Number of Loans	Number of Loans to Small Firms	Lending Rate Per 100 Total Firms	Lending Rate Per 100 Small Firms	Total \$ Amount of Loans	\$ Amount of Loans to Small Firms	Lending Rate Per 100 Total Firms	Lending Rate Per 100 Small Firms
Essex County								
Amesbury	460	216	41.4	30.6	\$7,787	\$3,217	\$702	\$456
Andover	929	436	33.4	24.9	\$26,514	\$9,021	\$952	\$515
Beverly	1,224	575	39.0	27.1	\$39,710	\$17,745	\$1,266	\$837
Boxford	227	126	44.2	36.8	\$4,452	\$3,472	\$866	\$1,015
Danvers	1,109	466	41.2	27.8	\$44,661	\$19,886	\$1,658	\$1,184
Essex	172	91	45.0	34.6	\$6,053	\$2,379	\$1,585	\$905
Georgetown	260	109	45.8	28.5	\$9,219	\$2,990	\$1,623	\$781
Gloucester	935	459	38.8	28.6	\$20,367	\$9,664	\$845	\$602
Groveland	191	100	57.2	44.2	\$3,314	\$2,132	\$992	\$943
Hamilton	205	109	40.4	30.5	\$7,642	\$3,179	\$1,507	\$890
Haverhill	1,218	547	37.4	25.2	\$37,818	\$13,052	\$1,162	\$602
Ipswich	483	204	40.4	25.3	\$9,994	\$3,175	\$835	\$394
Lawrence	955	433	28.7	19.5	\$26,511	\$14,538	\$798	\$653
Lynn	1,284	548	33.3	20.5	\$39,269	\$18,353	\$1,019	\$687
Lynnfield	451	205	44.8	31.9	\$15,091	\$7,409	\$1,499	\$1,154
Manchester	170	75	30.0	19.3	\$6,722	\$2,666	\$1,188	\$685
Marblehead	699	347	36.0	25.1	\$16,666	\$8,629	\$859	\$623
Merrimac	154	69	40.2	28.2	\$1,856	\$1,071	\$485	\$437
Methuen	986	462	42.2	29.6	\$26,462	\$11,118	\$1,134	\$713
Middleton	346	153	43.4	28.4	\$11,010	\$6,561	\$1,381	\$1,217
Nahant	86	41	39.4	27.3	\$1,382	\$481	\$634	\$321
Newbury	229	95	49.2	30.1	\$5,427	\$1,121	\$1,167	\$355
Newburyport	870	376	41.5	25.9	\$59,678	\$9,190	\$2,850	\$632
North Andover	846	413	37.1	28.2	\$25,002	\$10,797	\$1,097	\$736
Peabody	1,495	647	42.8	30.2	\$56,430	\$20,793	\$1,615	\$972
Rockport	240	131	35.0	26.4	\$2,460	\$1,357	\$359	\$273
Rowley	291	126	50.3	31.8	\$8,502	\$2,294	\$1,468	\$579
Salem	1,167	568	38.6	26.6	\$41,556	\$16,888	\$1,373	\$790
Salisbury	354	153	41.7	26.4	\$8,782	\$2,810	\$1,034	\$485
Saugus	741	336	38.6	27.6	\$14,373	\$7,344	\$748	\$604
Swampscott	407	206	40.4	29.5	\$8,660	\$2,961	\$860	\$424
Topsfield	278	126	41.1	28.7	\$10,628	\$5,097	\$1,570	\$1,161
Wenham	97	49	36.3	26.9	\$2,408	\$1,540	\$902	\$846
West Newbury	126	64	39.1	30.3	\$2,364	\$905	\$734	\$429
No Tract Number	478	145	NA	NA	\$4,998	\$2,518	NA	NA
County Totals	20,163	9,206	39.6	27.1	\$613,768	\$246,353	\$1,204	\$726
Middlesex County								
Acton	730	327	38.7	26.3	\$25,069	\$10,276	\$1,328	\$827
Arlington	994	514	35.3	26.5	\$16,866	\$9,157	\$599	\$472
Ashby	78	29	39.0	19.6	\$905	\$375	\$453	\$253
Ashland	553	265	45.0	31.4	\$14,328	\$4,987	\$1,165	\$590
Ayer	200	76	34.6	22.7	\$10,776	\$2,392	\$1,864	\$714
Bedford	489	223	36.4	27.4	\$12,500	\$5,549	\$931	\$683
Belmont	724	373	38.8	27.5	\$14,858	\$7,458	\$795	\$549
Billerica	1,082	445	39.4	26.8	\$31,775	\$7,838	\$1,158	\$472
Boxborough	168	79	43.4	29.0	\$5,238	\$1,316	\$1,353	\$484
Burlington	956	428	31.5	26.2	\$42,728	\$13,616	\$1,408	\$833
Cambridge	2,480	1,237	25.0	20.4	\$71,435	\$35,533	\$721	\$585
Carlisle	143	65	34.8	24.2	\$2,404	\$1,007	\$585	\$374
Chelmsford	1,125	530	40.1	28.3	\$31,661	\$15,985	\$1,128	\$853
Concord	728	380	34.0	25.5	\$26,820	\$11,646	\$1,254	\$782
Dracut	612	259	39.4	23.5	\$9,235	\$3,603	\$595	\$326
Dunstable	98	41	57.6	36.9	\$1,489	\$661	\$876	\$595
Everett	694	257	31.3	17.1	\$20,880	\$7,494	\$941	\$500

Table 7A (Continued)
Small Business Lending In Surrounding Cities & Towns, 2005

City/Town	Number of Loans				Dollar Amount of Loans (000s)			
	Total Number of Loans	Number of Loans to Small Firms	Lending Rate Per 100 Total Firms	Lending Rate Per 100 Small Firms	Total \$ Amount of Loans	\$ Amount of Loans to Small Firms	Lending Rate Per 100 Total Firms	Lending Rate Per 100 Small Firms
Middlesex County (Continued)								
Framingham	2,192	988	38.6	27.1	\$56,121	\$22,993	\$989	\$630
Groton	247	123	35.3	24.7	\$4,110	\$2,420	\$588	\$486
Holliston	561	247	47.0	28.5	\$19,861	\$6,818	\$1,665	\$786
Hopkinton	500	235	45.0	33.5	\$15,190	\$4,972	\$1,366	\$708
Hudson	496	211	35.6	23.5	\$13,071	\$4,442	\$938	\$496
Lexington	1,010	487	32.9	24.2	\$33,222	\$13,475	\$1,081	\$668
Lincoln	149	65	25.2	17.1	\$4,133	\$1,417	\$699	\$372
Littleton	338	146	39.0	25.6	\$11,498	\$5,542	\$1,328	\$972
Lowell	1,561	670	32.4	21.0	\$33,206	\$11,938	\$690	\$375
Malden	1,269	563	40.9	26.4	\$34,111	\$11,126	\$1,098	\$522
Marlborough	1,170	527	34.3	25.7	\$35,886	\$12,799	\$1,053	\$624
Maynard	341	147	44.6	29.3	\$8,552	\$2,281	\$1,118	\$454
Medford	1,218	562	38.5	26.1	\$28,475	\$12,541	\$900	\$583
Melrose	645	297	42.4	26.8	\$15,768	\$6,295	\$1,037	\$568
Natick	1,176	540	35.9	25.6	\$41,903	\$12,651	\$1,279	\$600
Newton	2,991	1,358	35.1	23.4	\$80,308	\$28,319	\$943	\$488
North Reading	505	243	41.1	29.7	\$14,054	\$7,459	\$1,143	\$911
Pepperell	295	123	45.2	26.4	\$5,192	\$1,896	\$796	\$407
Reading	618	304	39.5	28.5	\$14,593	\$6,513	\$933	\$610
Sherborn	130	67	37.1	25.9	\$2,393	\$1,191	\$684	\$460
Shirley	116	54	35.3	25.5	\$3,581	\$1,920	\$1,088	\$906
Somerville	1,316	642	30.4	22.5	\$25,968	\$13,045	\$600	\$457
Stoneham	583	238	35.4	21.4	\$15,168	\$5,350	\$920	\$481
Stow	220	110	43.7	31.4	\$3,491	\$1,733	\$693	\$495
Sudbury	593	267	36.4	24.1	\$16,997	\$6,287	\$1,044	\$568
Tewksbury	874	406	46.5	33.3	\$20,036	\$9,945	\$1,067	\$817
Townsend	216	98	42.7	28.3	\$4,895	\$1,903	\$967	\$550
Tyngsborough	410	157	45.1	25.6	\$7,224	\$3,161	\$795	\$515
Wakefield	881	399	37.3	25.4	\$27,616	\$9,146	\$1,168	\$581
Waltham	1,774	794	32.0	23.6	\$67,595	\$26,163	\$1,218	\$778
Watertown	1,096	525	42.0	30.8	\$30,590	\$11,302	\$1,172	\$664
Wayland	443	185	41.0	24.5	\$7,497	\$2,026	\$694	\$268
Westford	603	280	38.3	27.8	\$14,433	\$7,072	\$916	\$701
Weston	341	169	29.6	23.2	\$7,879	\$4,448	\$685	\$609
Wilmington	761	343	44.3	34.6	\$34,256	\$9,863	\$1,996	\$995
Winchester	618	277	35.3	22.8	\$12,962	\$5,955	\$740	\$491
Woburn	1,714	682	39.3	27.1	\$82,671	\$23,247	\$1,894	\$922
No Tract Number	941	283	NA	NA	\$12,031	\$3,753	NA	NA
County Totals	42,766	19,340	36.8	25.6	\$1,205,504	\$462,300	\$1,038	\$612
Norfolk County								
Avon	228	82	40.4	26.5	\$10,551	\$1,740	\$1,871	\$563
Bellingham	464	201	46.4	29.3	\$11,184	\$3,205	\$1,120	\$467
Braintree	1,149	494	35.5	25.5	\$32,229	\$13,200	\$996	\$683
Brookline	1,616	835	34.9	25.8	\$38,685	\$16,868	\$836	\$521
Canton	804	337	35.7	24.0	\$27,354	\$8,089	\$1,216	\$575
Cohasset	241	139	30.8	25.8	\$4,856	\$2,250	\$620	\$418
Dedham	711	354	36.1	27.4	\$19,436	\$6,282	\$988	\$487
Dover	139	66	30.4	24.7	\$2,332	\$1,064	\$510	\$399
Foxborough	532	215	39.4	25.0	\$14,486	\$4,474	\$1,072	\$520
Franklin	795	351	39.9	27.8	\$27,203	\$6,383	\$1,366	\$505
Holbrook	251	117	35.7	25.8	\$6,548	\$2,570	\$930	\$567
Medfield	311	147	35.5	25.4	\$5,102	\$2,048	\$583	\$354
Medway	358	160	45.2	29.6	\$5,945	\$1,789	\$751	\$331
Millis	232	116	38.0	27.2	\$4,735	\$2,303	\$776	\$539

Table 7A (Continued)
Small Business Lending In Surrounding Cities & Towns, 2005

City/Town	Number of Loans				Dollar Amount of Loans (000s)			
	Total Number of Loans	Number of Loans to Small Firms	Lending Rate Per 100 Total Firms	Lending Rate Per 100 Small Firms	Total \$ Amount of Loans	\$ Amount of Loans to Small Firms	Lending Rate Per 100 Total Firms	Lending Rate Per 100 Small Firms
Norfolk County (Continued)								
Milton	565	261	39.0	26.3	\$17,607	\$4,307	\$1,217	\$434
Needham	1,158	503	36.5	24.7	\$40,871	\$12,660	\$1,290	\$622
Norfolk	251	131	42.6	33.0	\$3,638	\$1,989	\$618	\$501
Norwood	1,087	463	37.2	25.1	\$32,862	\$9,742	\$1,126	\$528
Plainville	312	139	46.0	34.0	\$10,109	\$2,257	\$1,491	\$552
Quincy	2,215	997	39.8	27.0	\$55,313	\$18,402	\$993	\$498
Randolph	594	262	34.0	22.5	\$14,579	\$5,952	\$834	\$512
Sharon	549	273	42.6	31.6	\$11,205	\$5,826	\$870	\$674
Stoughton	965	430	41.1	26.9	\$29,043	\$9,935	\$1,237	\$621
Walpole	682	295	41.1	26.8	\$21,252	\$6,931	\$1,280	\$630
Wellesley	986	460	31.2	21.8	\$30,270	\$10,060	\$959	\$477
Westwood	483	197	35.8	24.2	\$14,403	\$3,962	\$1,067	\$486
Weymouth	1,416	628	42.8	27.8	\$32,483	\$12,329	\$983	\$545
Wrentham	275	129	30.2	24.2	\$5,214	\$2,463	\$573	\$463
No Tract Number	500	160	NA	NA	\$6,784	\$2,530	NA	NA
County Totals	19,869	8,942	38.7	26.6	\$536,279	\$181,610	\$1,044	\$540
Plymouth County								
Abington	371	176	41.0	27.7	\$7,624	\$3,842	\$843	\$605
Bridgewater	506	245	41.1	30.2	\$11,520	\$4,894	\$935	\$603
Brockton	1,540	661	32.0	20.4	\$37,066	\$10,795	\$771	\$334
Carver	222	119	29.2	29.4	\$3,916	\$2,709	\$515	\$669
Duxbury	425	216	37.2	27.5	\$8,559	\$3,997	\$749	\$509
East Bridgewater	355	166	47.3	31.7	\$6,488	\$3,688	\$864	\$704
Halifax	138	74	40.0	37.2	\$1,806	\$1,249	\$523	\$628
Hanover	567	246	36.4	24.5	\$14,130	\$5,958	\$908	\$593
Hanson	237	123	44.4	34.0	\$3,332	\$2,422	\$624	\$669
Hingham	743	341	34.0	23.4	\$25,493	\$8,779	\$1,166	\$603
Hull	295	150	43.8	31.4	\$4,636	\$2,550	\$689	\$535
Kingston	430	202	40.5	30.4	\$10,057	\$3,436	\$948	\$517
Lakeville	359	162	49.6	32.7	\$9,158	\$2,635	\$1,265	\$532
Marion	186	73	40.7	23.5	\$7,083	\$1,530	\$1,550	\$492
Marshfield	679	317	42.2	28.6	\$16,208	\$5,150	\$1,008	\$465
Mattapoisett	223	102	42.6	27.1	\$5,981	\$3,189	\$1,144	\$846
Middleborough	667	297	43.1	31.3	\$16,934	\$5,507	\$1,095	\$581
Norwell	464	219	36.1	26.2	\$23,312	\$8,145	\$1,813	\$973
Pembroke	610	293	46.4	32.7	\$15,913	\$5,648	\$1,210	\$630
Plymouth	1,701	778	44.3	30.8	\$45,545	\$20,483	\$1,186	\$811
Plympton	110	61	58.2	45.5	\$2,100	\$1,241	\$1,111	\$926
Rochester	177	82	57.3	41.4	\$2,221	\$987	\$719	\$498
Rockland	558	244	41.1	27.2	\$18,186	\$7,084	\$1,339	\$790
Scituate	481	225	38.0	25.5	\$6,373	\$2,859	\$503	\$324
Wareham	615	273	41.1	29.2	\$21,766	\$7,534	\$1,453	\$806
West Bridgewater	323	132	42.8	26.3	\$12,015	\$3,594	\$1,591	\$716
Whitman	297	145	40.4	28.6	\$7,018	\$2,566	\$954	\$506
No Tract Number	561	169	NA	NA	\$6,170	\$2,297	NA	NA
County Totals	13,840	6,291	41.5	28.5	\$350,610	\$134,768	\$1,051	\$610
Suffolk County								
Boston	12,898	5,830	26.3	19.2	\$415,644	\$146,105	\$849	\$482
Chelsea	427	144	24.9	13.9	\$21,994	\$5,587	\$1,282	\$539
Revere	920	433	40.2	27.8	\$20,280	\$11,208	\$887	\$719
Winthrop	367	184	37.8	26.2	\$8,122	\$3,337	\$836	\$475
No Tract Number	217	58	NA	NA	\$1,852	\$535	NA	NA
County Totals	14,829	6,649	27.5	19.8	\$467,892	\$166,772	\$868	\$496
Grand Totals - Boston MSA								
MSA Grand Totals	111,467	50,428	36.5	25.4	\$3,174,053	\$1,191,803	\$1,038	\$599

**Table 7B Part 1 – Number of Loans
In Surrounding Cities & Towns, 2002 – 2005**

City/Town	Total Small Business Loans				Small Business Loans to Small Firms			
	2002	2003	2004	2005	2002	2003	2004	2005
Essex County								
Amesbury	330	368	455	460	81	123	133	216
Andover	841	991	1,028	929	254	340	326	436
Beverly	1,013	1,220	1,277	1,224	314	463	476	575
Boxford	189	238	227	227	64	91	103	126
Danvers	1,103	1,155	1,352	1,109	244	352	390	466
Essex	148	182	189	172	42	60	74	91
Georgetown	204	255	278	260	46	88	76	109
Gloucester	872	944	991	935	241	361	391	459
Groveland	192	178	165	191	26	72	58	100
Hamilton	166	168	178	205	54	54	70	109
Haverhill	1,017	1,233	1,232	1,218	291	462	396	547
Ipswich	387	446	528	483	116	155	168	204
Lawrence	972	1,061	1,036	955	230	375	305	433
Lynn	1,165	1,230	1,331	1,284	273	383	374	548
Lynnfield	385	461	426	451	109	155	145	205
Manchester	181	208	180	170	51	77	75	75
Marblehead	572	678	679	699	161	235	222	347
Merrimac	122	133	157	154	25	36	44	69
Methuen	809	915	954	986	216	351	310	462
Middleton	281	309	355	346	72	101	136	153
Nahant	64	90	84	86	15	24	24	41
Newbury	181	190	208	229	43	62	84	95
Newburyport	899	980	1,032	870	252	279	292	376
North Andover	758	863	944	846	214	327	344	413
Peabody	1,358	1,505	1,581	1,495	349	457	503	647
Rockport	207	247	266	240	75	105	106	131
Rowley	225	277	306	291	65	96	110	126
Salem	1,120	1,212	1,261	1,167	287	428	452	568
Salisbury	333	315	379	354	111	115	131	153
Saugus	721	761	761	741	174	249	213	336
Swampscott	395	459	434	407	112	161	145	206
Topsfield	230	281	307	278	64	85	108	126
Wenham	71	106	107	97	23	41	45	49
West Newbury	96	118	133	126	29	46	55	64
No Tract Number	828	665	462	478	187	214	144	145
County Totals	18,435	20,442	21,283	20,163	4,910	7,023	7,028	9,206
Middlesex County								
Acton	625	776	786	730	183	295	294	327
Arlington	825	946	936	994	271	383	332	514
Ashby	68	95	76	78	16	25	23	29
Ashland	426	518	606	553	112	186	220	265
Ayer	189	194	290	200	50	60	133	76
Bedford	474	465	464	489	102	158	139	223
Belmont	607	679	714	724	172	247	262	373
Billerica	996	1,100	1,298	1,082	260	340	360	445
Boxborough	118	152	141	168	35	46	54	79
Burlington	832	914	999	956	231	309	308	428
Cambridge	2,637	4,814	2,848	2,480	752	983	878	1,237
Carlisle	125	167	130	143	36	66	43	65
Chelmsford	911	1,108	1,185	1,125	235	410	423	530
Concord	698	775	810	728	249	292	290	380
Dracut	511	517	592	612	131	180	188	259
Dunstable	271	75	87	98	22	24	26	41
Everett	720	736	760	694	145	223	200	257

**Table 7B Part 1 – Number of Loans (Continued)
In Surrounding Cities & Towns, 2002 – 2005**

City/Town	Total Small Business Loans				Small Business Loans to Small Firms			
	2002	2003	2004	2005	2002	2003	2004	2005
Middlesex County (Continued)								
Framingham	1,960	2,134	2,299	2,192	569	734	707	988
Groton	232	255	281	247	65	102	124	123
Holliston	460	560	611	561	128	183	227	247
Hopkinton	299	410	462	500	79	143	146	235
Hudson	445	548	534	496	138	196	189	211
Lexington	856	1,078	956	1,010	307	386	347	487
Lincoln	174	185	159	149	47	74	45	65
Littleton	321	343	351	338	85	113	130	146
Lowell	1,533	1,667	1,870	1,561	382	592	542	670
Malden	1,045	1,124	1,211	1,269	278	378	374	563
Marlborough	1,009	1,048	1,192	1,170	269	320	360	527
Maynard	222	299	356	341	57	96	102	147
Medford	1,092	1,150	1,123	1,218	305	382	338	562
Melrose	482	616	604	645	139	223	220	297
Natick	1,219	1,287	1,500	1,176	282	415	437	540
Newton	2,665	3,268	3,440	2,991	788	1,111	1,022	1,358
North Reading	499	530	579	505	129	174	201	243
Pepperell	198	242	338	295	62	91	138	123
Reading	514	544	659	618	140	194	223	304
Sherborn	106	148	128	130	38	44	51	67
Shirley	84	106	137	116	23	25	52	54
Somerville	1,200	1,303	1,373	1,316	324	449	440	642
Stoneham	516	570	630	583	135	178	179	238
Stow	182	212	190	220	49	81	79	110
Sudbury	509	607	608	593	145	216	210	267
Tewksbury	682	804	877	874	194	271	282	406
Townsend	167	194	215	216	53	61	84	98
Tyngsborough	359	418	462	410	121	150	147	157
Wakefield	852	918	995	881	216	290	289	399
Waltham	1,621	1,882	1,964	1,774	434	594	570	794
Watertown	876	983	1,071	1,096	257	364	345	525
Wayland	367	415	431	443	105	145	152	185
Westford	458	522	550	603	122	180	173	280
Weston	303	332	339	341	106	134	119	169
Wilmington	636	789	828	761	148	276	295	343
Winchester	546	621	673	618	160	243	221	277
Woburn	1,605	1,624	1,685	1,714	334	498	514	682
No Tract Number	1,539	1,229	750	941	355	379	196	283
County Totals	38,866	44,996	45,153	42,766	10,570	14,712	14,443	19,340
Norfolk County								
Avon	184	223	229	228	41	50	44	82
Bellingham	356	417	475	464	95	137	164	201
Braintree	898	1,075	1,227	1,149	204	325	353	494
Brookline	1,370	1,636	1,626	1,616	510	636	591	835
Canton	741	837	957	804	193	252	287	337
Cohasset	241	281	257	241	62	89	109	139
Dedham	605	689	722	711	180	233	214	354
Dover	122	170	154	139	42	60	50	66
Foxborough	503	480	531	532	91	141	139	215
Franklin	713	798	851	795	145	256	220	351
Holbrook	239	279	240	251	62	91	70	117
Medfield	342	372	370	311	111	152	136	147
Medway	276	326	342	358	53	99	94	160
Millis	196	237	252	232	55	59	76	116

**Table 7B Part 1 – Number of Loans (Continued)
In Surrounding Cities & Towns, 2002 – 2005**

City/Town	Total Small Business Loans				Small Business Loans to Small Firms			
	2002	2003	2004	2005	2002	2003	2004	2005
Norfolk County (Continued)								
Milton	446	570	761	565	147	212	210	261
Needham	964	1,163	1,224	1,158	299	438	394	503
Norfolk	152	219	249	251	51	71	86	131
Norwood	994	1,042	1,193	1,087	286	334	335	463
Plainville	245	267	270	312	64	81	88	139
Quincy	1,729	1,973	2,144	2,215	480	658	640	997
Randolph	496	577	617	594	103	169	179	262
Sharon	397	499	475	549	97	164	161	273
Stoughton	833	969	1,018	965	211	304	336	430
Walpole	655	692	714	682	160	240	240	295
Wellesley	820	1,033	1,038	986	270	415	342	460
Westwood	381	445	458	483	114	160	142	197
Weymouth	1,179	1,217	1,300	1,416	269	369	380	628
Wrentham	260	317	270	275	79	100	93	129
No Tract Number	705	597	453	500	171	178	111	160
County Totals	17,042	19,400	20,417	19,869	4,645	6,473	6,284	8,942
Plymouth County								
Abington	304	325	336	371	78	106	115	176
Bridgewater	408	411	487	506	104	123	141	245
Brockton	1,412	1,688	1,590	1,540	338	561	514	661
Carver	193	215	235	222	45	52	79	119
Duxbury	288	391	400	425	100	141	157	216
East Bridgewater	237	311	320	355	78	102	105	166
Halifax	122	130	139	138	27	51	46	74
Hanover	526	556	647	567	147	197	199	246
Hanson	205	216	237	237	47	69	70	123
Hingham	720	821	825	743	190	295	247	341
Hull	227	273	281	295	49	99	103	150
Kingston	355	385	367	430	88	126	122	202
Lakeville	251	315	344	359	62	97	92	162
Marion	162	170	161	186	55	63	58	73
Marshfield	522	646	713	679	143	232	215	317
Mattapoisett	162	198	221	223	53	69	80	102
Middleborough	528	544	668	667	122	165	179	297
Norwell	415	545	519	464	115	179	163	219
Pembroke	543	599	595	610	140	220	216	293
Plymouth	1,232	1,575	1,581	1,701	368	511	484	778
Plympton	76	88	78	110	29	35	27	61
Rochester	98	97	139	177	21	27	40	82
Rockland	486	564	562	558	94	170	169	244
Scituate	419	503	493	481	109	173	171	225
Wareham	494	544	532	615	115	179	164	273
West Bridgewater	300	321	357	323	71	77	103	132
Whitman	263	342	341	297	56	107	112	145
No Tract Number	852	700	525	561	171	223	144	169
County Totals	11,800	13,473	13,693	13,840	3,015	4,449	4,315	6,291
Suffolk County								
Boston	13,263	13,789	14,021	12,898	3,632	4,487	4,250	5,830
Chelsea	511	504	556	427	131	148	120	144
Revere	796	854	895	920	219	294	243	433
Winthrop	365	379	352	367	72	138	101	184
No Tract Number	449	332	212	217	111	92	48	58
County Totals	15,384	15,858	16,036	14,829	4,165	5,159	4,762	6,649
Grand Totals - Boston MSA								
MSA Grand Totals	101,527	114,169	116,582	111,467	27,305	37,816	36,832	50,428

**Table 7B Part 2 – Number of Loans Per 100 Firms
In Surrounding Cities & Towns, 2002 – 2005**

City/Town	Total Small Business Loans				Small Business Loans to Small Firms			
	2002	2003	2004	2005	2002	2003	2004	2005
Essex County								
Amesbury	42.3	44.5	45.6	41.4	13.8	22.2	20.4	30.6
Andover	38.8	44.3	40.6	33.4	17.0	25.0	21.3	24.9
Beverly	40.8	48.1	44.3	39.0	17.0	26.9	24.5	27.1
Boxford	50.8	61.3	50.7	44.2	25.9	35.4	34.3	36.8
Danvers	51.7	52.8	53.5	41.2	15.2	26.6	25.9	27.8
Essex	49.7	58.9	54.5	45.0	18.0	27.3	30.3	34.6
Georgetown	43.9	53.5	52.7	45.8	13.9	26.5	21.2	28.5
Gloucester	44.9	47.2	43.8	38.8	17.0	26.9	25.8	28.6
Groveland	74.4	70.1	56.3	57.2	12.9	38.7	26.9	44.2
Hamilton	39.1	40.1	37.8	40.4	17.3	17.8	21.3	30.5
Haverhill	39.6	46.2	40.9	37.4	15.0	25.9	19.9	25.2
Ipswich	41.7	47.2	48.9	40.4	17.6	23.4	23.6	25.3
Lawrence	40.7	42.3	33.8	28.7	13.2	24.0	15.8	19.5
Lynn	40.4	41.4	37.5	33.3	12.6	19.0	15.7	20.5
Lynnfield	48.7	55.3	46.3	44.8	20.5	29.6	25.1	31.9
Manchester	39.3	44.7	35.9	30.0	16.1	25.1	21.7	19.3
Marblehead	36.0	41.9	37.1	36.0	14.3	21.3	17.6	25.1
Merrimac	25.4	49.1	46.2	40.2	6.9	19.4	20.5	28.2
Methuen	46.8	51.8	45.5	42.2	16.7	30.3	22.4	29.6
Middleton	50.4	50.7	50.1	43.4	17.1	24.5	28.6	28.4
Nahant	34.8	45.9	38.7	39.4	12.6	19.5	17.5	27.3
Newbury	51.9	52.1	47.8	49.2	16.0	24.5	27.7	30.1
Newburyport	53.4	56.3	52.1	41.5	19.7	23.3	21.8	25.9
North Andover	44.8	48.9	46.4	37.1	18.3	28.9	26.4	28.2
Peabody	50.3	53.6	50.0	42.8	17.3	26.4	26.1	30.2
Rockport	34.6	39.7	38.6	35.0	17.2	24.8	23.0	26.4
Rowley	55.6	63.1	59.1	50.3	20.8	30.2	31.4	31.8
Salem	46.8	48.4	44.6	38.6	15.6	24.5	23.4	26.6
Salisbury	57.6	51.1	50.8	41.7	25.2	26.5	26.3	26.4
Saugus	48.8	49.8	43.7	38.6	15.6	25.7	19.4	27.6
Swampscott	47.2	52.5	43.8	40.4	18.2	28.3	21.6	29.5
Topsfield	42.3	49.9	48.5	41.1	16.4	22.7	26.0	28.7
Wenham	36.8	49.1	42.0	36.3	17.7	27.7	26.3	26.9
West Newbury	22.4	52.0	49.3	39.1	8.9	26.6	28.4	30.3
No Tract Number	NA	NA	NA	NA	NA	NA	NA	NA
County Totals	46.4	50.2	45.4	39.6	16.8	26.1	22.9	27.1
Middlesex County								
Acton	41.2	50.0	45.0	38.7	16.9	29.7	25.9	26.3
Arlington	38.0	42.0	35.3	35.3	16.6	23.5	18.7	26.5
Ashby	46.6	62.9	42.7	39.0	13.7	21.7	16.9	19.6
Ashland	49.1	56.1	57.8	45.0	17.0	28.1	29.9	31.4
Ayer	40.5	41.2	55.8	34.6	14.9	21.5	42.4	22.7
Bedford	44.0	40.1	36.4	36.4	13.8	23.9	18.4	27.4
Belmont	39.2	41.8	40.4	38.8	14.8	21.3	20.4	27.5
Billerica	36.9	50.9	52.2	39.4	13.8	27.3	25.2	26.8
Boxborough	40.3	47.6	37.3	43.4	16.5	22.1	22.2	29.0
Burlington	34.7	36.1	35.6	31.5	13.7	25.0	21.6	26.2
Cambridge	32.1	57.8	29.9	25.0	13.6	20.1	15.8	20.4
Carlisle	36.3	46.6	33.2	34.8	15.4	28.1	16.7	24.2
Chelmsford	40.6	47.8	45.4	40.1	14.5	27.9	25.1	28.3
Concord	38.4	42.0	40.7	34.0	19.6	23.5	21.7	25.5
Dracut	46.4	44.3	42.6	39.4	16.1	21.3	18.8	23.5
Dunstable	229.7	57.3	56.1	57.6	26.8	25.8	23.4	36.9
Everett	44.2	43.0	37.8	31.3	12.3	19.8	15.4	17.1

**Table 7B Part 2 – Number of Loans Per 100 Firms (Continued)
In Surrounding Cities & Towns, 2002 – 2005**

City/Town	Total Small Business Loans				Small Business Loans to Small Firms			
	2002	2003	2004	2005	2002	2003	2004	2005
Middlesex County (Continued)								
Framingham	43.0	45.4	43.5	38.6	17.0	24.7	21.1	27.1
Groton	44.9	48.9	47.5	35.3	16.5	27.4	28.8	24.7
Holliston	46.4	54.1	52.6	47.0	17.9	24.5	27.1	28.5
Hopkinton	37.0	47.8	46.1	45.0	14.2	26.0	23.5	33.5
Hudson	42.7	49.5	41.5	35.6	18.4	27.8	22.9	23.5
Lexington	33.8	41.0	33.0	32.9	17.4	23.0	18.6	24.2
Lincoln	32.6	35.0	27.4	25.2	13.0	23.2	12.5	17.1
Littleton	47.8	50.7	45.6	39.0	18.1	25.5	26.1	25.6
Lowell	41.4	42.9	42.1	32.4	14.3	23.8	19.3	21.0
Malden	43.3	45.2	42.9	40.9	16.1	22.5	20.0	26.4
Marlborough	41.5	40.5	39.1	34.3	15.0	21.9	20.2	25.7
Maynard	39.8	50.1	49.9	44.6	14.1	24.8	22.4	29.3
Medford	42.5	44.1	37.8	38.5	15.8	22.2	17.2	26.1
Melrose	37.8	46.3	44.7	42.4	13.7	22.7	22.5	26.8
Natick	45.3	47.0	48.5	35.9	13.9	24.0	22.4	25.6
Newton	38.5	44.5	42.0	35.1	16.4	22.9	18.8	23.4
North Reading	54.4	54.2	50.9	41.1	19.2	26.5	26.9	29.7
Pepperell	37.6	44.3	58.2	45.2	15.0	22.5	32.2	26.4
Reading	40.6	41.6	44.4	39.5	15.9	22.3	22.6	28.5
Sherborn	37.7	51.9	40.9	37.1	19.9	20.5	22.7	25.9
Shirley	37.8	46.3	44.9	35.3	15.8	16.2	26.8	25.5
Somerville	39.2	40.8	34.6	30.4	14.5	21.1	17.6	22.5
Stoneham	44.4	44.6	40.9	35.4	15.3	21.0	17.2	21.4
Stow	43.2	48.2	40.3	43.7	15.6	26.0	24.4	31.4
Sudbury	39.2	44.7	40.0	36.4	16.2	23.6	20.9	24.1
Tewksbury	48.0	52.4	50.3	46.5	18.7	28.3	25.5	33.3
Townsend	44.7	51.2	48.0	42.7	18.2	21.5	25.9	28.3
Tyngsborough	54.4	60.8	57.5	45.1	25.6	33.0	27.9	25.6
Wakefield	45.4	48.4	45.4	37.3	15.8	24.1	20.6	25.4
Waltham	37.7	42.1	37.5	32.0	14.7	22.9	18.8	23.6
Watertown	41.1	45.3	44.4	42.0	16.8	26.8	22.7	30.8
Wayland	43.0	46.4	42.2	41.0	17.2	23.7	22.0	24.5
Westford	32.9	40.6	37.3	38.3	12.4	22.6	18.5	27.8
Weston	36.5	38.1	34.5	29.6	20.3	24.1	19.3	23.2
Wilmington	46.8	56.5	52.8	44.3	16.3	34.2	32.9	34.6
Winchester	39.0	42.3	40.9	35.3	16.0	24.3	19.7	22.8
Woburn	46.4	45.6	42.5	39.3	14.0	26.0	23.6	27.1
No Tract Number	NA	NA	NA	NA	NA	NA	NA	NA
County Totals	42.2	47.4	41.8	36.8	16.1	24.4	21.1	25.6
Norfolk County								
Avon	40.6	48.4	45.9	40.4	13.7	21.5	16.4	26.5
Bellingham	46.5	51.8	52.1	46.4	16.2	24.7	26.5	29.3
Braintree	33.1	38.7	40.2	35.5	10.1	20.8	20.3	25.5
Brookline	35.2	42.1	37.6	34.9	17.9	24.3	20.2	25.8
Canton	41.7	43.9	45.9	35.7	16.1	22.4	22.5	24.0
Cohasset	37.2	42.4	34.5	30.8	13.6	21.2	22.4	25.8
Dedham	36.0	40.6	38.8	36.1	14.6	21.6	18.2	27.4
Dover	35.3	48.0	37.7	30.4	19.2	27.0	20.3	24.7
Foxborough	49.3	45.5	43.9	39.4	12.8	21.1	18.2	25.0
Franklin	47.2	50.0	47.0	39.9	13.4	25.5	19.2	27.8
Holbrook	46.1	51.0	38.3	35.7	17.4	25.7	17.0	25.8
Medfield	50.7	51.6	46.9	35.5	22.4	31.2	25.4	25.4
Medway	45.6	51.4	47.2	45.2	11.8	21.9	18.8	29.6
Millis	39.2	46.7	43.7	38.0	14.7	17.0	18.8	27.2

**Table 7B Part 2 – Number of Loans Per 100 Firms (Continued)
In Surrounding Cities & Towns, 2002 – 2005**

City/Town	Total Small Business Loans				Small Business Loans to Small Firms			
	2002	2003	2004	2005	2002	2003	2004	2005
Norfolk County (Continued)								
Milton	39.0	48.9	56.8	39.0	17.9	26.5	22.8	26.3
Needham	37.9	44.0	41.4	36.5	17.3	27.0	21.2	24.7
Norfolk	33.6	45.6	45.5	42.6	16.0	22.0	23.2	33.0
Norwood	41.3	41.2	42.9	37.2	16.5	21.6	20.0	25.1
Plainville	49.2	51.3	44.6	46.0	18.4	25.5	24.2	34.0
Quincy	38.8	42.5	41.1	39.8	14.6	21.7	19.0	27.0
Randolph	36.7	40.3	38.0	34.0	10.9	18.9	17.5	22.5
Sharon	42.2	50.5	40.7	42.6	16.0	25.0	20.7	31.6
Stoughton	44.5	49.8	46.4	41.1	15.5	23.5	23.1	26.9
Walpole	49.3	50.9	46.9	41.1	16.1	26.6	23.5	26.8
Wellesley	31.3	38.8	35.1	31.2	14.6	24.8	18.2	21.8
Westwood	33.9	39.1	36.2	35.8	14.9	23.3	19.0	24.2
Weymouth	45.5	44.5	42.3	42.8	13.6	19.7	18.4	27.8
Wrentham	35.8	41.5	32.3	30.2	14.0	21.9	19.2	24.2
No Tract Number	NA	NA	NA	NA	NA	NA	NA	NA
County Totals	41.4	45.5	42.8	38.7	15.7	23.8	20.6	26.6
Plymouth County								
Abington	46.6	46.6	42.3	41.0	16.0	21.7	20.9	27.7
Bridgewater	45.4	44.1	43.7	41.1	15.6	20.2	19.4	30.2
Brockton	39.4	44.5	35.6	32.0	12.7	23.3	17.6	20.4
Carver	25.6	42.1	36.0	29.2	8.9	17.6	22.4	29.4
Duxbury	34.3	41.1	38.4	37.2	16.4	21.7	22.1	27.5
East Bridgewater	43.7	54.5	48.7	47.3	19.2	25.9	23.8	31.7
Halifax	51.9	51.4	46.0	40.0	15.3	31.5	25.7	37.2
Hanover	45.5	44.7	45.4	36.4	16.7	24.8	22.1	24.5
Hanson	28.9	48.9	49.9	44.4	8.5	23.1	22.3	34.0
Hingham	41.1	44.8	40.0	34.0	15.0	25.1	18.9	23.4
Hull	45.6	52.1	46.1	43.8	13.7	29.0	25.2	31.4
Kingston	41.5	43.0	36.4	40.5	13.5	23.7	20.1	30.4
Lakeville	55.7	67.3	55.0	49.6	18.3	30.2	21.1	32.7
Marion	47.8	47.9	38.6	40.7	20.7	24.8	19.3	23.5
Marshfield	42.4	49.6	48.5	42.2	15.2	25.5	21.1	28.6
Mattapoisett	42.0	49.1	45.9	42.6	17.3	23.5	23.5	27.1
Middleborough	45.9	44.1	47.5	43.1	14.4	20.8	20.5	31.3
Norwell	41.8	53.0	43.4	36.1	16.9	28.8	22.1	26.2
Pembroke	60.3	61.1	50.9	46.4	20.3	33.6	27.7	32.7
Plymouth	44.3	54.3	46.0	44.3	17.2	26.3	21.2	30.8
Plympton	52.8	59.5	45.9	58.2	25.7	32.1	21.6	45.5
Rochester	48.0	46.4	52.5	57.3	14.0	19.1	22.5	41.4
Rockland	49.0	53.4	47.2	41.1	14.2	25.8	22.6	27.2
Scituate	41.4	48.3	41.9	38.0	14.8	23.8	21.7	25.5
Wareham	42.3	46.2	38.7	41.1	13.0	23.4	18.9	29.2
West Bridgewater	45.9	49.0	48.2	42.8	15.3	18.1	21.0	26.3
Whitman	48.2	58.5	49.6	40.4	14.8	28.3	25.3	28.6
No Tract Number	NA	NA	NA	NA	NA	NA	NA	NA
County Totals	46.4	51.4	45.0	41.5	16.0	26.0	21.8	28.5
Suffolk County								
Boston	34.3	34.5	30.8	26.3	13.5	18.9	15.7	19.2
Chelsea	35.3	34.1	34.7	24.9	13.0	17.7	12.9	13.9
Revere	49.3	49.4	42.8	40.2	17.9	24.8	17.3	27.8
Winthrop	48.6	48.3	38.7	37.8	12.8	24.5	15.9	26.2
No Tract Number	NA	NA	NA	NA	NA	NA	NA	NA
County Totals	36.2	36.1	32.0	27.5	14.1	19.6	15.9	19.8
Grand Totals - Boston MSA								
MSA Grand Totals	42.1	46.0	41.2	36.5	15.8	24.0	20.5	25.4

**Table 7B Part 3 – Dollar Amount of Loans
In Surrounding Cities & Towns, 2002 – 2005**

City/Town	Total Small Business Loans				Small Business Loans to Small Firms			
	2002	2003	2004	2005	2002	2003	2004	2005
Essex County								
Amesbury	\$6,057	\$8,513	\$10,177	\$7,787	\$2,579	\$3,986	\$4,388	\$3,217
Andover	\$24,400	\$28,891	\$32,328	\$26,514	\$9,930	\$12,817	\$10,499	\$9,021
Beverly	\$26,857	\$38,690	\$47,059	\$39,710	\$8,211	\$20,592	\$19,077	\$17,745
Boxford	\$4,586	\$4,142	\$3,791	\$4,452	\$2,475	\$1,608	\$2,397	\$3,472
Danvers	\$32,424	\$36,488	\$45,578	\$44,661	\$11,552	\$16,505	\$18,045	\$19,886
Essex	\$1,949	\$3,368	\$5,150	\$6,053	\$782	\$1,157	\$1,777	\$2,379
Georgetown	\$5,530	\$4,785	\$12,135	\$9,219	\$833	\$1,931	\$2,809	\$2,990
Gloucester	\$18,366	\$22,347	\$20,051	\$20,367	\$7,906	\$11,256	\$10,454	\$9,664
Groveland	\$2,636	\$2,461	\$2,912	\$3,314	\$1,155	\$1,129	\$1,324	\$2,132
Hamilton	\$5,551	\$3,987	\$5,239	\$7,642	\$2,076	\$1,282	\$3,844	\$3,179
Haverhill	\$36,085	\$43,303	\$41,492	\$37,818	\$16,209	\$20,781	\$15,279	\$13,052
Ipswich	\$7,650	\$12,132	\$15,596	\$9,994	\$3,191	\$5,584	\$7,756	\$3,175
Lawrence	\$27,363	\$40,747	\$37,752	\$26,511	\$7,130	\$16,629	\$11,568	\$14,538
Lynn	\$28,224	\$34,163	\$33,759	\$39,269	\$12,301	\$13,909	\$11,750	\$18,353
Lynnfield	\$5,930	\$15,780	\$10,517	\$15,091	\$2,078	\$6,625	\$3,750	\$7,409
Manchester	\$4,058	\$6,134	\$7,336	\$6,722	\$861	\$4,244	\$4,141	\$2,666
Marblehead	\$11,933	\$18,810	\$13,536	\$16,666	\$5,421	\$8,392	\$5,568	\$8,629
Merrimac	\$1,934	\$3,246	\$2,835	\$1,856	\$580	\$864	\$882	\$1,071
Methuen	\$21,454	\$24,691	\$26,336	\$26,462	\$7,959	\$12,034	\$10,241	\$11,118
Middleton	\$4,765	\$8,483	\$12,896	\$11,010	\$1,598	\$3,647	\$5,145	\$6,561
Nahant	\$754	\$1,275	\$1,031	\$1,382	\$460	\$699	\$419	\$481
Newbury	\$3,284	\$1,833	\$3,902	\$5,427	\$1,482	\$832	\$1,527	\$1,121
Newburyport	\$103,389	\$161,839	\$176,653	\$59,678	\$8,779	\$9,584	\$12,386	\$9,190
North Andover	\$25,417	\$33,588	\$24,226	\$25,002	\$7,593	\$14,317	\$9,721	\$10,797
Peabody	\$33,009	\$42,501	\$52,491	\$56,430	\$14,447	\$15,477	\$20,117	\$20,793
Rockport	\$4,534	\$2,685	\$4,551	\$2,460	\$3,870	\$1,588	\$2,365	\$1,357
Rowley	\$5,191	\$5,591	\$10,732	\$8,502	\$1,630	\$2,787	\$4,515	\$2,294
Salem	\$31,615	\$37,395	\$38,757	\$41,556	\$13,639	\$18,998	\$19,173	\$16,888
Salisbury	\$9,516	\$5,881	\$12,837	\$8,782	\$5,523	\$3,290	\$5,800	\$2,810
Saugus	\$14,956	\$15,023	\$13,874	\$14,373	\$6,195	\$5,377	\$5,145	\$7,344
Swampscott	\$8,284	\$8,151	\$10,697	\$8,660	\$4,976	\$3,614	\$5,104	\$2,961
Topsfield	\$5,779	\$6,841	\$10,059	\$10,628	\$1,634	\$2,079	\$3,088	\$5,097
Wenham	\$1,217	\$1,767	\$1,686	\$2,408	\$645	\$1,131	\$943	\$1,540
West Newbury	\$1,134	\$3,373	\$3,320	\$2,364	\$559	\$2,257	\$667	\$905
No Tract Number	\$9,940	\$5,088	\$4,796	\$4,998	\$2,116	\$1,643	\$1,526	\$2,518
County Totals	\$535,771	\$693,992	\$756,087	\$613,768	\$178,375	\$248,645	\$243,190	\$246,353
Middlesex County								
Acton	\$15,819	\$19,627	\$25,520	\$25,069	\$6,653	\$7,599	\$9,312	\$10,276
Arlington	\$12,486	\$18,072	\$20,924	\$16,866	\$5,542	\$9,274	\$10,957	\$9,157
Ashby	\$1,363	\$6,754	\$1,474	\$905	\$818	\$1,135	\$903	\$375
Ashland	\$13,450	\$12,533	\$18,107	\$14,328	\$3,245	\$4,364	\$5,018	\$4,987
Ayer	\$7,414	\$7,722	\$18,752	\$10,776	\$1,449	\$2,434	\$8,043	\$2,392
Bedford	\$14,333	\$13,109	\$19,656	\$12,500	\$5,329	\$3,502	\$3,018	\$5,549
Belmont	\$13,966	\$10,568	\$15,121	\$14,858	\$5,633	\$6,737	\$6,928	\$7,458
Billerica	\$40,088	\$36,637	\$41,965	\$31,775	\$16,515	\$12,331	\$10,559	\$7,838
Boxborough	\$4,210	\$4,734	\$4,046	\$5,238	\$782	\$2,212	\$1,697	\$1,316
Burlington	\$36,431	\$39,067	\$46,803	\$42,728	\$9,261	\$15,921	\$15,537	\$13,616
Cambridge	\$86,285	\$118,927	\$98,206	\$71,435	\$31,276	\$31,842	\$31,926	\$35,533
Carlisle	\$4,852	\$4,456	\$4,563	\$2,404	\$2,791	\$2,887	\$740	\$1,007
Chelmsford	\$24,141	\$32,162	\$36,917	\$31,661	\$8,111	\$15,611	\$13,904	\$15,985
Concord	\$21,298	\$28,350	\$30,596	\$26,820	\$10,009	\$11,503	\$12,539	\$11,646
Dracut	\$12,713	\$13,394	\$13,336	\$9,235	\$4,176	\$9,121	\$4,779	\$3,603
Dunstable	\$2,669	\$700	\$968	\$1,489	\$507	\$455	\$393	\$661
Everett	\$22,335	\$17,594	\$26,454	\$20,880	\$7,060	\$6,727	\$7,900	\$7,494

**Table 7B Part 3 – Dollar Amount of Loans (Continued)
In Surrounding Cities & Towns, 2002 – 2005**

City/Town	Total Small Business Loans				Small Business Loans to Small Firms			
	2002	2003	2004	2005	2002	2003	2004	2005
Middlesex County (Continued)								
Framingham	\$61,524	\$55,196	\$68,744	\$56,121	\$23,528	\$25,405	\$25,475	\$22,993
Groton	\$4,382	\$3,855	\$8,618	\$4,110	\$1,388	\$2,227	\$4,131	\$2,420
Holliston	\$16,160	\$19,097	\$19,195	\$19,861	\$4,239	\$4,807	\$6,105	\$6,818
Hopkinton	\$7,180	\$9,221	\$14,038	\$15,190	\$2,956	\$4,690	\$5,508	\$4,972
Hudson	\$15,271	\$20,066	\$17,903	\$13,071	\$6,688	\$10,578	\$6,109	\$4,442
Lexington	\$22,636	\$32,683	\$29,325	\$33,222	\$10,533	\$10,217	\$11,920	\$13,475
Lincoln	\$4,678	\$3,705	\$3,581	\$4,133	\$1,842	\$1,695	\$978	\$1,417
Littleton	\$10,458	\$8,756	\$12,266	\$11,498	\$3,130	\$2,885	\$5,992	\$5,542
Lowell	\$41,725	\$52,233	\$64,812	\$33,206	\$15,355	\$25,940	\$23,011	\$11,938
Malden	\$24,112	\$33,871	\$37,930	\$34,111	\$7,891	\$14,330	\$15,081	\$11,126
Marlborough	\$28,602	\$31,300	\$34,767	\$35,886	\$10,826	\$11,394	\$8,971	\$12,799
Maynard	\$6,997	\$5,900	\$11,540	\$8,552	\$2,240	\$2,294	\$3,312	\$2,281
Medford	\$19,093	\$23,705	\$29,714	\$28,475	\$6,822	\$8,800	\$10,035	\$12,541
Melrose	\$9,175	\$15,894	\$13,756	\$15,768	\$3,644	\$4,493	\$6,173	\$6,295
Natick	\$35,067	\$42,472	\$45,091	\$41,903	\$9,012	\$11,536	\$13,307	\$12,651
Newton	\$70,796	\$91,308	\$106,253	\$80,308	\$25,037	\$35,388	\$32,516	\$28,319
North Reading	\$15,189	\$11,545	\$17,109	\$14,054	\$3,404	\$4,556	\$9,210	\$7,459
Pepperell	\$5,018	\$4,806	\$9,425	\$5,192	\$2,430	\$1,560	\$4,932	\$1,896
Reading	\$11,640	\$16,950	\$18,476	\$14,593	\$4,591	\$7,759	\$8,139	\$6,513
Sherborn	\$2,441	\$3,271	\$2,399	\$2,393	\$1,599	\$974	\$1,106	\$1,191
Shirley	\$1,723	\$2,136	\$9,245	\$3,581	\$485	\$285	\$4,706	\$1,920
Somerville	\$29,252	\$38,148	\$39,397	\$25,968	\$13,673	\$12,791	\$16,477	\$13,045
Stoneham	\$14,964	\$12,168	\$18,486	\$15,168	\$3,517	\$5,916	\$6,375	\$5,350
Stow	\$3,780	\$2,920	\$4,177	\$3,491	\$2,249	\$1,517	\$1,854	\$1,733
Sudbury	\$16,523	\$15,833	\$20,747	\$16,997	\$5,877	\$5,059	\$7,693	\$6,287
Tewksbury	\$21,410	\$24,799	\$26,340	\$20,036	\$8,981	\$8,257	\$12,806	\$9,945
Townsend	\$3,479	\$3,229	\$3,763	\$4,895	\$924	\$1,146	\$1,458	\$1,903
Tyngsborough	\$12,671	\$9,393	\$15,247	\$7,224	\$5,253	\$4,281	\$6,960	\$3,161
Wakefield	\$33,312	\$26,330	\$31,008	\$27,616	\$6,029	\$9,213	\$10,160	\$9,146
Waltham	\$55,152	\$61,752	\$68,442	\$67,595	\$13,390	\$21,591	\$18,390	\$26,163
Watertown	\$25,033	\$28,899	\$30,320	\$30,590	\$5,114	\$13,137	\$11,464	\$11,302
Wayland	\$7,108	\$14,494	\$9,987	\$7,497	\$1,919	\$6,130	\$4,474	\$2,026
Westford	\$12,592	\$19,151	\$15,530	\$14,433	\$3,423	\$7,490	\$5,301	\$7,072
Weston	\$7,581	\$10,207	\$9,687	\$7,879	\$4,492	\$5,902	\$4,704	\$4,448
Wilmington	\$21,460	\$29,625	\$31,046	\$34,256	\$6,384	\$10,941	\$10,396	\$9,863
Winchester	\$11,922	\$16,800	\$21,603	\$12,962	\$4,562	\$10,036	\$7,095	\$5,955
Woburn	\$50,732	\$76,938	\$78,853	\$82,671	\$11,684	\$24,610	\$24,755	\$23,247
No Tract Number	\$21,524	\$12,744	\$7,123	\$12,031	\$3,022	\$4,688	\$2,052	\$3,753
County Totals	\$1,096,215	\$1,275,806	\$1,429,351	\$1,205,504	\$367,290	\$488,173	\$503,284	\$462,300
Norfolk County								
Avon	\$12,356	\$11,416	\$16,899	\$10,551	\$2,152	\$2,164	\$1,029	\$1,740
Bellingham	\$8,267	\$10,072	\$14,805	\$11,184	\$3,597	\$3,608	\$9,093	\$3,205
Braintree	\$24,312	\$31,701	\$33,651	\$32,229	\$6,538	\$6,678	\$9,868	\$13,200
Brookline	\$36,347	\$37,161	\$47,692	\$38,685	\$21,906	\$16,825	\$18,463	\$16,868
Canton	\$31,143	\$35,383	\$45,503	\$27,354	\$6,272	\$9,820	\$11,639	\$8,089
Cohasset	\$4,845	\$5,897	\$6,622	\$4,856	\$2,358	\$2,521	\$2,571	\$2,250
Dedham	\$16,347	\$17,223	\$18,172	\$19,436	\$7,045	\$8,482	\$6,371	\$6,282
Dover	\$3,418	\$4,516	\$5,198	\$2,332	\$1,950	\$3,016	\$1,534	\$1,064
Foxborough	\$9,856	\$12,467	\$16,664	\$14,486	\$3,355	\$6,038	\$4,629	\$4,474
Franklin	\$21,338	\$29,551	\$26,820	\$27,203	\$4,056	\$10,806	\$6,355	\$6,383
Holbrook	\$5,186	\$7,345	\$4,828	\$6,548	\$1,392	\$2,614	\$1,388	\$2,570
Medfield	\$6,853	\$6,873	\$8,285	\$5,102	\$2,955	\$3,190	\$2,469	\$2,048
Medway	\$3,550	\$8,571	\$7,382	\$5,945	\$669	\$2,537	\$1,648	\$1,789
Millis	\$4,069	\$2,984	\$5,761	\$4,735	\$1,328	\$973	\$3,445	\$2,303

**Table 7B Part 3 – Dollar Amount of Loans (Continued)
In Surrounding Cities & Towns, 2002 – 2005**

City/Town	Total Small Business Loans				Small Business Loans to Small Firms			
	2002	2003	2004	2005	2002	2003	2004	2005
Norfolk County (Continued)								
Milton	\$10,213	\$12,363	\$13,142	\$17,607	\$4,718	\$4,317	\$4,869	\$4,307
Needham	\$33,125	\$38,712	\$41,445	\$40,871	\$10,511	\$13,732	\$10,535	\$12,660
Norfolk	\$3,479	\$5,351	\$7,415	\$3,638	\$1,316	\$3,183	\$2,953	\$1,989
Norwood	\$29,120	\$32,120	\$50,350	\$32,862	\$6,661	\$10,461	\$14,675	\$9,742
Plainville	\$9,075	\$9,653	\$5,532	\$10,109	\$1,782	\$3,317	\$1,835	\$2,257
Quincy	\$51,353	\$51,453	\$58,854	\$55,313	\$20,391	\$19,212	\$20,532	\$18,402
Randolph	\$12,898	\$14,868	\$21,712	\$14,579	\$3,854	\$6,107	\$6,552	\$5,952
Sharon	\$6,953	\$8,296	\$8,795	\$11,205	\$1,999	\$3,452	\$3,616	\$5,826
Stoughton	\$25,616	\$31,004	\$28,744	\$29,043	\$8,718	\$13,842	\$10,038	\$9,935
Walpole	\$15,394	\$18,920	\$27,037	\$21,252	\$3,731	\$6,403	\$7,166	\$6,931
Wellesley	\$32,697	\$29,952	\$30,272	\$30,270	\$6,535	\$12,916	\$9,164	\$10,060
Westwood	\$11,366	\$12,139	\$14,658	\$14,403	\$4,770	\$5,585	\$5,060	\$3,962
Weymouth	\$34,144	\$24,340	\$28,546	\$32,483	\$12,216	\$9,957	\$12,542	\$12,329
Wrentham	\$5,475	\$7,713	\$7,341	\$5,214	\$1,427	\$3,281	\$4,431	\$2,463
No Tract Number	\$8,861	\$5,238	\$4,823	\$6,784	\$3,388	\$1,437	\$1,260	\$2,530
County Totals	\$477,656	\$523,282	\$606,948	\$536,279	\$157,590	\$196,474	\$195,730	\$181,610
Plymouth County								
Abington	\$12,914	\$7,593	\$5,955	\$7,624	\$3,882	\$3,898	\$1,685	\$3,842
Bridgewater	\$12,440	\$9,410	\$7,659	\$11,520	\$4,794	\$4,599	\$3,242	\$4,894
Brockton	\$42,967	\$42,913	\$42,519	\$37,066	\$11,842	\$15,263	\$13,518	\$10,795
Carver	\$3,403	\$2,074	\$3,259	\$3,916	\$1,679	\$1,070	\$1,990	\$2,709
Duxbury	\$13,960	\$8,735	\$9,538	\$8,559	\$8,509	\$4,820	\$4,978	\$3,997
East Bridgewater	\$4,262	\$4,376	\$3,103	\$6,488	\$2,617	\$2,432	\$1,343	\$3,688
Halifax	\$1,955	\$1,987	\$3,343	\$1,806	\$469	\$1,404	\$1,283	\$1,249
Hanover	\$14,810	\$16,915	\$20,007	\$14,130	\$4,351	\$6,843	\$4,346	\$5,958
Hanson	\$4,463	\$4,676	\$4,571	\$3,332	\$1,551	\$1,894	\$1,422	\$2,422
Hingham	\$24,025	\$35,641	\$29,149	\$25,493	\$5,695	\$10,404	\$9,811	\$8,779
Hull	\$4,726	\$3,425	\$3,391	\$4,636	\$1,923	\$2,034	\$1,713	\$2,550
Kingston	\$8,865	\$5,211	\$6,752	\$10,057	\$2,915	\$2,539	\$2,679	\$3,436
Lakeville	\$6,876	\$9,270	\$8,290	\$9,158	\$1,761	\$4,734	\$3,692	\$2,635
Marion	\$6,427	\$5,121	\$3,427	\$7,083	\$4,391	\$2,944	\$1,110	\$1,530
Marshfield	\$11,495	\$16,872	\$17,701	\$16,208	\$4,506	\$8,392	\$4,975	\$5,150
Mattapoisett	\$8,544	\$6,362	\$8,496	\$5,981	\$5,408	\$3,152	\$2,378	\$3,189
Middleborough	\$11,350	\$11,317	\$15,361	\$16,934	\$3,914	\$6,089	\$5,066	\$5,507
Norwell	\$18,400	\$29,567	\$23,308	\$23,312	\$4,902	\$8,286	\$9,201	\$8,145
Pembroke	\$17,690	\$16,023	\$14,375	\$15,913	\$5,539	\$4,819	\$5,397	\$5,648
Plymouth	\$33,805	\$48,721	\$35,745	\$45,545	\$18,232	\$17,298	\$11,376	\$20,483
Plympton	\$1,685	\$2,341	\$594	\$2,100	\$715	\$444	\$338	\$1,241
Rochester	\$1,728	\$1,084	\$2,020	\$2,221	\$1,012	\$523	\$1,456	\$987
Rockland	\$14,892	\$19,171	\$23,007	\$18,186	\$2,503	\$5,953	\$6,441	\$7,084
Scituate	\$5,346	\$9,914	\$11,402	\$6,373	\$1,645	\$5,085	\$5,841	\$2,859
Wareham	\$17,438	\$14,545	\$12,034	\$21,766	\$8,756	\$7,084	\$5,633	\$7,534
West Bridgewater	\$9,044	\$10,415	\$12,306	\$12,015	\$3,916	\$2,848	\$3,160	\$3,594
Whitman	\$9,455	\$7,473	\$8,922	\$7,018	\$2,699	\$3,589	\$2,593	\$2,566
No Tract Number	\$9,506	\$5,665	\$5,176	\$6,170	\$1,231	\$1,822	\$1,657	\$2,297
County Totals	\$332,471	\$356,817	\$341,410	\$350,610	\$121,357	\$140,262	\$118,324	\$134,768
Suffolk County								
Boston	\$473,838	\$428,737	\$504,172	\$415,644	\$150,275	\$149,856	\$152,483	\$146,105
Chelsea	\$23,153	\$15,788	\$21,942	\$21,994	\$5,066	\$5,799	\$5,746	\$5,587
Revere	\$12,853	\$11,329	\$17,962	\$20,280	\$6,174	\$6,687	\$10,501	\$11,208
Winthrop	\$4,251	\$6,411	\$5,468	\$8,122	\$1,358	\$3,225	\$2,966	\$3,337
No Tract Number	\$3,902	\$2,751	\$1,889	\$1,852	\$1,349	\$770	\$413	\$535
County Totals	\$517,997	\$465,016	\$551,433	\$467,892	\$164,222	\$166,337	\$172,109	\$166,772
Grand Totals - Boston MSA								
MSA Grand Totals	\$2,960,110	\$3,314,913	\$3,685,229	\$3,174,053	\$988,834	\$1,239,891	\$1,232,637	\$1,191,803

**Table 7B Part 4 – Dollar Amount of Loans Per 100 Firms
In Surrounding Cities & Towns, 2002 – 2005**

City/Town	Total Small Business Loans				Small Business Loans to Small Firms			
	2002	2003	2004	2005	2002	2003	2004	2005
Essex County								
Amesbury	\$777	\$1,029	\$1,021	\$702	\$439	\$719	\$673	\$456
Andover	\$1,127	\$1,291	\$1,276	\$952	\$666	\$943	\$686	\$515
Beverly	\$1,082	\$1,526	\$1,632	\$1,266	\$445	\$1,198	\$983	\$837
Boxford	\$1,233	\$1,068	\$846	\$866	\$1,002	\$626	\$799	\$1,015
Danvers	\$1,520	\$1,668	\$1,805	\$1,658	\$721	\$1,248	\$1,198	\$1,184
Essex	\$654	\$1,090	\$1,484	\$1,585	\$336	\$526	\$728	\$905
Georgetown	\$1,189	\$1,003	\$2,298	\$1,623	\$252	\$582	\$782	\$781
Gloucester	\$945	\$1,116	\$887	\$845	\$557	\$838	\$690	\$602
Groveland	\$1,022	\$969	\$994	\$992	\$572	\$607	\$613	\$943
Hamilton	\$1,306	\$952	\$1,112	\$1,507	\$663	\$423	\$1,172	\$890
Haverhill	\$1,404	\$1,624	\$1,377	\$1,162	\$836	\$1,166	\$770	\$602
Ipswich	\$824	\$1,285	\$1,445	\$835	\$483	\$842	\$1,091	\$394
Lawrence	\$1,144	\$1,623	\$1,232	\$798	\$409	\$1,065	\$599	\$653
Lynn	\$979	\$1,149	\$951	\$1,019	\$569	\$688	\$494	\$687
Lynnfield	\$751	\$1,892	\$1,142	\$1,499	\$390	\$1,267	\$649	\$1,154
Manchester	\$882	\$1,319	\$1,464	\$1,188	\$272	\$1,382	\$1,200	\$685
Marblehead	\$752	\$1,163	\$740	\$859	\$482	\$760	\$442	\$623
Merrimac	\$403	\$1,198	\$834	\$485	\$161	\$465	\$410	\$437
Methuen	\$1,242	\$1,399	\$1,255	\$1,134	\$616	\$1,038	\$742	\$713
Middleton	\$854	\$1,393	\$1,819	\$1,381	\$379	\$883	\$1,083	\$1,217
Nahant	\$410	\$651	\$475	\$634	\$387	\$568	\$306	\$321
Newbury	\$941	\$502	\$897	\$1,167	\$553	\$329	\$504	\$355
Newburyport	\$6,136	\$9,296	\$8,922	\$2,850	\$687	\$799	\$926	\$632
North Andover	\$1,501	\$1,904	\$1,190	\$1,097	\$650	\$1,264	\$746	\$736
Peabody	\$1,223	\$1,514	\$1,660	\$1,615	\$714	\$894	\$1,044	\$972
Rockport	\$757	\$432	\$660	\$359	\$890	\$375	\$513	\$273
Rowley	\$1,282	\$1,274	\$2,072	\$1,468	\$521	\$876	\$1,290	\$579
Salem	\$1,322	\$1,493	\$1,371	\$1,373	\$741	\$1,089	\$992	\$790
Salisbury	\$1,646	\$953	\$1,721	\$1,034	\$1,255	\$758	\$1,165	\$485
Saugus	\$1,012	\$983	\$797	\$748	\$556	\$554	\$468	\$604
Swampscott	\$990	\$933	\$1,079	\$860	\$806	\$635	\$762	\$424
Topsfield	\$1,062	\$1,215	\$1,589	\$1,570	\$419	\$554	\$742	\$1,161
Wenham	\$631	\$818	\$661	\$902	\$496	\$764	\$551	\$846
West Newbury	\$265	\$1,486	\$1,230	\$734	\$171	\$1,305	\$344	\$429
No Tract Number	NA	NA	NA	NA	NA	NA	NA	NA
County Totals	\$1,347	\$1,703	\$1,612	\$1,204	\$609	\$924	\$794	\$726
Middlesex County								
Acton	\$1,043	\$1,264	\$1,460	\$1,328	\$616	\$764	\$819	\$827
Arlington	\$575	\$802	\$790	\$599	\$340	\$570	\$616	\$472
Ashby	\$934	\$4,473	\$828	\$453	\$699	\$987	\$664	\$253
Ashland	\$1,550	\$1,356	\$1,728	\$1,165	\$494	\$660	\$681	\$590
Ayer	\$1,588	\$1,639	\$3,606	\$1,864	\$431	\$872	\$2,561	\$714
Bedford	\$1,330	\$1,131	\$1,540	\$931	\$723	\$529	\$400	\$683
Belmont	\$902	\$651	\$855	\$795	\$483	\$580	\$538	\$549
Billerica	\$1,484	\$1,697	\$1,687	\$1,158	\$876	\$990	\$738	\$472
Boxborough	\$1,437	\$1,484	\$1,070	\$1,353	\$369	\$1,063	\$698	\$484
Burlington	\$1,521	\$1,541	\$1,667	\$1,408	\$551	\$1,286	\$1,090	\$833
Cambridge	\$1,052	\$1,427	\$1,032	\$721	\$565	\$651	\$574	\$585
Carlisle	\$1,410	\$1,245	\$1,164	\$585	\$1,193	\$1,229	\$287	\$374
Chelmsford	\$1,075	\$1,388	\$1,413	\$1,128	\$500	\$1,063	\$824	\$853
Concord	\$1,172	\$1,537	\$1,537	\$1,254	\$789	\$928	\$936	\$782
Dracut	\$1,155	\$1,147	\$959	\$595	\$513	\$1,079	\$477	\$326
Dunstable	\$2,262	\$534	\$625	\$876	\$618	\$489	\$354	\$595
Everett	\$1,370	\$1,028	\$1,315	\$941	\$600	\$598	\$610	\$500

**Table 7B Part 4 – Dollar Amount of Loans Per 100 Firms (Continued)
In Surrounding Cities & Towns, 2002 – 2005**

City/Town	Total Small Business Loans				Small Business Loans to Small Firms			
	2002	2003	2004	2005	2002	2003	2004	2005
Middlesex County (Continued)								
Framingham	\$1,348	\$1,175	\$1,301	\$989	\$702	\$856	\$760	\$630
Groton	\$848	\$740	\$1,456	\$588	\$352	\$599	\$958	\$486
Holliston	\$1,631	\$1,845	\$1,652	\$1,665	\$593	\$644	\$729	\$786
Hopkinton	\$889	\$1,076	\$1,400	\$1,366	\$531	\$853	\$887	\$708
Hudson	\$1,467	\$1,813	\$1,391	\$938	\$894	\$1,503	\$741	\$496
Lexington	\$893	\$1,242	\$1,011	\$1,081	\$597	\$610	\$639	\$668
Lincoln	\$878	\$700	\$617	\$699	\$510	\$531	\$272	\$372
Littleton	\$1,559	\$1,293	\$1,595	\$1,328	\$667	\$650	\$1,201	\$972
Lowell	\$1,127	\$1,345	\$1,460	\$690	\$574	\$1,043	\$819	\$375
Malden	\$998	\$1,362	\$1,344	\$1,098	\$457	\$851	\$806	\$522
Marlborough	\$1,178	\$1,210	\$1,140	\$1,053	\$602	\$778	\$504	\$624
Maynard	\$1,254	\$988	\$1,616	\$1,118	\$554	\$593	\$726	\$454
Medford	\$742	\$908	\$1,001	\$900	\$354	\$512	\$510	\$583
Melrose	\$720	\$1,195	\$1,017	\$1,037	\$359	\$457	\$632	\$568
Natick	\$1,303	\$1,550	\$1,457	\$1,279	\$444	\$668	\$681	\$600
Newton	\$1,023	\$1,244	\$1,298	\$943	\$521	\$730	\$599	\$488
North Reading	\$1,656	\$1,182	\$1,503	\$1,143	\$507	\$693	\$1,233	\$911
Pepperell	\$954	\$880	\$1,622	\$796	\$588	\$386	\$1,152	\$407
Reading	\$919	\$1,295	\$1,244	\$933	\$522	\$891	\$825	\$610
Sherborn	\$869	\$1,148	\$766	\$684	\$837	\$453	\$492	\$460
Shirley	\$776	\$933	\$3,031	\$1,088	\$332	\$185	\$2,426	\$906
Somerville	\$955	\$1,193	\$994	\$600	\$613	\$600	\$660	\$457
Stoneham	\$1,288	\$951	\$1,200	\$920	\$398	\$697	\$612	\$481
Stow	\$898	\$664	\$885	\$693	\$716	\$488	\$572	\$495
Sudbury	\$1,274	\$1,167	\$1,365	\$1,044	\$655	\$553	\$764	\$568
Tewksbury	\$1,506	\$1,618	\$1,511	\$1,067	\$864	\$863	\$1,160	\$817
Townsend	\$930	\$852	\$840	\$967	\$316	\$404	\$450	\$550
Tyngsborough	\$1,920	\$1,365	\$1,896	\$795	\$1,111	\$943	\$1,323	\$515
Wakefield	\$1,777	\$1,388	\$1,414	\$1,168	\$441	\$766	\$725	\$581
Waltham	\$1,281	\$1,382	\$1,306	\$1,218	\$453	\$834	\$605	\$778
Watertown	\$1,175	\$1,332	\$1,258	\$1,172	\$334	\$966	\$753	\$664
Wayland	\$832	\$1,621	\$977	\$694	\$314	\$1,000	\$647	\$268
Westford	\$903	\$1,490	\$1,052	\$916	\$349	\$939	\$566	\$701
Weston	\$913	\$1,171	\$985	\$685	\$859	\$1,062	\$761	\$609
Wilmington	\$1,579	\$2,121	\$1,981	\$1,996	\$703	\$1,357	\$1,158	\$995
Winchester	\$851	\$1,144	\$1,314	\$740	\$455	\$1,002	\$633	\$491
Woburn	\$1,468	\$2,159	\$1,988	\$1,894	\$490	\$1,286	\$1,138	\$922
No Tract Number	NA	NA	NA	NA	NA	NA	NA	NA
County Totals	\$1,191	\$1,345	\$1,324	\$1,038	\$559	\$811	\$737	\$612
Norfolk County								
Avon	\$2,728	\$2,476	\$3,387	\$1,871	\$717	\$929	\$384	\$563
Bellingham	\$1,081	\$1,251	\$1,623	\$1,120	\$615	\$650	\$1,469	\$467
Braintree	\$896	\$1,141	\$1,103	\$996	\$324	\$428	\$568	\$683
Brookline	\$934	\$956	\$1,102	\$836	\$770	\$642	\$630	\$521
Canton	\$1,754	\$1,855	\$2,184	\$1,216	\$524	\$871	\$912	\$575
Cohasset	\$748	\$889	\$888	\$620	\$517	\$602	\$529	\$418
Dedham	\$974	\$1,014	\$977	\$988	\$572	\$785	\$540	\$487
Dover	\$988	\$1,276	\$1,274	\$510	\$890	\$1,359	\$624	\$399
Foxborough	\$965	\$1,181	\$1,378	\$1,072	\$473	\$904	\$607	\$520
Franklin	\$1,414	\$1,852	\$1,481	\$1,366	\$375	\$1,076	\$554	\$505
Holbrook	\$999	\$1,343	\$770	\$930	\$390	\$738	\$337	\$567
Medfield	\$1,015	\$953	\$1,050	\$583	\$597	\$655	\$461	\$354
Medway	\$587	\$1,352	\$1,018	\$751	\$149	\$560	\$330	\$331
Millis	\$814	\$587	\$998	\$776	\$356	\$280	\$851	\$539

**Table 7B Part 4 – Dollar Amount of Loans Per 100 Firms (Continued)
In Surrounding Cities & Towns, 2002 – 2005**

City/Town	Total Small Business Loans				Small Business Loans to Small Firms			
	2002	2003	2004	2005	2002	2003	2004	2005
Norfolk County (Continued)								
Milton	\$893	\$1,061	\$981	\$1,217	\$573	\$540	\$528	\$434
Needham	\$1,302	\$1,463	\$1,400	\$1,290	\$607	\$845	\$568	\$622
Norfolk	\$768	\$1,115	\$1,356	\$618	\$413	\$985	\$798	\$501
Norwood	\$1,211	\$1,271	\$1,812	\$1,126	\$384	\$677	\$877	\$528
Plainville	\$1,822	\$1,856	\$914	\$1,491	\$514	\$1,043	\$506	\$552
Quincy	\$1,152	\$1,108	\$1,129	\$993	\$619	\$633	\$608	\$498
Randolph	\$953	\$1,040	\$1,337	\$834	\$408	\$684	\$642	\$512
Sharon	\$740	\$839	\$753	\$870	\$330	\$527	\$465	\$674
Stoughton	\$1,367	\$1,594	\$1,311	\$1,237	\$642	\$1,071	\$690	\$621
Walpole	\$1,159	\$1,391	\$1,775	\$1,280	\$376	\$709	\$702	\$630
Wellesley	\$1,249	\$1,124	\$1,023	\$959	\$353	\$771	\$488	\$477
Westwood	\$1,010	\$1,067	\$1,158	\$1,067	\$622	\$814	\$676	\$486
Weymouth	\$1,319	\$890	\$929	\$983	\$618	\$533	\$608	\$545
Wrentham	\$754	\$1,010	\$877	\$573	\$253	\$718	\$914	\$463
No Tract Number	NA	NA	NA	NA	NA	NA	NA	NA
County Totals	\$1,161	\$1,228	\$1,272	\$1,044	\$532	\$722	\$641	\$540
Plymouth County								
Abington	\$1,978	\$1,089	\$749	\$843	\$795	\$799	\$306	\$605
Bridgewater	\$1,385	\$1,010	\$687	\$935	\$721	\$756	\$445	\$603
Brockton	\$1,198	\$1,131	\$951	\$771	\$443	\$634	\$464	\$334
Carver	\$451	\$406	\$500	\$515	\$333	\$363	\$564	\$669
Duxbury	\$1,664	\$919	\$915	\$749	\$1,397	\$740	\$702	\$509
East Bridgewater	\$786	\$766	\$472	\$864	\$645	\$617	\$304	\$704
Halifax	\$832	\$785	\$1,107	\$523	\$266	\$867	\$717	\$628
Hanover	\$1,280	\$1,360	\$1,403	\$908	\$493	\$861	\$483	\$593
Hanson	\$629	\$1,058	\$962	\$624	\$280	\$633	\$453	\$669
Hingham	\$1,371	\$1,947	\$1,414	\$1,166	\$450	\$885	\$750	\$603
Hull	\$949	\$654	\$557	\$689	\$539	\$596	\$419	\$535
Kingston	\$1,036	\$582	\$669	\$948	\$448	\$478	\$441	\$517
Lakeville	\$1,525	\$1,981	\$1,324	\$1,265	\$521	\$1,475	\$849	\$532
Marion	\$1,896	\$1,443	\$822	\$1,550	\$1,651	\$1,159	\$369	\$492
Marshfield	\$933	\$1,295	\$1,205	\$1,008	\$480	\$923	\$489	\$465
Mattapoisett	\$2,213	\$1,579	\$1,766	\$1,144	\$1,762	\$1,076	\$697	\$846
Middleborough	\$986	\$917	\$1,093	\$1,095	\$463	\$766	\$580	\$581
Norwell	\$1,853	\$2,873	\$1,949	\$1,813	\$720	\$1,334	\$1,250	\$973
Pembroke	\$1,966	\$1,635	\$1,230	\$1,210	\$805	\$737	\$693	\$630
Plymouth	\$1,215	\$1,679	\$1,040	\$1,186	\$853	\$891	\$497	\$811
Plympton	\$1,170	\$1,582	\$349	\$1,111	\$633	\$407	\$270	\$926
Rochester	\$847	\$519	\$762	\$719	\$675	\$371	\$818	\$498
Rockland	\$1,503	\$1,814	\$1,932	\$1,339	\$378	\$902	\$861	\$790
Scituate	\$529	\$952	\$969	\$503	\$223	\$699	\$740	\$324
Wareham	\$1,493	\$1,235	\$875	\$1,453	\$992	\$926	\$650	\$806
West Bridgewater	\$1,383	\$1,590	\$1,663	\$1,591	\$842	\$669	\$644	\$716
Whitman	\$1,732	\$1,277	\$1,297	\$954	\$714	\$949	\$585	\$506
No Tract Number	NA	NA	NA	NA	NA	NA	NA	NA
County Totals	\$1,307	\$1,362	\$1,122	\$1,051	\$645	\$818	\$597	\$610
Suffolk County								
Boston	\$1,224	\$1,073	\$1,107	\$849	\$561	\$633	\$563	\$482
Chelsea	\$1,601	\$1,067	\$1,370	\$1,282	\$503	\$694	\$619	\$539
Revere	\$796	\$655	\$859	\$887	\$505	\$563	\$748	\$719
Winthrop	\$566	\$818	\$602	\$836	\$242	\$573	\$467	\$475
No Tract Number	NA	NA	NA	NA	NA	NA	NA	NA
County Totals	\$1,218	\$1,058	\$1,100	\$868	\$555	\$633	\$573	\$496
Grand Totals - Boston MSA								
MSA Grand Totals	\$1,228	\$1,335	\$1,302	\$1,038	\$572	\$786	\$687	\$599

Table 8A
Small Business Lending in Low and Moderate Census Tracts
In Surrounding Cities & Towns, 2005

City/Town	Total Small Business Loans				Small Business Loans to Small Firms			
	Total Number of Loans	Number of Loans to Small Firms	Lending Rate Per 100 Total Firms	Lending Rate Per 100 Small Firms	Total \$ Amount of Loans	\$ Amount of Loans to Small Firms	Lending Rate Per 100 Total Firms	Lending Rate Per 100 Small Firms
Essex County								
Beverly	331	157	34.2	25.5	\$17,073	\$6,746	\$1,766	\$1,097
Gloucester	342	181	31.8	25.9	\$9,270	\$3,458	\$862	\$495
Haverhill	435	197	30.0	20.0	\$13,392	\$4,959	\$925	\$504
Lawrence	867	391	27.9	18.6	\$25,065	\$13,940	\$808	\$665
Lynn	923	387	31.8	19.4	\$31,779	\$15,183	\$1,095	\$761
Methuen	69	27	40.1	22.7	\$798	\$358	\$464	\$301
Peabody	165	66	41.4	24.1	\$4,806	\$2,574	\$1,205	\$939
Salem	367	174	37.6	25.2	\$13,306	\$5,951	\$1,363	\$862
County Totals	3,499	1,580	31.7	21.2	\$115,489	\$53,169	\$1,046	\$712
Middlesex County								
Cambridge	1,101	508	27.3	20.8	\$32,503	\$13,456	\$805	\$550
Dracut	180	89	40.4	27.9	\$2,273	\$1,561	\$511	\$489
Everett	694	257	31.3	17.1	\$20,880	\$7,494	\$941	\$500
Framingham	693	290	38.8	24.2	\$23,112	\$7,893	\$1,294	\$659
Lincoln	4	2	9.1	20.0	\$9	\$5	\$20	\$50
Lowell	1,384	595	31.6	20.4	\$31,055	\$10,504	\$710	\$360
Malden	827	353	38.5	24.3	\$26,167	\$8,354	\$1,218	\$574
Marlborough	459	219	39.9	28.2	\$13,313	\$5,966	\$1,159	\$768
Medford	549	245	37.8	26.5	\$15,219	\$5,789	\$1,049	\$625
Pepperell	118	50	47.8	27.8	\$1,384	\$866	\$560	\$481
Somerville	1,043	495	30.1	21.9	\$22,130	\$10,891	\$638	\$482
Waltham	613	290	36.7	25.9	\$15,681	\$6,644	\$939	\$593
Watertown	136	66	60.7	39.3	\$1,300	\$649	\$580	\$386
Woburn	256	110	38.6	22.4	\$9,919	\$5,106	\$1,494	\$1,042
County Totals	8,057	3,569	33.7	22.6	\$214,945	\$85,178	\$898	\$540
Norfolk County								
Quincy	165	58	44.8	24.4	\$3,096	\$1,171	\$841	\$492
Weymouth	113	44	36.7	19.8	\$2,554	\$568	\$829	\$256
County Totals	278	102	41.1	22.2	\$5,650	\$1,739	\$836	\$378
Plymouth County								
Brockton	807	351	28.3	18.0	\$18,640	\$5,612	\$653	\$288
Plymouth	397	191	38.7	26.7	\$10,234	\$5,348	\$996	\$748
Wareham	615	273	41.1	29.2	\$21,766	\$7,534	\$1,453	\$806
County Totals	1,819	815	33.8	22.7	\$50,640	\$18,494	\$942	\$514
Suffolk County								
Boston	5,187	2,363	28.5	19.8	\$126,096	\$53,514	\$693	\$448
Chelsea	382	122	24.5	13.1	\$20,718	\$5,366	\$1,326	\$575
Revere	672	309	41.0	28.0	\$14,917	\$9,289	\$911	\$842
County Totals	6,241	2,794	29.2	20.0	\$161,731	\$68,169	\$756	\$487
Grand Totals - Boston MSA								
MSA Grand Totals	19,894	8,860	31.9	21.5	\$548,455	\$226,749	\$878	\$549

Table 9A
Small Business Lending Across Various Geographies, 2005

City/Town	Number of Loans				Dollar Amount of Loans (000s)			
	Total Number of Loans	Number of Loans to Small Firms	Lending Rate Per 100 Total Firms	Lending Rate Per 100 Small Firms	Total \$ Amount of Loans	\$ Amount of Loans to Small Firms	Lending Rate Per 100 Total Firms	Lending Rate Per 100 Small Firms
All Census Tracts								
Essex County	20,163	9,206	39.6	27.1	\$613,768	\$246,353	\$1,204	\$726
Middlesex County	42,766	19,340	36.8	25.6	\$1,205,504	\$462,300	\$1,038	\$612
Norfolk County	19,869	8,942	38.7	26.6	\$536,279	\$181,610	\$1,044	\$540
Plymouth County	13,840	6,291	41.5	28.5	\$350,610	\$134,768	\$1,051	\$610
Suffolk County	14,829	6,649	27.5	19.8	\$467,892	\$166,772	\$868	\$496
Boston MSA Totals	111,467	50,428	36.5	25.4	\$3,174,053	\$1,191,803	\$1,038	\$599
City of Boston	12,898	5,830	26.3	19.2	\$415,644	\$146,105	\$849	\$482
Central Business Area	3,818	1,683	20.6	15.9	\$172,365	\$54,317	\$929	\$514
Low and Moderate Income Census Tracts								
Essex County	3,499	1,580	31.7	21.2	115,489	53,169	\$1,046	\$712
Middlesex County	8,057	3,569	33.7	22.6	214,945	85,178	\$898	\$540
Norfolk County	278	102	41.1	22.2	5,650	1,739	\$836	\$378
Plymouth County	1,819	815	33.8	22.7	50,640	18,494	\$942	\$514
Suffolk County	6,241	2,794	29.2	20.0	161,731	68,169	\$756	\$487
Boston MSA Totals	19,894	8,860	31.9	21.5	548,455	226,749	\$878	\$549
City of Boston	5,187	2,363	28.5	19.8	\$126,096	\$53,514	\$693	\$448
Central Business Area	1,418	582	20.2	14.6	\$64,862	\$18,134	\$926	\$455

I. LENDING BY INDIVIDUAL BANKS AND MAJOR TYPES OF LENDERS

It should be noted at the onset of this section that the data for loans to businesses with revenues of \$1 million or less as reported by some of the area's largest lenders may contain irregularities. For example, GE Capital reported 5,355 small business loans in the Boston MSA but only 953 loans to businesses with revenues of \$1 million or less. While the reason for this apparent irregularity can only be determined through interviews with individual lenders, the CRA regulation does provide lenders with a degree of latitude when it comes to reporting borrower revenue information. Lenders are not required to report the revenue of their borrowers if they do not request or rely on the information as part of their credit decision.

It is also important to note that many lenders are not obligated to report their small business lending activity under the CRA regulation, and are therefore not included in the market share totals shown in this report. The CRA law does not apply to private finance companies – it applies only to federally-regulated depository institutions. In addition, for the 2005 reporting year the federal bank regulators raised the asset size threshold for the small business loan reporting requirement to \$1 billion in assets thereby exempting a large number of institutions that had reported small business loan data in past years. Previously, the reporting exemption applied to banks with assets under \$250 million.

For the purposes of this report, CRA lenders are divided into three major categories: Massachusetts banks, credit card lenders, and all other lenders. Massachusetts banks are defined as banks that have a physical presence in Massachusetts even if their headquarters are located in another state. MCBC's previous studies of small business lending included a fourth category labeled big Massachusetts banks. This year's study has eliminated that category and included those banks with other Massachusetts banks.

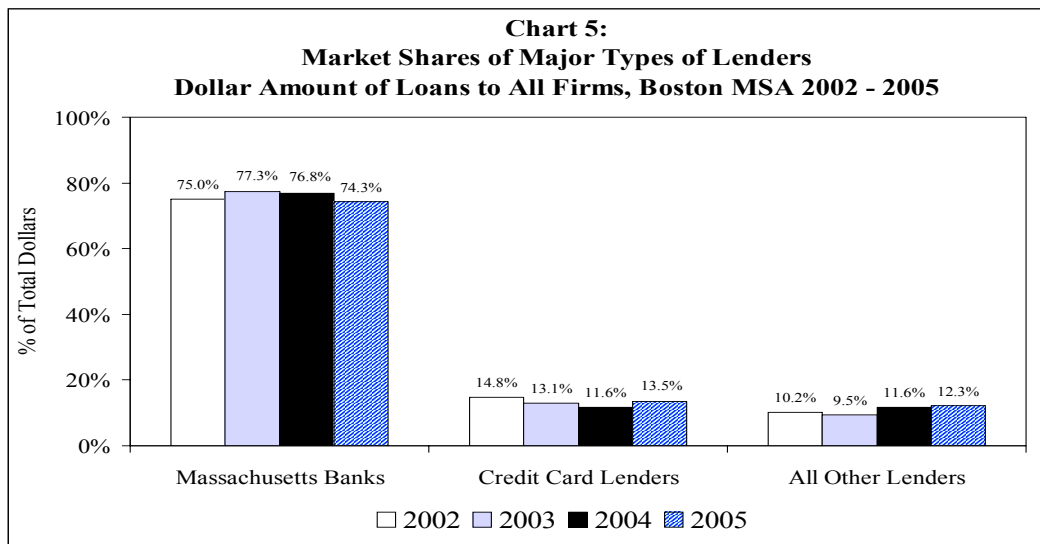
While most of the findings discussed in this section focus on the Boston MSA, the trends generally apply to each of the five Massachusetts counties that comprise the MSA (Essex, Middlesex, Norfolk, Plymouth, and Suffolk). **Massachusetts banks accounted for nearly three quarters of small business loan dollars in the Boston MSA in 2005.** The combined loan volume of Massachusetts banks

totaled \$2.357 billion or 74.3% of the all small business loan dollars in the Boston MSA in 2005. Credit card lenders and other out-of-state lenders originated \$427.6 million and \$389.7 million respectively.

The data indicate that a relatively small number of Massachusetts banks continue to account for a large share of total CRA small business loan dollars. When measured in terms of the overall market share of total small business loan dollars, **the top five Massachusetts banks accounted for 50.2% of loan dollars in the entire Boston MSA.** At the same time, credit card lenders continue to dominate the market share in terms of the number of small business loans. Credit card lenders provided 58.8% of the number of small business loans in the Boston MSA in 2004 and 13.5% of small business loan dollars. The top five credit card lenders alone accounted for 53.6% of the total number of small business loans in the Boston MSA in 2005.

The 2005 data also reaffirm the **striking differences in the types of lending by the three major types of lenders.** The average loan size in the Boston MSA in 2004 was \$81,000 for the Massachusetts banks, \$7,000 for credit card lenders, and \$28,000 for all other lenders. A likely explanation for these differences is that many Massachusetts banks specialize in “relationship lending” involving substantial individual attention to small business customers, while credit card lenders specialize in the use of targeted direct marketing and automated credit reviews to provide a high volume of small, standardized loans, and other lenders engage in both kinds of lending.

The tables on the pages that follow (Tables 10A – 11B) provide detailed small business lender data for Essex, Middlesex, Norfolk, Plymouth, and Suffolk counties as well as for the entire Boston MSA. The tables also provide a time series of summary data for 2002 to 2005. The two furthest-right columns in Tables 10A and 11A provide a measure of a bank’s relative performance in meeting the credit needs of small businesses located in low and moderate income areas: the ratio of a bank’s market share (measured in both the number of loans and loan dollars) in low and moderate income tracts to its overall market share, expressed as a percentage.



**Table 10A – Essex County
Total Small Business Loans
By Lender Type and Largest Individual Lenders, 2005**

	Mass Deposits 6/30/05 (000s)	Loans to Firms Anywhere in the County					Loans to Firms in Low & Moderate Income Census Tracts					Low/Mod Market Share as % of Total Market Share	
		Loans	Dollars (000s)	Avg. Loan Size	Market Share: Loans	Market Share: Dollars	Loans	Dollars (000s)	Avg. Loan Size	Market Share: Loans	Market Share: Dollars	Loans	Dollars
A. Massachusetts Banks													
Bank of America	\$35,732,187	1,565	\$29,230	\$19	7.8%	4.8%	358	\$6,118	\$17	10.2%	5.3%	131.8%	111.2%
TD BankNorth	\$7,678,806	913	\$94,013	\$103	4.5%	15.3%	181	\$20,837	\$115	5.2%	18.0%	114.2%	117.8%
Eastern Bank	\$4,819,311	667	\$82,842	\$124	3.3%	13.5%	135	\$16,179	\$120	3.9%	14.0%	116.6%	103.8%
Citizens	\$24,702,896	559	\$68,542	\$123	2.8%	11.2%	122	\$6,622	\$54	3.5%	5.7%	125.8%	51.3%
Sovereign Bank	\$12,652,915	308	\$37,596	\$122	1.5%	6.1%	78	\$9,045	\$116	2.2%	7.8%	145.9%	127.9%
Salem Five	\$1,314,297	258	\$58,876	\$228	1.3%	9.6%	62	\$18,060	\$291	1.8%	15.6%	138.5%	163.0%
DanversBank	\$841,624	169	\$26,856	\$159	0.8%	4.4%	16	\$3,455	\$216	0.5%	3.0%	54.6%	68.4%
North Shore Bank	\$315,438	157	\$22,375	\$143	0.8%	3.6%	38	\$4,804	\$126	1.1%	4.2%	139.5%	114.1%
Beverly National	\$375,048	122	\$19,882	\$163	0.6%	3.2%	29	\$4,813	\$166	0.8%	4.2%	137.0%	128.7%
Century B&T	\$1,262,947	92	\$12,226	\$133	0.5%	2.0%	27	\$3,027	\$112	0.8%	2.6%	169.1%	131.6%
Mellon	\$6,460,183	74	\$6,264	\$85	0.4%	1.0%	21	\$943	\$45	0.6%	0.8%	163.5%	80.0%
Northern B&T	\$292,903	14	\$3,396	\$243	0.1%	0.6%	2	\$78	\$39	0.1%	0.1%	82.3%	12.2%
Boston Private	\$1,527,585	11	\$2,415	\$220	0.1%	0.4%	3	\$490	\$163	0.1%	0.4%	157.2%	107.8%
The Savings Bank	\$379,880	7	\$2,129	\$304	0.0%	0.3%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
East Boston Savings	\$653,784	7	\$1,531	\$219	0.0%	0.2%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Eagle Bank	\$386,384	6	\$1,553	\$259	0.0%	0.3%	1	\$150	\$150	0.0%	0.1%	96.0%	51.3%
Middlesex Savings	\$2,803,357	4	\$740	\$185	0.0%	0.1%	1	\$35	\$35	0.0%	0.0%	143.9%	25.1%
Flagship B&T	\$463,784	1	\$1,000	\$1,000	0.0%	0.2%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Commerce B&T	\$759,607	1	\$800	\$800	0.0%	0.1%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
MassBank	\$822,495	1	\$760	\$760	0.0%	0.1%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
All Other Mass Bks	NA	10	\$682	\$68	0.0%	0.1%	2	\$155	\$78	0.1%	0.1%	115.4%	120.8%
Subtotal	NA	4,946	\$473,708	\$96	24.5%	77.2%	1,076	\$94,811	\$88	30.8%	82.1%	125.4%	106.4%
B. Credit Card Lenders													
CitiBank	NA	4,099	\$22,858	\$6	20.3%	3.7%	672	\$3,294	\$5	19.2%	2.9%	94.5%	76.6%
Capital One	NA	2,990	\$18,236	\$6	14.8%	3.0%	494	\$2,347	\$5	14.1%	2.0%	95.2%	68.4%
MBNA America	NA	2,427	\$18,393	\$8	12.0%	3.0%	392	\$3,069	\$8	11.2%	2.7%	93.1%	88.7%
Advanta	NA	1,237	\$12,334	\$10	6.1%	2.0%	157	\$1,489	\$9	4.5%	1.3%	73.1%	64.2%
GE Capital	NA	1,031	\$3,692	\$4	5.1%	0.6%	132	\$388	\$3	3.8%	0.3%	73.8%	55.8%
US Bank	NA	27	\$280	\$10	0.1%	0.0%	4	\$23	\$6	0.1%	0.0%	85.4%	43.6%
Other CC Lenders	NA	14	\$75	\$5	0.1%	0.0%	2	\$12	\$6	0.1%	0.0%	82.3%	84.4%
Subtotal	NA	11,825	\$75,868	\$6	58.6%	12.4%	1,853	\$10,622	\$6	53.0%	9.2%	90.3%	74.4%
C. All Other Lenders													
Chase	NA	1,877	\$16,502	\$9	9.3%	2.7%	254	\$2,085	\$8	7.3%	1.8%	78.0%	67.1%
Wells Fargo	NA	853	\$26,881	\$32	4.2%	4.4%	159	\$4,798	\$30	4.5%	4.2%	107.4%	94.9%
Atlantic Bk NY	NA	579	\$3,639	\$6	2.9%	0.6%	138	\$609	\$4	3.9%	0.5%	137.3%	89.0%
First Tennessee Bank	NA	22	\$752	\$34	0.1%	0.1%	4	\$82	\$20	0.1%	0.1%	104.8%	58.0%
North Fork Bank	NA	12	\$4,000	\$333	0.1%	0.7%	5	\$1,335	\$267	0.1%	1.2%	240.0%	177.4%
Comerica	NA	5	\$2,922	\$584	0.0%	0.5%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Merrill Lynch Bank	NA	4	\$1,688	\$422	0.0%	0.3%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Wachovia	NA	3	\$2,107	\$702	0.0%	0.3%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Emigrant Bank	NA	2	\$795	\$398	0.0%	0.1%	1	\$245	\$245	0.0%	0.2%	287.9%	163.8%
Sunflower Bank	NA	1	\$750	\$750	0.0%	0.1%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Branch Bkg Trust	NA	1	\$630	\$630	0.0%	0.1%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
All Other Lenders	NA	33	\$3,526	\$107	0.2%	0.6%	9	\$902	\$100	0.3%	0.8%	157.2%	136.0%
Subtotal	NA	3,392	\$64,192	\$19	16.8%	10.5%	570	\$10,056	\$18	16.3%	8.7%	96.8%	83.3%
All Lenders Above	NA	20,106	\$609,485	\$30	99.7%	99.3%	3,486	\$114,420	\$33	99.6%	99.1%	99.9%	99.8%

**Table 10A – Middlesex County
Total Small Business Loans
By Lender Type and Largest Individual Lenders, 2005**

	Mass Deposits 6/30/05 (000s)	Loans to Firms Anywhere in the County					Loans to Firms in Low & Moderate Income Census Tracts					Low/Mod Market Share as % of Total Market Share	
		Loans	Dollars (000s)	Avg. Loan Size	Market Share: Loans	Market Share: Dollars	Loans	Dollars (000s)	Avg. Loan Size	Market Share: Loans	Market Share: Dollars	Loans	Dollars
A. Massachusetts Banks													
Bank of America	\$35,732,187	4,682	\$114,894	\$25	10.9%	9.5%	1,017	\$19,032	\$19	12.6%	8.9%	115.3%	92.9%
Citizens	\$24,702,896	2,773	\$176,990	\$64	6.5%	14.7%	555	\$29,194	\$53	6.9%	13.6%	106.2%	92.5%
TD BankNorth	\$7,678,806	754	\$97,752	\$130	1.8%	8.1%	131	\$14,197	\$108	1.6%	6.6%	92.2%	81.5%
Middlesex Savings	\$2,803,357	539	\$87,750	\$163	1.3%	7.3%	42	\$8,592	\$205	0.5%	4.0%	41.4%	54.9%
Sovereign Bank	\$12,652,915	506	\$58,613	\$116	1.2%	4.9%	138	\$13,374	\$97	1.7%	6.2%	144.8%	128.0%
Eastern Bank	\$4,819,311	472	\$103,194	\$219	1.1%	8.6%	125	\$28,828	\$231	1.6%	13.4%	140.6%	156.7%
Century B&T	\$1,262,947	241	\$30,049	\$125	0.6%	2.5%	92	\$10,699	\$116	1.1%	5.0%	202.6%	199.7%
Mellon	\$6,460,183	211	\$23,984	\$114	0.5%	2.0%	39	\$3,476	\$89	0.5%	1.6%	98.1%	81.3%
Northern B&T	\$292,903	184	\$32,961	\$179	0.4%	2.7%	27	\$5,401	\$200	0.3%	2.5%	77.9%	91.9%
The Lowell Five	\$565,145	81	\$11,420	\$141	0.2%	0.9%	21	\$3,577	\$170	0.3%	1.7%	137.6%	175.7%
Salem Five	\$1,314,297	78	\$23,241	\$298	0.2%	1.9%	12	\$3,427	\$286	0.1%	1.6%	81.7%	82.7%
Framingham Co-op	\$236,316	66	\$8,180	\$124	0.2%	0.7%	22	\$4,044	\$184	0.3%	1.9%	176.9%	277.3%
Boston Private	\$1,527,585	62	\$19,199	\$310	0.1%	1.6%	13	\$4,285	\$330	0.2%	2.0%	111.3%	125.2%
Belmont Savings	\$305,812	56	\$8,608	\$154	0.1%	0.7%	4	\$27	\$7	0.0%	0.0%	37.9%	1.8%
Watertown Savings	\$984,626	50	\$9,050	\$181	0.1%	0.8%	8	\$1,195	\$149	0.1%	0.6%	84.9%	74.1%
Cambridge Savings	\$1,653,623	47	\$7,394	\$157	0.1%	0.6%	5	\$1,120	\$224	0.1%	0.5%	56.4%	85.0%
DanversBank	\$841,624	42	\$10,359	\$247	0.1%	0.9%	9	\$2,365	\$263	0.1%	1.1%	113.7%	128.0%
Eagle Bank	\$386,384	39	\$4,750	\$122	0.1%	0.4%	13	\$1,498	\$115	0.2%	0.7%	177.1%	176.9%
Central Coop	\$341,067	32	\$5,011	\$157	0.1%	0.4%	7	\$1,095	\$156	0.1%	0.5%	116.0%	122.6%
Brookline Bank	\$1,154,208	24	\$6,876	\$286	0.1%	0.6%	3	\$470	\$157	0.0%	0.2%	66.3%	38.3%
Rockland Trust	\$2,157,403	20	\$4,352	\$218	0.0%	0.4%	1	\$500	\$500	0.0%	0.2%	26.6%	64.4%
Flagship B&T	\$463,784	17	\$6,969	\$410	0.0%	0.6%	3	\$1,245	\$415	0.0%	0.6%	93.7%	100.2%
North Shore Bank	\$315,438	16	\$4,036	\$252	0.0%	0.3%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Beverly National	\$375,048	11	\$3,350	\$305	0.0%	0.3%	5	\$1,010	\$202	0.1%	0.5%	241.2%	169.1%
All Other Mass Bks	NA	59	\$15,916	\$270	0.1%	1.3%	8	\$3,423	\$428	0.1%	1.6%	71.9%	120.6%
Subtotal	NA	11,062	\$874,898	\$79	25.9%	72.6%	2,300	\$162,074	\$70	28.5%	75.4%	110.4%	103.9%
B. Credit Card Lenders													
CitiBank	NA	10,107	\$59,684	\$6	23.6%	5.0%	1,903	\$9,773	\$5	23.6%	4.5%	99.9%	91.8%
Capital One	NA	5,628	\$35,834	\$6	13.2%	3.0%	1,042	\$5,569	\$5	12.9%	2.6%	98.3%	87.2%
MBNA America	NA	4,764	\$37,548	\$8	11.1%	3.1%	860	\$6,257	\$7	10.7%	2.9%	95.8%	93.5%
Advanta	NA	2,608	\$25,229	\$10	6.1%	2.1%	419	\$3,698	\$9	5.2%	1.7%	85.3%	82.2%
GE Capital	NA	1,891	\$6,971	\$4	4.4%	0.6%	358	\$1,327	\$4	4.4%	0.6%	100.5%	106.8%
Other CC Lenders	NA	168	\$1,502	\$9	0.4%	0.1%	32	\$284	\$9	0.4%	0.1%	101.1%	106.1%
Subtotal	NA	25,166	\$166,768	\$7	58.8%	13.8%	4,614	\$26,908	\$6	57.3%	12.5%	97.3%	90.5%
C. All Other Lenders													
Chase	NA	4,164	\$43,804	\$11	9.7%	3.6%	668	\$5,693	\$9	8.3%	2.6%	85.2%	72.9%
Wells Fargo	NA	1,572	\$50,807	\$32	3.7%	4.2%	309	\$9,062	\$29	3.8%	4.2%	104.3%	100.0%
Atlantic Bk NY	NA	557	\$4,961	\$9	1.3%	0.4%	126	\$877	\$7	1.6%	0.4%	120.1%	99.1%
Silicon Valley Bank	NA	27	\$13,819	\$512	0.1%	1.1%	2	\$2,000	\$1,000	0.0%	0.9%	39.3%	81.2%
Comerica	NA	21	\$9,411	\$448	0.0%	0.8%	2	\$1,200	\$600	0.0%	0.6%	50.5%	71.5%
North Fork Bank	NA	13	\$4,236	\$326	0.0%	0.4%	5	\$1,363	\$273	0.1%	0.6%	204.6%	180.5%
Merrill Lynch Bank	NA	10	\$3,075	\$308	0.0%	0.3%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Keybank NA	NA	8	\$3,601	\$450	0.0%	0.3%	1	\$150	\$150	0.0%	0.1%	66.3%	23.3%
All Other Lenders	NA	166	\$30,124	\$181	0.4%	2.5%	30	\$5,618	\$187	0.4%	2.6%	95.9%	104.6%
Subtotal	NA	6,538	\$163,838	\$25	15.3%	13.6%	1,143	\$25,963	\$23	14.2%	12.1%	92.8%	88.9%
All Lenders Above	NA	42,373	\$1,157,962	\$27	99.1%	96.1%	7,987	\$205,620	\$26	99.1%	95.7%	100.1%	99.6%
Total - All Lenders	NA	42,766	\$1,205,504	\$28	100.0%	100.0%	8,057	\$214,945	\$27	100.0%	100.0%	100.0%	100.0%

**Table 10A – Norfolk County
Total Small Business Loans
By Lender Type and Largest Individual Lenders, 2005**

	Mass Deposits 6/30/05 (000s)	Loans to Firms Anywhere in the County					Loans to Firms in Low & Moderate Income Census Tracts					Low/Mod Market Share as % of Total Market Share	
		Loans	Dollars (000s)	Avg. Loan Size	Market Share: Loans	Market Share: Dollars	Loans	Dollars (000s)	Avg. Loan Size	Market Share: Loans	Market Share: Dollars	Loans	Dollars
A. Massachusetts Banks													
Bank of America	\$35,732,187	2,275	\$74,774	\$33	11.4%	13.9%	38	\$627	\$16	13.7%	11.1%	119.4%	79.6%
Citizens	\$24,702,896	1,520	\$106,498	\$70	7.7%	19.9%	25	\$1,852	\$74	9.0%	32.8%	117.6%	165.1%
Sovereign Bank	\$12,652,915	257	\$35,246	\$137	1.3%	6.6%	1	\$90	\$90	0.4%	1.6%	27.8%	24.2%
Eastern Bank	\$4,819,311	231	\$44,685	\$193	1.2%	8.3%	3	\$115	\$38	1.1%	2.0%	92.8%	24.4%
TD BankNorth	\$7,678,806	193	\$27,987	\$145	1.0%	5.2%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
South Shore Savings	\$601,552	156	\$17,113	\$110	0.8%	3.2%	2	\$210	\$105	0.7%	3.7%	91.6%	116.5%
Rockland Trust	\$2,157,403	144	\$15,597	\$108	0.7%	2.9%	6	\$602	\$100	2.2%	10.7%	297.8%	366.4%
Middlesex Savings	\$2,803,357	79	\$22,554	\$285	0.4%	4.2%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Mellon	\$6,460,183	62	\$8,091	\$130	0.3%	1.5%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Boston Private	\$1,527,585	47	\$16,289	\$347	0.2%	3.0%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Bristol County Sav	\$663,142	38	\$7,028	\$185	0.2%	1.3%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Century B&T	\$1,262,947	38	\$3,258	\$86	0.2%	0.6%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Salem Five	\$1,314,297	16	\$6,031	\$377	0.1%	1.1%	1	\$735	\$735	0.4%	13.0%	446.8%	1156.7%
Brookline Bank	\$1,154,208	12	\$3,480	\$290	0.1%	0.6%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
North Shore Bank	\$315,438	3	\$853	\$284	0.0%	0.2%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
DanversBank	\$841,624	2	\$1,050	\$525	0.0%	0.2%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
All Other Mass Bks	NA	20	\$2,015	\$101	0.1%	0.4%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Subtotal	NA	5,093	\$392,549	\$77	25.6%	73.2%	76	\$4,231	\$56	27.3%	74.9%	106.7%	102.3%
B. Credit Card Lenders													
CitiBank	NA	4,581	\$26,519	\$6	23.1%	4.9%	61	\$290	\$5	21.9%	5.1%	95.2%	103.8%
Capital One	NA	2,664	\$17,627	\$7	13.4%	3.3%	33	\$172	\$5	11.9%	3.0%	88.5%	92.6%
MBNA America	NA	2,211	\$19,506	\$9	11.1%	3.6%	36	\$342	\$10	12.9%	6.1%	116.4%	166.4%
Advanta	NA	1,295	\$12,479	\$10	6.5%	2.3%	14	\$145	\$10	5.0%	2.6%	77.3%	110.3%
GE Capital	NA	1,024	\$4,176	\$4	5.2%	0.8%	20	\$51	\$3	7.2%	0.9%	139.6%	115.9%
US Bank	NA	38	\$446	\$12	0.2%	0.1%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
First NB of Omaha	NA	21	\$159	\$8	0.1%	0.0%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Other CC Lenders	NA	0	\$0	\$0	0.0%	0.0%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Subtotal	NA	11,834	\$80,912	\$7	59.6%	15.1%	164	\$1,000	\$6	59.0%	17.7%	99.0%	117.3%
C. All Other Lenders													
Chase	NA	1,935	\$17,997	\$9	9.7%	3.4%	24	\$189	\$8	8.6%	3.3%	88.6%	99.7%
Wells Fargo	NA	781	\$25,654	\$33	3.9%	4.8%	9	\$199	\$22	3.2%	3.5%	82.4%	73.6%
Atlantic Bk NY	NA	135	\$1,514	\$11	0.7%	0.3%	5	\$31	\$6	1.8%	0.5%	264.7%	194.3%
First Tennessee Bk	NA	29	\$1,190	\$41	0.1%	0.2%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Webster Bank	NA	10	\$1,733	\$173	0.1%	0.3%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Wachovia	NA	6	\$2,435	\$406	0.0%	0.5%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
North Fork Bank	NA	6	\$2,406	\$401	0.0%	0.4%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Comerica	NA	3	\$800	\$267	0.0%	0.1%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Greater Bay Bank	NA	3	\$585	\$195	0.0%	0.1%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
UMB Bank	NA	2	\$1,500	\$750	0.0%	0.3%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Chevy Chase Bk	NA	2	\$1,322	\$661	0.0%	0.2%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Manufacturers	NA	1	\$1,000	\$1,000	0.0%	0.2%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Emigrant Bank	NA	1	\$825	\$825	0.0%	0.2%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Keybank NA	NA	1	\$750	\$750	0.0%	0.1%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
All Other Lenders	NA	27	\$3,107	\$115	0.1%	0.6%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Subtotal	NA	2,942	\$62,818	\$21	14.8%	11.7%	38	\$419	\$11	13.7%	7.4%	92.3%	63.3%
All Lenders Above	NA	19,822	\$531,157	\$27	99.8%	99.0%	278	\$5,650	\$20	100.0%	100.0%	100.2%	101.0%
Total - All Lenders	NA	19,869	\$536,279	\$27	100.0%	100.0%	278	\$5,650	\$20	100.0%	100.0%	100.0%	100.0%

**Table 10A – Plymouth County
Total Small Business Loans
By Lender Type and Largest Individual Lenders, 2005**

	Mass Deposits 6/30/05 (000s)	Loans to Firms Anywhere in the County					Loans to Firms in Low & Moderate Income Census Tracts					Low/Mod Market Share as % of Total Market Share	
		Loans	Dollars (000s)	Avg. Loan Size	Market Share: Loans	Market Share: Dollars	Loans	Dollars (000s)	Avg. Loan Size	Market Share: Loans	Market Share: Dollars	Loans	Dollars
A. Massachusetts Banks													
Bank of America	\$35,732,187	999	\$24,472	\$24	7.2%	7.0%	188	\$3,084	\$16	10.3%	6.1%	143.2%	87.3%
Citizens	\$24,702,896	800	\$53,190	\$66	5.8%	15.2%	90	\$6,908	\$77	4.9%	13.6%	85.6%	89.9%
Rockland Trust	\$2,157,403	712	\$48,940	\$69	5.1%	14.0%	99	\$7,843	\$79	5.4%	15.5%	105.8%	111.0%
Eastern Bank	\$4,819,311	297	\$52,907	\$178	2.1%	15.1%	36	\$5,099	\$142	2.0%	10.1%	92.2%	66.7%
Sovereign Bank	\$12,652,915	182	\$16,745	\$92	1.3%	4.8%	31	\$4,003	\$129	1.7%	7.9%	129.6%	165.5%
South Shore Savings	\$601,552	94	\$13,384	\$142	0.7%	3.8%	1	\$100	\$100	0.1%	0.2%	8.1%	5.2%
TD BankNorth	\$7,678,806	79	\$19,230	\$243	0.6%	5.5%	21	\$4,270	\$203	1.2%	8.4%	202.2%	153.7%
Mellon	\$6,460,183	38	\$1,745	\$46	0.3%	0.5%	2	\$60	\$30	0.1%	0.1%	40.0%	23.8%
Bristol County Sav	\$663,142	15	\$3,511	\$234	0.1%	1.0%	2	\$965	\$482	0.1%	1.9%	101.5%	190.3%
North Easton Sav	\$370,417	14	\$1,144	\$82	0.1%	0.3%	2	\$219	\$110	0.1%	0.4%	108.7%	132.6%
Boston Private	\$1,527,585	11	\$4,532	\$412	0.1%	1.3%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Salem Five	\$1,314,297	9	\$3,416	\$380	0.1%	1.0%	5	\$1,566	\$313	0.3%	3.1%	422.8%	317.4%
Cape Cod Five	\$1,290,759	9	\$2,675	\$297	0.1%	0.8%	4	\$812	\$203	0.2%	1.6%	338.3%	210.2%
Citizens-Union Sav	\$441,767	7	\$1,550	\$221	0.1%	0.4%	2	\$530	\$265	0.1%	1.0%	217.6%	236.8%
Slade's Ferry Bank	\$408,557	7	\$1,019	\$146	0.1%	0.3%	1	\$100	\$100	0.1%	0.2%	108.7%	67.9%
Middlesex Savings	\$2,803,357	4	\$1,153	\$288	0.0%	0.3%	2	\$153	\$76	0.1%	0.3%	380.3%	91.9%
Central Coop	\$341,067	2	\$1,093	\$546	0.0%	0.3%	1	\$593	\$593	0.1%	1.2%	381.3%	375.7%
Berkshire Bank	\$1,312,863	2	\$850	\$425	0.0%	0.2%	1	\$750	\$750	0.1%	1.5%	381.3%	611.0%
Brookline Bank	\$1,154,208	2	\$575	\$288	0.0%	0.2%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Cambridge Savings	\$1,653,623	1	\$800	\$800	0.0%	0.2%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
All Other Mass Bks	NA	16	\$2,246	\$140	0.1%	0.6%	5	\$758	\$152	0.3%	1.5%	237.7%	233.7%
Subtotal	NA	3,300	\$255,177	\$77	23.8%	72.8%	493	\$37,813	\$77	27.1%	74.7%	113.7%	102.6%
B. Credit Card Lenders													
CitiBank	NA	2,641	\$14,320	\$5	19.1%	4.1%	327	\$1,651	\$5	18.0%	3.3%	94.2%	79.8%
MBNA America	NA	1,939	\$14,233	\$7	14.0%	4.1%	217	\$1,633	\$8	11.9%	3.2%	85.1%	79.4%
Capital One	NA	1,936	\$11,431	\$6	14.0%	3.3%	282	\$1,269	\$4	15.5%	2.5%	110.8%	76.9%
GE Capital	NA	979	\$3,428	\$4	7.1%	1.0%	137	\$378	\$3	7.5%	0.7%	106.5%	76.3%
Advanta	NA	877	\$8,758	\$10	6.3%	2.5%	104	\$1,208	\$12	5.7%	2.4%	90.2%	95.5%
Other CC Lenders	NA	22	\$187	\$8	0.2%	0.1%	5	\$34	\$7	0.3%	0.1%	172.9%	125.9%
Subtotal	NA	8,394	\$52,357	\$6	60.7%	14.9%	1,072	\$6,173	\$6	58.9%	12.2%	97.2%	81.6%
C. All Other Lenders													
Chase	NA	1,267	\$10,226	\$8	9.2%	2.9%	122	\$853	\$7	6.7%	1.7%	73.3%	57.8%
Wells Fargo	NA	500	\$16,776	\$34	3.6%	4.8%	61	\$1,893	\$31	3.4%	3.7%	92.8%	78.1%
Atlantic Bk NY	NA	285	\$1,453	\$5	2.1%	0.4%	51	\$208	\$4	2.8%	0.4%	136.2%	99.1%
First Tennessee Bank	NA	31	\$1,121	\$36	0.2%	0.3%	8	\$236	\$30	0.4%	0.5%	196.4%	145.8%
Webster Bank	NA	14	\$1,516	\$108	0.1%	0.4%	4	\$255	\$64	0.2%	0.5%	217.5%	116.5%
North Fork Bank	NA	11	\$3,456	\$314	0.1%	1.0%	3	\$828	\$276	0.2%	1.6%	207.7%	165.9%
1st Source Bank	NA	5	\$559	\$112	0.0%	0.2%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Manufacturers	NA	2	\$2,000	\$1,000	0.0%	0.6%	1	\$1,000	\$1,000	0.1%	2.0%	381.3%	346.2%
Unity Bank	NA	2	\$925	\$462	0.0%	0.3%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Tompkins Trust	NA	2	\$660	\$330	0.0%	0.2%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
National City Bank	NA	1	\$700	\$700	0.0%	0.2%	1	\$700	\$700	0.1%	1.4%	762.5%	692.5%
Amsouth Bank	NA	1	\$684	\$684	0.0%	0.2%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Merrill Lynch Bank	NA	1	\$645	\$645	0.0%	0.2%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
All Other Lenders	NA	24	\$2,355	\$98	0.2%	0.7%	3	\$681	\$227	0.2%	1.3%	95.1%	200.2%
Subtotal	NA	2,146	\$43,076	\$20	15.5%	12.3%	254	\$6,654	\$26	14.0%	13.1%	90.1%	106.9%
All Lenders Above	NA	13,778	\$345,822	\$25	99.6%	98.6%	1,806	\$49,167	\$27	99.3%	97.1%	99.7%	98.4%

**Table 10A – Suffolk County
Total Small Business Loans
By Lender Type and Largest Individual Lenders, 2005**

	Mass Deposits 6/30/05 (000s)	Loans to Firms Anywhere in the County					Loans to Firms in Low & Moderate Income Census Tracts					Low/Mod Market Share as % of Total Market Share	
		Loans	Dollars (000s)	Avg. Loan Size	Market Share: Loans	Market Share: Dollars	Loans	Dollars (000s)	Avg. Loan Size	Market Share: Loans	Market Share: Dollars	Loans	Dollars
A. Massachusetts Banks													
Bank of America	\$35,732,187	1,988	\$52,300	\$26	13.4%	11.2%	1,116	\$21,465	\$19	14.6%	9.5%	108.7%	84.7%
Citizens	\$24,702,896	1,535	\$124,298	\$81	10.4%	26.6%	807	\$65,245	\$81	10.5%	28.8%	101.8%	108.4%
Sovereign Bank	\$12,652,915	306	\$38,316	\$125	2.1%	8.2%	167	\$22,095	\$132	2.2%	9.8%	105.7%	119.1%
Eastern Bank	\$4,819,311	175	\$44,820	\$256	1.2%	9.6%	84	\$16,499	\$196	1.1%	7.3%	92.9%	76.0%
Century B&T	\$1,262,947	126	\$12,582	\$100	0.8%	2.7%	66	\$5,711	\$87	0.9%	2.5%	101.4%	93.7%
Boston Private	\$1,527,585	107	\$25,433	\$238	0.7%	5.4%	38	\$10,637	\$280	0.5%	4.7%	68.8%	86.4%
TD BankNorth	\$7,678,806	94	\$15,795	\$168	0.6%	3.4%	49	\$6,916	\$141	0.6%	3.1%	100.9%	90.4%
Mellon	\$6,460,183	87	\$11,362	\$131	0.6%	2.4%	33	\$4,315	\$131	0.4%	1.9%	73.4%	78.4%
DanversBank	\$841,624	27	\$7,764	\$288	0.2%	1.7%	13	\$3,980	\$306	0.2%	1.8%	93.2%	105.9%
Salem Five	\$1,314,297	24	\$6,550	\$273	0.2%	1.4%	7	\$3,057	\$437	0.1%	1.3%	56.4%	96.4%
Brookline Bank	\$1,154,208	16	\$4,177	\$261	0.1%	0.9%	8	\$1,576	\$197	0.1%	0.7%	96.8%	77.9%
Middlesex Savings	\$2,803,357	13	\$4,305	\$331	0.1%	0.9%	4	\$1,650	\$412	0.1%	0.7%	59.6%	79.1%
South Shore Savings	\$601,552	13	\$1,800	\$138	0.1%	0.4%	6	\$661	\$110	0.1%	0.3%	89.4%	75.8%
East Boston Savings	\$653,784	11	\$2,836	\$258	0.1%	0.6%	9	\$2,471	\$275	0.1%	1.1%	158.6%	179.9%
North Shore Bank	\$315,438	11	\$1,419	\$129	0.1%	0.3%	3	\$211	\$70	0.0%	0.1%	52.8%	30.7%
Rockland Trust	\$2,157,403	11	\$722	\$66	0.1%	0.2%	8	\$675	\$84	0.1%	0.3%	140.9%	193.0%
Northern B&T	\$292,903	8	\$2,275	\$284	0.1%	0.5%	7	\$1,825	\$261	0.1%	0.8%	169.4%	165.7%
Cambridge Savings	\$1,653,623	6	\$1,146	\$191	0.0%	0.2%	2	\$300	\$150	0.0%	0.1%	64.6%	54.0%
Eagle Bank	\$386,384	4	\$1,404	\$351	0.0%	0.3%	4	\$1,404	\$351	0.1%	0.6%	194.1%	206.5%
All Other Mass Bks	NA	17	\$1,109	\$65	0.1%	0.2%	9	\$749	\$83	0.1%	0.3%	102.5%	139.5%
Subtotal	NA	4,579	\$360,413	\$79	30.9%	77.0%	2,440	\$171,442	\$70	31.9%	75.7%	103.2%	98.2%
B. Credit Card Lenders													
CitiBank	NA	3,669	\$20,612	\$6	24.7%	4.4%	1,762	\$8,936	\$5	23.0%	3.9%	93.0%	89.5%
Capital One	NA	1,931	\$9,665	\$5	13.0%	2.1%	1,028	\$4,716	\$5	13.4%	2.1%	103.1%	100.8%
MBNA America	NA	1,502	\$12,518	\$8	10.1%	2.7%	767	\$6,791	\$9	10.0%	3.0%	98.9%	112.0%
Advanta	NA	724	\$6,832	\$9	4.9%	1.5%	370	\$3,400	\$9	4.8%	1.5%	98.9%	102.8%
GE Capital	NA	430	\$1,401	\$3	2.9%	0.3%	241	\$713	\$3	3.1%	0.3%	108.5%	105.1%
US Bank	NA	58	\$583	\$10	0.4%	0.1%	20	\$210	\$10	0.3%	0.1%	66.8%	74.3%
Other CC Lenders	NA	13	\$73	\$6	0.1%	0.0%	7	\$40	\$6	0.1%	0.0%	104.2%	112.8%
Subtotal	NA	8,327	\$51,684	\$6	56.2%	11.0%	4,195	\$24,806	\$6	54.8%	10.9%	97.5%	99.1%
C. All Other Lenders													
Chase	NA	1,093	\$10,707	\$10	7.4%	2.3%	568	\$5,485	\$10	7.4%	2.4%	100.6%	105.8%
Wells Fargo	NA	521	\$16,669	\$32	3.5%	3.6%	277	\$8,852	\$32	3.6%	3.9%	102.9%	109.7%
Atlantic Bk NY	NA	205	\$1,894	\$9	1.4%	0.4%	110	\$946	\$9	1.4%	0.4%	103.9%	103.1%
North Fork Bank	NA	14	\$5,767	\$412	0.1%	1.2%	10	\$3,899	\$390	0.1%	1.7%	138.2%	139.6%
Wachovia	NA	12	\$5,063	\$422	0.1%	1.1%	5	\$2,029	\$406	0.1%	0.9%	80.6%	82.8%
Cathay Bank	NA	8	\$1,434	\$179	0.1%	0.3%	7	\$1,384	\$198	0.1%	0.6%	169.4%	199.3%
Emigrant Bank	NA	6	\$1,670	\$278	0.0%	0.4%	6	\$1,670	\$278	0.1%	0.7%	193.8%	206.5%
Silicon Valley Bank	NA	4	\$3,150	\$788	0.0%	0.7%	3	\$2,400	\$800	0.0%	1.1%	145.4%	157.3%
Keybank NA	NA	3	\$1,425	\$475	0.0%	0.3%	2	\$675	\$338	0.0%	0.3%	129.2%	97.8%
Comerica	NA	2	\$1,387	\$694	0.0%	0.3%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
All Other Lenders	NA	55	\$6,629	\$121	0.4%	1.4%	36	\$3,005	\$83	0.5%	1.3%	126.8%	93.6%
Subtotal	NA	1,923	\$55,795	\$29	13.0%	11.9%	1,024	\$30,345	\$30	13.4%	13.4%	103.1%	112.3%
All Lenders Above	NA	14,744	\$460,081	\$31	99.4%	98.3%	7,607	\$222,799	\$29	99.3%	98.3%	99.9%	100.0%
Total - All Lenders	NA	14,829	\$467,892	\$32	100.0%	100.0%	7,659	\$226,593	\$30	100.0%	100.0%	100.0%	100.0%

**Table 10A – Boston MSA
Total Small Business Loans
By Lender Type and Largest Individual Lenders, 2005**

	Mass Deposits 6/30/05 (000s)	Loans to Firms Anywhere in the MSA					Loans to Firms in Low & Moderate Income Census Tracts					Low/Mod Market Share as % of Total Market Share	
		Loans	Dollars (000s)	Avg. Loan Size	Market Share: Loans	Market Share: Dollars	Loans	Dollars (000s)	Avg. Loan Size	Market Share: Loans	Market Share: Dollars	Loans	Dollars
A. Massachusetts Banks													
Bank of America	\$35,732,187	11,509	\$295,670	\$26	10.3%	9.3%	2,717	\$50,326	\$19	12.7%	8.2%	123.5%	88.1%
Citizens	\$24,702,896	7,187	\$529,518	\$74	6.4%	16.7%	1,599	\$109,821	\$69	7.5%	17.9%	116.4%	107.3%
TD BankNorth	\$7,678,806	2,033	\$254,777	\$125	1.8%	8.0%	382	\$46,220	\$121	1.8%	7.5%	98.3%	93.9%
Eastern Bank	\$4,819,311	1,842	\$328,448	\$178	1.7%	10.3%	383	\$66,720	\$174	1.8%	10.9%	108.8%	105.1%
Sovereign Bank	\$12,652,915	1,559	\$186,516	\$120	1.4%	5.9%	415	\$48,607	\$117	1.9%	7.9%	139.2%	134.9%
Rockland Trust	\$2,157,403	891	\$69,788	\$78	0.8%	2.2%	115	\$9,675	\$84	0.5%	1.6%	67.5%	71.7%
Middlesex Savings	\$2,803,357	639	\$116,502	\$182	0.6%	3.7%	49	\$10,430	\$213	0.2%	1.7%	40.1%	46.3%
Century B&T	\$1,262,947	507	\$58,563	\$116	0.5%	1.8%	187	\$19,487	\$104	0.9%	3.2%	192.9%	172.2%
Mellon	\$6,460,183	472	\$51,446	\$109	0.4%	1.6%	95	\$8,794	\$93	0.4%	1.4%	105.3%	88.5%
Salem Five	\$1,314,297	385	\$98,114	\$255	0.3%	3.1%	87	\$26,845	\$309	0.4%	4.4%	118.2%	141.6%
South Shore Savings	\$601,552	264	\$32,397	\$123	0.2%	1.0%	9	\$971	\$108	0.0%	0.2%	17.8%	15.5%
DanversBank	\$841,624	240	\$46,029	\$192	0.2%	1.5%	38	\$9,800	\$258	0.2%	1.6%	82.8%	110.2%
Boston Private	\$1,527,585	238	\$67,868	\$285	0.2%	2.1%	54	\$15,412	\$285	0.3%	2.5%	118.6%	117.5%
Northern B&T	\$292,903	207	\$39,062	\$189	0.2%	1.2%	36	\$7,304	\$203	0.2%	1.2%	91.0%	96.8%
North Shore Bank	\$315,438	187	\$28,683	\$153	0.2%	0.9%	41	\$5,015	\$122	0.2%	0.8%	114.7%	90.5%
Beverly National	\$375,048	134	\$23,307	\$174	0.1%	0.7%	34	\$5,823	\$171	0.2%	0.9%	132.7%	129.3%
The Lowell Five	\$565,145	81	\$11,420	\$141	0.1%	0.4%	21	\$3,577	\$170	0.1%	0.6%	135.7%	162.1%
Framingham Co-op	\$236,316	77	\$9,109	\$118	0.1%	0.3%	26	\$4,618	\$178	0.1%	0.8%	176.7%	262.4%
Belmont Savings	\$305,812	57	\$8,616	\$151	0.1%	0.3%	4	\$27	\$7	0.0%	0.0%	36.6%	1.6%
Watertown Savings	\$984,626	55	\$9,298	\$169	0.0%	0.3%	10	\$1,315	\$132	0.0%	0.2%	95.1%	73.2%
Brookline Bank	\$1,154,208	54	\$15,108	\$280	0.0%	0.5%	11	\$2,046	\$186	0.1%	0.3%	106.6%	70.1%
Cambridge Savings	\$1,653,623	54	\$9,340	\$173	0.0%	0.3%	7	\$1,420	\$203	0.0%	0.2%	67.8%	78.7%
Bristol County Sav	\$663,142	53	\$10,539	\$199	0.0%	0.3%	2	\$965	\$482	0.0%	0.2%	19.6%	47.4%
Eagle Bank	\$386,384	51	\$7,957	\$156	0.0%	0.3%	18	\$3,052	\$170	0.1%	0.5%	184.7%	198.6%
Flagship B&T	\$463,784	21	\$8,367	\$398	0.0%	0.3%	3	\$1,245	\$415	0.0%	0.2%	74.5%	77.0%
All Other Mass Bks	NA	183	\$40,303	\$220	0.2%	1.3%	42	\$10,856	\$258	0.2%	1.8%	120.0%	139.4%
Subtotal	NA	28,980	\$2,356,745	\$81	26.0%	74.3%	6,385	\$470,371	\$74	30.0%	76.7%	115.2%	103.3%
B. Credit Card Lenders													
CitiBank	NA	25,097	\$143,993	\$6	22.5%	4.5%	4,725	\$23,944	\$5	22.2%	3.9%	98.5%	86.1%
Capital One	NA	15,149	\$92,793	\$6	13.6%	2.9%	2,879	\$14,073	\$5	13.5%	2.3%	99.4%	78.5%
MBNA America	NA	12,843	\$102,198	\$8	11.5%	3.2%	2,272	\$18,092	\$8	10.7%	2.9%	92.5%	91.6%
Advanta	NA	6,741	\$65,632	\$10	6.0%	2.1%	1,064	\$9,940	\$9	5.0%	1.6%	82.6%	78.4%
GE Capital	NA	5,355	\$19,668	\$4	4.8%	0.6%	888	\$2,857	\$3	4.2%	0.5%	86.7%	75.2%
Other CC Lenders	NA	361	\$3,305	\$9	0.3%	0.1%	70	\$603	\$9	0.3%	0.1%	101.4%	94.4%
Subtotal	NA	65,546	\$427,589	\$7	58.8%	13.5%	11,898	\$69,509	\$6	55.8%	11.3%	94.9%	84.1%
C. All Other Lenders													
Chase	NA	10,336	\$99,236	\$10	9.3%	3.1%	1,636	\$14,305	\$9	7.7%	2.3%	82.8%	74.6%
Wells Fargo	NA	4,227	\$136,787	\$32	3.8%	4.3%	815	\$24,804	\$30	3.8%	4.0%	100.8%	93.8%
Atlantic Bk NY	NA	1,761	\$13,461	\$8	1.6%	0.4%	430	\$2,671	\$6	2.0%	0.4%	127.7%	102.7%
North Fork Bank	NA	56	\$19,865	\$355	0.1%	0.6%	23	\$7,425	\$323	0.1%	1.2%	214.9%	193.4%
Silicon Valley Bank	NA	31	\$16,969	\$547	0.0%	0.5%	5	\$4,400	\$880	0.0%	0.7%	84.2%	134.2%
Comerica	NA	31	\$14,520	\$468	0.0%	0.5%	2	\$1,200	\$600	0.0%	0.2%	33.5%	42.8%
Wachovia	NA	29	\$12,237	\$422	0.0%	0.4%	5	\$2,029	\$406	0.0%	0.3%	90.0%	85.8%
All Other Lenders	NA	470	\$76,644	\$163	0.4%	2.4%	113	\$16,603	\$147	0.5%	2.7%	125.8%	112.1%
Subtotal	NA	16,941	\$389,719	\$23	15.2%	12.3%	3,029	\$73,437	\$24	14.2%	12.0%	93.5%	97.5%
All Lenders Above	NA	110,453	\$3,053,801	\$28	99.1%	96.2%	21,087	\$585,255	\$28	98.9%	95.4%	99.9%	99.2%
Total - All Lenders	NA	111,467	\$3,174,053	\$28	100.0%	100.0%	21,312	\$613,317	\$29	100.0%	100.0%	100.0%	100.0%

**Table 10B – Essex County
Change in Total Small Business Loans
By Lender Type, 2002 – 2005**

	Number of Loans				Dollar Amount of Loans (000s)			
	2002	2003	2004	2005	2002	2003	2004	2005
A. Overall Change in Loans								
Massachusetts Banks	3,526	4,471	4,896	4,946	\$416,969	\$575,965	\$614,965	\$473,708
Credit Card Lenders	13,879	14,119	13,287	11,825	\$74,523	\$72,802	\$72,747	\$75,868
All Other Bank Lenders	1,030	1,852	3,100	3,392	\$44,279	\$45,225	\$68,375	\$64,192
Totals - All Lenders	18,435	20,442	21,283	20,163	\$535,771	\$693,992	\$756,087	\$613,768
B. Overall Change in Market Share								
Massachusetts Banks	19.1%	21.9%	23.0%	24.5%	77.8%	83.0%	81.3%	77.2%
Credit Card Lenders	75.3%	69.1%	62.4%	58.6%	13.9%	10.5%	9.6%	12.4%
All Other Bank Lenders	5.6%	9.1%	14.6%	16.8%	8.3%	6.5%	9.0%	10.5%
Totals - All Lenders	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
C. Change in Loans in Low & Moderate Income Tracts								
Massachusetts Banks	813	1,053	925	1,076	\$75,344	\$113,543	\$92,537	\$94,811
Credit Card Lenders	2,495	2,426	2,221	1,853	\$12,225	\$11,157	\$11,334	\$10,622
All Other Bank Lenders	224	427	631	570	\$5,307	\$9,518	\$15,728	\$10,056
Totals - All Lenders	3,532	3,906	3,777	3,499	\$92,876	\$134,218	\$119,599	\$115,489
D. Change in Market Share in Low & Moderate Income Tracts								
Massachusetts Banks	23.0%	27.0%	24.5%	30.8%	81.1%	84.6%	77.4%	82.1%
Credit Card Lenders	70.6%	62.1%	58.8%	53.0%	13.2%	8.3%	9.5%	9.2%
All Other Bank Lenders	6.3%	10.9%	16.7%	16.3%	5.7%	7.1%	13.2%	8.7%
Totals - All Lenders	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

**Table 10B – Middlesex County
Change in Total Small Business Loans
By Lender Type, 2002 – 2005**

	Number of Loans				Dollar Amount of Loans (000s)			
	2002	2003	2004	2005	2002	2003	2004	2005
A. Overall Change in Loans								
Massachusetts Banks	7,606	9,970	11,126	11,062	\$788,173	\$952,604	\$1,065,133	\$874,898
Credit Card Lenders	29,162	31,497	27,627	25,166	\$178,790	\$190,137	\$181,356	\$166,768
All Other Bank Lenders	2,098	3,529	6,400	6,538	\$129,252	\$133,065	\$182,862	\$163,838
Totals - All Lenders	38,866	44,996	45,153	42,766	\$1,096,215	\$1,275,806	\$1,429,351	\$1,205,504
B. Overall Change in Market Share								
Massachusetts Banks	19.6%	22.2%	24.6%	25.9%	71.9%	74.7%	74.5%	72.6%
Credit Card Lenders	75.0%	70.0%	61.2%	58.8%	16.3%	14.9%	12.7%	13.8%
All Other Bank Lenders	5.4%	7.8%	14.2%	15.3%	11.8%	10.4%	12.8%	13.6%
Totals - All Lenders	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
C. Change in Loans in Low & Moderate Income Tracts								
Massachusetts Banks	1,072	1,671	2,143	2,300	\$108,116	\$159,562	\$216,532	\$162,074
Credit Card Lenders	3,389	5,797	5,233	4,614	\$20,428	\$45,294	\$30,891	\$26,908
All Other Bank Lenders	260	520	1,267	1,143	\$13,178	\$20,164	\$34,854	\$25,963
Totals - All Lenders	4,721	7,988	8,643	8,057	\$141,722	\$225,020	\$282,277	\$214,945
D. Change in Market Share in Low & Moderate Income Tracts								
Massachusetts Banks	22.7%	20.9%	24.8%	28.5%	76.3%	70.9%	76.7%	75.4%
Credit Card Lenders	71.8%	72.6%	60.5%	57.3%	14.4%	20.1%	10.9%	12.5%
All Other Bank Lenders	5.5%	6.5%	14.7%	14.2%	9.3%	9.0%	12.3%	12.1%
Totals - All Lenders	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

**Table 10B – Norfolk County
Change in Total Small Business Loans
By Lender Type, 2002 – 2005**

	Number of Loans				Dollar Amount of Loans (000s)			
	2002	2003	2004	2005	2002	2003	2004	2005
A. Overall Change in Loans								
Massachusetts Banks	3,210	4,267	4,827	5,093	\$354,602	\$396,761	\$466,243	\$392,549
Credit Card Lenders	12,852	13,368	12,570	11,834	\$75,054	\$70,413	\$74,599	\$80,912
All Other Bank Lenders	980	1,765	3,020	2,942	\$48,000	\$56,108	\$66,106	\$62,818
Totals - All Lenders	17,042	19,400	20,417	19,869	\$477,656	\$523,282	\$606,948	\$536,279
B. Overall Change in Market Share								
Massachusetts Banks	18.8%	22.0%	23.6%	25.6%	74.2%	75.8%	76.8%	73.2%
Credit Card Lenders	75.4%	68.9%	61.6%	59.6%	15.7%	13.5%	12.3%	15.1%
All Other Bank Lenders	5.8%	9.1%	14.8%	14.8%	10.0%	10.7%	10.9%	11.7%
Totals - All Lenders	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
C. Change in Loans in Low & Moderate Income Tracts								
Massachusetts Banks	96	162	48	76	\$11,232	\$15,057	\$3,898	\$4,231
Credit Card Lenders	343	368	180	164	\$2,099	\$1,932	\$772	\$1,000
All Other Bank Lenders	17	50	43	38	\$1,845	\$992	\$1,151	\$419
Totals - All Lenders	456	580	271	278	\$15,176	\$17,981	\$5,821	\$5,650
D. Change in Market Share in Low & Moderate Income Tracts								
Massachusetts Banks	21.1%	27.9%	17.7%	27.3%	74.0%	83.7%	67.0%	74.9%
Credit Card Lenders	75.2%	63.4%	66.4%	59.0%	13.8%	10.7%	13.3%	17.7%
All Other Bank Lenders	3.7%	8.6%	15.9%	13.7%	12.2%	5.5%	19.8%	7.4%
Totals - All Lenders	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

**Table 10B – Plymouth County
Change in Total Small Business Loans
By Lender Type, 2002 – 2005**

	Number of Loans				Dollar Amount of Loans (000s)			
	2002	2003	2004	2005	2002	2003	2004	2005
A. Overall Change in Loans								
Massachusetts Banks	2,190	2,760	2,675	3,300	\$262,365	\$283,246	\$258,677	\$255,177
Credit Card Lenders	8,986	9,474	8,994	8,394	\$47,137	\$46,176	\$45,734	\$52,357
All Other Bank Lenders	624	1,239	2,024	2,146	\$22,969	\$27,395	\$36,999	\$43,076
Totals - All Lenders	11,800	13,473	13,693	13,840	\$332,471	\$356,817	\$341,410	\$350,610
B. Overall Change in Market Share								
Massachusetts Banks	18.6%	20.5%	19.5%	23.8%	78.9%	79.4%	75.8%	72.8%
Credit Card Lenders	76.2%	70.3%	65.7%	60.7%	14.2%	12.9%	13.4%	14.9%
All Other Bank Lenders	5.3%	9.2%	14.8%	15.5%	6.9%	7.7%	10.8%	12.3%
Totals - All Lenders	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
C. Change in Loans in Low & Moderate Income Tracts								
Massachusetts Banks	278	391	308	493	\$36,093	\$41,389	\$34,823	\$37,813
Credit Card Lenders	939	1,264	1,139	1,072	\$4,551	\$5,800	\$5,391	\$6,173
All Other Bank Lenders	100	229	287	254	\$3,733	\$2,944	\$5,091	\$6,654
Totals - All Lenders	1,317	1,884	1,734	1,819	\$44,377	\$50,133	\$45,305	\$50,640
D. Change in Market Share in Low & Moderate Income Tracts								
Massachusetts Banks	21.1%	20.8%	17.8%	27.1%	81.3%	82.6%	76.9%	74.7%
Credit Card Lenders	71.3%	67.1%	65.7%	58.9%	10.3%	11.6%	11.9%	12.2%
All Other Bank Lenders	7.6%	12.2%	16.6%	14.0%	8.4%	5.9%	11.2%	13.1%
Totals - All Lenders	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

**Table 10B – Suffolk County
Change in Total Small Business Loans
By Lender Type, 2002 – 2005**

	Number of Loans				Dollar Amount of Loans (000s)			
	2002	2003	2004	2005	2002	2003	2004	2005
A. Overall Change in Loans								
Massachusetts Banks	3,416	3,881	4,064	4,579	\$398,061	\$355,307	\$425,520	\$360,413
Credit Card Lenders	11,141	10,444	9,421	8,327	\$63,133	\$54,969	\$52,329	\$51,684
All Other Bank Lenders	827	1,533	2,551	1,923	\$56,803	\$54,740	\$73,584	\$55,795
Totals - All Lenders	15,384	15,858	16,036	14,829	\$517,997	\$465,016	\$551,433	\$467,892
B. Overall Change in Market Share								
Massachusetts Banks	22.2%	24.5%	25.3%	30.9%	76.8%	76.4%	77.2%	77.0%
Credit Card Lenders	72.4%	65.9%	58.7%	56.2%	12.2%	11.8%	9.5%	11.0%
All Other Bank Lenders	5.4%	9.7%	15.9%	13.0%	11.0%	11.8%	13.3%	11.9%
Totals - All Lenders	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
C. Change in Loans in Low & Moderate Income Tracts								
Massachusetts Banks	2,012	2,288	2,038	2,440	\$233,185	\$192,411	\$201,597	\$171,442
Credit Card Lenders	5,917	5,627	4,817	4,195	\$31,704	\$28,319	\$25,074	\$24,806
All Other Bank Lenders	468	841	1,338	1,024	\$24,541	\$26,867	\$41,479	\$30,345
Totals - All Lenders	8,397	8,756	8,193	7,659	\$289,430	\$247,597	\$268,150	\$226,593
D. Change in Market Share in Low & Moderate Income Tracts								
Massachusetts Banks	24.0%	26.1%	24.9%	31.9%	80.6%	77.7%	75.2%	75.7%
Credit Card Lenders	70.5%	64.3%	58.8%	54.8%	11.0%	11.4%	9.4%	10.9%
All Other Bank Lenders	5.6%	9.6%	16.3%	13.4%	8.5%	10.9%	15.5%	13.4%
Totals - All Lenders	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

**Table 10B – Boston MSA
Change in Total Small Business Loans
By Lender Type, 2002 – 2005**

	Number of Loans				Dollar Amount of Loans (000s)			
	2002	2003	2004	2005	2002	2003	2004	2005
A. Overall Change in Loans								
Massachusetts Banks	19,948	25,349	27,588	28,980	\$2,220,170	\$2,563,883	\$2,830,538	\$2,356,745
Credit Card Lenders	76,020	78,902	71,899	65,546	\$438,637	\$434,497	\$426,765	\$427,589
All Other Bank Lenders	5,559	9,918	17,095	16,941	\$301,303	\$316,533	\$427,926	\$389,719
Totals - All Lenders	101,527	114,169	116,582	111,467	\$2,960,110	\$3,314,913	\$3,685,229	\$3,174,053
B. Overall Change in Market Share								
Massachusetts Banks	19.6%	22.2%	23.7%	26.0%	75.0%	77.3%	76.8%	74.3%
Credit Card Lenders	74.9%	69.1%	61.7%	58.8%	14.8%	13.1%	11.6%	13.5%
All Other Bank Lenders	5.5%	8.7%	14.7%	15.2%	10.2%	9.5%	11.6%	12.3%
Totals - All Lenders	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
C. Change in Loans in Low & Moderate Income Tracts								
Massachusetts Banks	4,271	5,565	5,738	6,385	\$463,970	\$521,962	\$582,655	\$470,371
Credit Card Lenders	13,083	15,482	13,590	11,898	\$71,007	\$92,502	\$73,462	\$69,509
All Other Bank Lenders	1,069	2,067	3,566	3,029	\$48,604	\$60,485	\$98,303	\$73,437
Totals - All Lenders	18,423	23,114	22,894	21,312	\$583,581	\$674,949	\$754,420	\$613,317
D. Change in Market Share in Low & Moderate Income Tracts								
Massachusetts Banks	23.2%	24.1%	25.1%	30.0%	79.5%	77.3%	77.2%	76.7%
Credit Card Lenders	71.0%	67.0%	59.4%	55.8%	12.2%	13.7%	9.7%	11.3%
All Other Bank Lenders	5.8%	8.9%	15.6%	14.2%	8.3%	9.0%	13.0%	12.0%
Totals - All Lenders	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

**Table 11A – Essex County
Loans to Businesses With Revenues Under \$1 Million
By Lender Type and Largest Individual Lenders, 2005**

	Mass Deposits 6/30/05 (000s)	Loans to Firms Anywhere in the County					Loans to Firms in Low & Moderate Income Census Tracts					Low/Mod Market Share as % of Total Market Share	
		Loans	Dollars (000s)	Avg. Loan Size	Market Share: Loans	Market Share: Dollars	Loans	Dollars (000s)	Avg. Loan Size	Market Share: Loans	Market Share: Dollars	Loans	Dollars
A. Massachusetts Banks													
Bank of America	\$35,732,187	773	\$14,072	\$18	8.4%	5.7%	150	\$2,485	\$17	9.5%	4.7%	113.1%	81.8%
TD BankNorth	\$7,678,806	655	\$44,528	\$68	7.1%	18.1%	123	\$10,512	\$85	7.8%	19.8%	109.4%	109.4%
Citizens	\$24,702,896	356	\$13,803	\$39	3.9%	5.6%	84	\$2,551	\$30	5.3%	4.8%	137.5%	85.6%
Sovereign Bank	\$12,652,915	203	\$11,891	\$59	2.2%	4.8%	50	\$3,284	\$66	3.2%	6.2%	143.5%	128.0%
Eastern Bank	\$4,819,311	143	\$14,323	\$100	1.6%	5.8%	22	\$4,027	\$183	1.4%	7.6%	89.6%	130.3%
Salem Five	\$1,314,297	141	\$25,611	\$182	1.5%	10.4%	37	\$9,348	\$253	2.3%	17.6%	152.9%	169.1%
North Shore Bank	\$315,438	123	\$15,938	\$130	1.3%	6.5%	30	\$3,677	\$123	1.9%	6.9%	142.1%	106.9%
Beverly National	\$375,048	93	\$12,768	\$137	1.0%	5.2%	21	\$3,151	\$150	1.3%	5.9%	131.6%	114.3%
DanversBank	\$841,624	72	\$8,114	\$113	0.8%	3.3%	9	\$869	\$97	0.6%	1.6%	72.8%	49.6%
Century B&T	\$1,262,947	37	\$4,892	\$132	0.4%	2.0%	14	\$1,940	\$139	0.9%	3.6%	220.5%	183.7%
Northern B&T	\$292,903	7	\$2,309	\$330	0.1%	0.9%	2	\$78	\$39	0.1%	0.1%	166.4%	15.7%
East Boston Savings	\$653,784	7	\$1,531	\$219	0.1%	0.6%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Boston Private	\$1,527,585	7	\$757	\$108	0.1%	0.3%	3	\$490	\$163	0.2%	0.9%	249.7%	300.0%
Eagle Bank	\$386,384	6	\$1,553	\$259	0.1%	0.6%	1	\$150	\$150	0.1%	0.3%	97.1%	44.8%
The Savings Bank	\$379,880	5	\$1,894	\$379	0.1%	0.8%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Middlesex Savings	\$2,803,357	2	\$260	\$130	0.0%	0.1%	1	\$35	\$35	0.1%	0.1%	291.2%	62.4%
Flagship B&T	\$463,784	1	\$1,000	\$1,000	0.0%	0.4%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Commerce B&T	\$759,607	1	\$800	\$800	0.0%	0.3%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
MassBank	\$822,495	1	\$760	\$760	0.0%	0.3%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
All Other Mass Bks	NA	9	\$582	\$65	0.1%	0.2%	1	\$55	\$55	0.1%	0.1%	64.7%	43.8%
Subtotal	NA	2,642	\$177,386	\$67	28.7%	72.0%	548	\$42,652	\$78	34.7%	80.2%	120.9%	111.4%
B. Credit Card Lenders													
CitiBank	NA	1,586	\$10,925	\$7	17.2%	4.4%	250	\$1,568	\$6	15.8%	2.9%	91.8%	66.5%
MBNA America	NA	1,500	\$11,317	\$8	16.3%	4.6%	265	\$2,146	\$8	16.8%	4.0%	102.9%	87.9%
Capital One	NA	1,367	\$8,867	\$6	14.8%	3.6%	214	\$1,064	\$5	13.5%	2.0%	91.2%	55.6%
Advanta	NA	1,237	\$12,334	\$10	13.4%	5.0%	157	\$1,489	\$9	9.9%	2.8%	74.0%	55.9%
GE Capital	NA	187	\$1,120	\$6	2.0%	0.5%	15	\$63	\$4	0.9%	0.1%	46.7%	26.0%
US Bank	NA	13	\$108	\$8	0.1%	0.0%	2	\$8	\$4	0.1%	0.0%	89.6%	34.2%
Other CC Lenders	NA	2	\$6	\$3	0.0%	0.0%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Subtotal	NA	5,892	\$44,677	\$8	64.0%	18.1%	903	\$6,338	\$7	57.2%	11.9%	89.3%	65.7%
C. All Other Lenders													
Wells Fargo	NA	596	\$17,582	\$30	6.5%	7.1%	116	\$3,258	\$28	7.3%	6.1%	113.4%	85.9%
Chase	NA	25	\$257	\$10	0.3%	0.1%	2	\$12	\$6	0.1%	0.0%	46.6%	21.6%
First Tennessee Bank	NA	19	\$577	\$30	0.2%	0.2%	3	\$32	\$11	0.2%	0.1%	92.0%	25.7%
Atlantic Bk NY	NA	3	\$734	\$245	0.0%	0.3%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
NetBank	NA	3	\$491	\$164	0.0%	0.2%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Wachovia	NA	2	\$1,607	\$804	0.0%	0.7%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Greater Bay Bank	NA	2	\$347	\$174	0.0%	0.1%	2	\$347	\$174	0.1%	0.7%	582.9%	463.5%
Sunflower Bank	NA	1	\$750	\$750	0.0%	0.3%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Cathay Bank	NA	1	\$490	\$490	0.0%	0.2%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
UnitedKingfield Bk	NA	1	\$250	\$250	0.0%	0.1%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
All Other Lenders	NA	19	\$1,205	\$63	0.2%	0.5%	6	\$530	\$88	0.4%	1.0%	184.1%	203.8%
Subtotal	NA	672	\$24,290	\$36	7.3%	9.9%	129	\$4,179	\$32	8.2%	7.9%	111.9%	79.7%
All Lenders Above	NA	9,176	\$244,560	\$27	99.7%	99.3%	1,573	\$52,584	\$33	99.6%	98.9%	99.9%	99.6%
Total - All Lenders	NA	9,206	\$246,353	\$27	100.0%	100.0%	1,580	\$53,169	\$34	100.0%	100.0%	100.0%	100.0%

**Table 11A – Middlesex County
Loans to Businesses With Revenues Under \$1 Million
By Lender Type and Largest Individual Lenders, 2005**

	Mass Deposits 6/30/05 (000s)	Loans to Firms Anywhere in the County					Loans to Firms in Low & Moderate Income Census Tracts					Low/Mod Market Share as % of Total Market Share	
		Loans	Dollars (000s)	Avg. Loan Size	Market Share: Loans	Market Share: Dollars	Loans	Dollars (000s)	Avg. Loan Size	Market Share: Loans	Market Share: Dollars	Loans	Dollars
A. Massachusetts Banks													
Bank of America	\$35,732,187	2,338	\$49,129	\$21	12.1%	10.6%	439	\$10,386	\$24	12.3%	12.2%	101.7%	114.7%
Citizens	\$24,702,896	1,767	\$71,458	\$40	9.1%	15.5%	387	\$13,868	\$36	10.8%	16.3%	118.7%	105.3%
TD BankNorth	\$7,678,806	478	\$34,123	\$71	2.5%	7.4%	80	\$4,380	\$55	2.2%	5.1%	90.7%	69.7%
Sovereign Bank	\$12,652,915	327	\$18,818	\$58	1.7%	4.1%	90	\$3,569	\$40	2.5%	4.2%	149.2%	102.9%
Middlesex Savings	\$2,803,357	266	\$23,842	\$90	1.4%	5.2%	21	\$3,174	\$151	0.6%	3.7%	42.8%	72.3%
Century B&T	\$1,262,947	122	\$15,697	\$129	0.6%	3.4%	43	\$6,006	\$140	1.2%	7.1%	191.0%	207.7%
Eastern Bank	\$4,819,311	98	\$13,338	\$136	0.5%	2.9%	25	\$4,541	\$182	0.7%	5.3%	138.2%	184.8%
Northern B&T	\$292,903	82	\$11,853	\$145	0.4%	2.6%	14	\$2,700	\$193	0.4%	3.2%	92.5%	123.6%
The Lowell Five	\$565,145	57	\$8,374	\$147	0.3%	1.8%	10	\$1,573	\$157	0.3%	1.8%	95.0%	102.0%
Belmont Savings	\$305,812	40	\$3,592	\$90	0.2%	0.8%	2	\$11	\$6	0.1%	0.0%	27.1%	1.7%
Watertown Savings	\$984,626	31	\$3,420	\$110	0.2%	0.7%	6	\$395	\$66	0.2%	0.5%	104.9%	62.7%
Framingham Co-op	\$236,316	31	\$2,154	\$69	0.2%	0.5%	8	\$471	\$59	0.2%	0.6%	139.9%	118.7%
Salem Five	\$1,314,297	30	\$5,101	\$170	0.2%	1.1%	6	\$1,064	\$177	0.2%	1.2%	108.4%	113.2%
Cambridge Savings	\$1,653,623	30	\$2,684	\$89	0.2%	0.6%	3	\$420	\$140	0.1%	0.5%	54.2%	84.9%
Boston Private	\$1,527,585	28	\$7,938	\$284	0.1%	1.7%	6	\$2,400	\$400	0.2%	2.8%	116.2%	164.1%
Brookline Bank	\$1,154,208	24	\$6,876	\$286	0.1%	1.5%	3	\$470	\$157	0.1%	0.6%	67.7%	37.1%
Central Coop	\$341,067	24	\$4,667	\$194	0.1%	1.0%	6	\$1,045	\$174	0.2%	1.2%	135.6%	121.5%
Eagle Bank	\$386,384	22	\$3,902	\$177	0.1%	0.8%	12	\$1,268	\$106	0.3%	1.5%	295.7%	176.4%
DanversBank	\$841,624	20	\$2,401	\$120	0.1%	0.5%	3	\$245	\$82	0.1%	0.3%	81.2%	55.4%
The Savings Bank	\$379,880	13	\$2,204	\$170	0.1%	0.5%	1	\$480	\$480	0.0%	0.6%	41.7%	118.2%
North Shore Bank	\$315,438	10	\$2,512	\$251	0.1%	0.5%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Rockland Trust	\$2,157,403	8	\$1,785	\$223	0.0%	0.4%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Fidelity Bank	\$239,815	7	\$1,608	\$230	0.0%	0.3%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Commerce B&T	\$759,607	6	\$1,482	\$247	0.0%	0.3%	2	\$1,283	\$642	0.1%	1.5%	180.6%	470.0%
Flagship B&T	\$463,784	4	\$2,164	\$541	0.0%	0.5%	1	\$490	\$490	0.0%	0.6%	135.9%	122.9%
WestBank	\$454,576	2	\$1,750	\$875	0.0%	0.4%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Beverly National	\$375,048	2	\$1,450	\$725	0.0%	0.3%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
All Other Mass Bks	NA	16	\$3,942	\$246	0.1%	0.9%	2	\$310	\$155	0.1%	0.4%	67.7%	42.7%
Subtotal	NA	5,883	\$308,264	\$52	30.4%	66.7%	1,170	\$60,549	\$52	32.8%	71.1%	107.8%	106.6%
B. Credit Card Lenders													
CitiBank	NA	3,974	\$27,925	\$7	20.5%	6.0%	696	\$4,287	\$6	19.5%	5.0%	94.9%	83.3%
MBNA America	NA	2,723	\$20,272	\$7	14.1%	4.4%	510	\$3,724	\$7	14.3%	4.4%	101.5%	99.7%
Advanta	NA	2,608	\$25,229	\$10	13.5%	5.5%	419	\$3,698	\$9	11.7%	4.3%	87.1%	79.6%
Capital One	NA	2,545	\$17,761	\$7	13.2%	3.8%	476	\$2,526	\$5	13.3%	3.0%	101.4%	77.2%
GE Capital	NA	265	\$1,610	\$6	1.4%	0.3%	39	\$227	\$6	1.1%	0.3%	79.7%	76.5%
Other CC Lenders	NA	52	\$505	\$10	0.3%	0.1%	12	\$133	\$11	0.3%	0.2%	125.1%	142.9%
Subtotal	NA	12,167	\$93,302	\$8	62.9%	20.2%	2,152	\$14,595	\$7	60.3%	17.1%	95.8%	84.9%
C. All Other Lenders													
Wells Fargo	NA	1,104	\$32,466	\$29	5.7%	7.0%	214	\$6,037	\$28	6.0%	7.1%	105.0%	100.9%
First Tennessee Bank	NA	42	\$1,744	\$42	0.2%	0.4%	4	\$160	\$40	0.1%	0.2%	51.6%	49.8%
Comerica	NA	16	\$7,236	\$452	0.1%	1.6%	2	\$1,200	\$600	0.1%	1.4%	67.7%	90.0%
Silicon Valley Bank	NA	8	\$3,900	\$488	0.0%	0.8%	1	\$1,000	\$1,000	0.0%	1.2%	67.8%	139.2%
Greater Bay Bank	NA	7	\$2,000	\$286	0.0%	0.4%	3	\$766	\$255	0.1%	0.9%	232.7%	207.9%
Keybank NA	NA	4	\$1,916	\$479	0.0%	0.4%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
All Other Lenders	NA	109	\$11,472	\$105	0.6%	2.5%	23	\$871	\$38	0.6%	1.0%	114.4%	41.2%
Subtotal	NA	1,290	\$60,734	\$47	6.7%	13.1%	247	\$10,034	\$41	6.9%	11.8%	103.8%	89.7%
All Lenders Above	NA	19,163	\$446,381	\$23	99.1%	96.6%	3,532	\$83,864	\$24	99.0%	98.5%	99.9%	102.0%
Total - All Lenders	NA	19,340	\$462,300	\$24	100.0%	100.0%	3,569	\$85,178	\$24	100.0%	100.0%	100.0%	100.0%

**Table 11A – Norfolk County
Loans to Businesses With Revenues Under \$1 Million
By Lender Type and Largest Individual Lenders, 2005**

	Mass Deposits 6/30/05 (000s)	Loans to Firms Anywhere in the County					Loans to Firms in Low & Moderate Income Census Tracts					Low/Mod Market Share as % of Total Market Share	
		Loans	Dollars (000s)	Avg. Loan Size	Market Share: Loans	Market Share: Dollars	Loans	Dollars (000s)	Avg. Loan Size	Market Share: Loans	Market Share: Dollars	Loans	Dollars
A. Massachusetts Banks													
Bank of America	\$35,732,187	1,094	\$21,675	\$20	12.2%	11.9%	12	\$305	\$25	11.8%	17.5%	96.2%	147.0%
Citizens	\$24,702,896	921	\$33,062	\$36	10.3%	18.2%	18	\$398	\$22	17.6%	22.9%	171.3%	125.7%
Sovereign Bank	\$12,652,915	158	\$11,774	\$75	1.8%	6.5%	1	\$90	\$90	1.0%	5.2%	55.5%	79.8%
South Shore Savings	\$601,552	115	\$8,302	\$72	1.3%	4.6%	1	\$60	\$60	1.0%	3.5%	76.2%	75.5%
TD BankNorth	\$7,678,806	112	\$8,115	\$72	1.3%	4.5%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Rockland Trust	\$2,157,403	74	\$4,760	\$64	0.8%	2.6%	4	\$327	\$82	3.9%	18.8%	473.9%	717.4%
Eastern Bank	\$4,819,311	61	\$10,915	\$179	0.7%	6.0%	1	\$10	\$10	1.0%	0.6%	143.7%	9.6%
Middlesex Savings	\$2,803,357	27	\$3,532	\$131	0.3%	1.9%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Boston Private	\$1,527,585	19	\$4,292	\$226	0.2%	2.4%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Bristol County Sav	\$663,142	18	\$1,651	\$92	0.2%	0.9%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Century B&T	\$1,262,947	18	\$1,290	\$72	0.2%	0.7%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Brookline Bank	\$1,154,208	12	\$3,480	\$290	0.1%	1.9%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Salem Five	\$1,314,297	8	\$3,446	\$431	0.1%	1.9%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
North Easton Sav	\$370,417	4	\$240	\$60	0.0%	0.1%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
North Shore Bank	\$315,438	2	\$328	\$164	0.0%	0.2%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Central Coop	\$341,067	1	\$350	\$350	0.0%	0.2%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Southbridge Savings	\$295,360	1	\$116	\$116	0.0%	0.1%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Framingham Co-op	\$236,316	1	\$100	\$100	0.0%	0.1%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
All Other Mass Bks	NA	2	\$38	\$19	0.0%	0.0%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Subtotal	NA	2,648	\$117,466	\$44	29.6%	64.7%	37	\$1,190	\$32	36.3%	68.4%	122.5%	105.8%
B. Credit Card Lenders													
CitiBank	NA	1,750	\$11,939	\$7	19.6%	6.6%	17	\$124	\$7	16.7%	7.1%	85.2%	108.5%
Advanta	NA	1,295	\$12,479	\$10	14.5%	6.9%	14	\$145	\$10	13.7%	8.3%	94.8%	121.3%
MBNA America	NA	1,248	\$8,959	\$7	14.0%	4.9%	12	\$90	\$8	11.8%	5.2%	84.3%	104.9%
Capital One	NA	1,192	\$8,773	\$7	13.3%	4.8%	14	\$79	\$6	13.7%	4.5%	103.0%	94.0%
GE Capital	NA	198	\$1,139	\$6	2.2%	0.6%	3	\$16	\$5	2.9%	0.9%	132.8%	146.7%
US Bank	NA	16	\$145	\$9	0.2%	0.1%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Other CC Lenders	NA	4	\$32	\$8	0.0%	0.0%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Subtotal	NA	5,703	\$43,466	\$8	63.8%	23.9%	60	\$454	\$8	58.8%	26.1%	92.2%	109.1%
C. All Other Lenders													
Wells Fargo	NA	523	\$16,346	\$31	5.8%	9.0%	5	\$95	\$19	4.9%	5.5%	83.8%	60.7%
First Tennessee Bank	NA	26	\$1,100	\$42	0.3%	0.6%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Chase	NA	17	\$188	\$11	0.2%	0.1%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Webster Bank	NA	8	\$1,333	\$167	0.1%	0.7%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
NetBank	NA	5	\$227	\$45	0.1%	0.1%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Branch Banking Tr	NA	2	\$118	\$59	0.0%	0.1%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Wachovia	NA	1	\$500	\$500	0.0%	0.3%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
United Comm1	NA	1	\$250	\$250	0.0%	0.1%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Bar Harbor B&T	NA	1	\$150	\$150	0.0%	0.1%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Unity Bank	NA	1	\$145	\$145	0.0%	0.1%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Ocean NB	NA	1	\$100	\$100	0.0%	0.1%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
All Other Lenders	NA	5	\$221	\$44	0.1%	0.1%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Subtotal	NA	591	\$20,678	\$35	6.6%	11.4%	5	\$95	\$19	4.9%	5.5%	74.2%	48.0%
All Lenders Above	NA	8,931	\$181,319	\$20	99.9%	99.8%	102	\$1,739	\$17	100.0%	100.0%	100.1%	100.2%
Total - All Lenders	NA	8,942	\$181,610	\$20	100.0%	100.0%	102	\$1,739	\$17	100.0%	100.0%	100.0%	100.0%

**Table 11A – Plymouth County
Loans to Businesses With Revenues Under \$1 Million
By Lender Type and Largest Individual Lenders, 2005**

	Mass Deposits 6/30/05 (000s)	Loans to Firms Anywhere in the County					Loans to Firms in Low & Moderate Income Census Tracts					Low/Mod Market Share as % of Total Market Share	
		Loans	Dollars (000s)	Avg. Loan Size	Market Share: Loans	Market Share: Dollars	Loans	Dollars (000s)	Avg. Loan Size	Market Share: Loans	Market Share: Dollars	Loans	Dollars
A. Massachusetts Banks													
Citizens	\$24,702,896	535	\$20,331	\$38	8.5%	15.1%	60	\$2,145	\$36	7.4%	11.6%	86.6%	76.9%
Bank of America	\$35,732,187	506	\$10,140	\$20	8.0%	7.5%	77	\$1,299	\$17	9.4%	7.0%	117.5%	93.4%
Rockland Trust	\$2,157,403	420	\$16,550	\$39	6.7%	12.3%	58	\$1,885	\$32	7.1%	10.2%	106.6%	83.0%
Sovereign Bank	\$12,652,915	128	\$7,459	\$58	2.0%	5.5%	23	\$1,263	\$55	2.8%	6.8%	138.7%	123.4%
Eastern Bank	\$4,819,311	81	\$9,490	\$117	1.3%	7.0%	9	\$853	\$95	1.1%	4.6%	85.8%	65.5%
South Shore Savings	\$601,552	76	\$10,012	\$132	1.2%	7.4%	1	\$100	\$100	0.1%	0.5%	10.1%	7.3%
TD BankNorth	\$7,678,806	44	\$4,296	\$98	0.7%	3.2%	17	\$2,017	\$119	2.1%	10.9%	298.2%	342.1%
North Easton Sav	\$370,417	13	\$1,139	\$88	0.2%	0.8%	2	\$219	\$110	0.2%	1.2%	118.7%	140.1%
Bristol County Sav	\$663,142	9	\$1,396	\$155	0.1%	1.0%	2	\$965	\$482	0.2%	5.2%	171.5%	503.8%
Boston Private	\$1,527,585	7	\$2,332	\$333	0.1%	1.7%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Slade's Ferry Bank	\$408,557	6	\$919	\$153	0.1%	0.7%	1	\$100	\$100	0.1%	0.5%	128.6%	79.3%
Century B&T	\$1,262,947	6	\$248	\$41	0.1%	0.2%	2	\$50	\$25	0.2%	0.3%	257.4%	146.9%
Citizens-Union Sav	\$441,767	4	\$1,325	\$331	0.1%	1.0%	2	\$530	\$265	0.2%	2.9%	386.3%	291.5%
Salem Five	\$1,314,297	3	\$845	\$282	0.0%	0.6%	3	\$845	\$282	0.4%	4.6%	773.1%	728.7%
Central Coop	\$341,067	2	\$1,093	\$546	0.0%	0.8%	1	\$593	\$593	0.1%	3.2%	386.8%	395.4%
Brookline Bank	\$1,154,208	2	\$575	\$288	0.0%	0.4%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Cape Cod Five	\$1,290,759	2	\$170	\$85	0.0%	0.1%	2	\$170	\$85	0.2%	0.9%	773.8%	728.9%
Cape Cod Coop	\$339,051	1	\$450	\$450	0.0%	0.3%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Northern B&T	\$292,903	1	\$430	\$430	0.0%	0.3%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Southbridge Sav	\$295,360	1	\$100	\$100	0.0%	0.1%	1	\$100	\$100	0.1%	0.5%	775.9%	728.7%
All Other Mass Bks	NA	1	\$3	\$3	0.0%	0.0%	1	\$3	\$3	0.1%	0.0%	775.9%	736.4%
Subtotal	NA	1,848	\$89,303	\$48	29.4%	66.3%	262	\$13,137	\$50	32.1%	71.0%	109.4%	107.2%
B. Credit Card Lenders													
MBNA America	NA	1,131	\$7,708	\$7	18.0%	5.7%	116	\$828	\$7	14.2%	4.5%	79.2%	78.3%
CitiBank	NA	910	\$5,867	\$6	14.5%	4.4%	123	\$724	\$6	15.1%	3.9%	104.3%	89.9%
Capital One	NA	891	\$5,678	\$6	14.2%	4.2%	130	\$544	\$4	16.0%	2.9%	112.6%	69.8%
Advanta	NA	877	\$8,758	\$10	13.9%	6.5%	104	\$1,208	\$12	12.8%	6.5%	91.5%	100.5%
GE Capital	NA	224	\$1,270	\$6	3.6%	0.9%	20	\$118	\$6	2.5%	0.6%	68.9%	67.7%
US Bank	NA	11	\$96	\$9	0.2%	0.1%	3	\$22	\$7	0.4%	0.1%	210.5%	167.0%
Other CC Lenders	NA	2	\$13	\$6	0.0%	0.0%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Subtotal	NA	4,046	\$29,390	\$7	64.3%	21.8%	496	\$3,444	\$7	60.9%	18.6%	94.6%	85.4%
C. All Other Lenders													
Wells Fargo	NA	331	\$10,584	\$32	5.3%	7.9%	45	\$1,373	\$31	5.5%	7.4%	104.9%	94.5%
First Tennessee Bank	NA	26	\$951	\$37	0.4%	0.7%	8	\$236	\$30	1.0%	1.3%	237.5%	180.8%
Webster Bank	NA	10	\$959	\$96	0.2%	0.7%	2	\$86	\$43	0.2%	0.5%	154.4%	65.4%
Chase	NA	8	\$70	\$9	0.1%	0.1%	1	\$12	\$12	0.1%	0.1%	96.5%	124.9%
1st Source Bank	NA	5	\$559	\$112	0.1%	0.4%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Main St Bank	NA	4	\$145	\$36	0.1%	0.1%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Tompkins Trust	NA	2	\$660	\$330	0.0%	0.5%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Unity Bank	NA	1	\$700	\$700	0.0%	0.5%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Amsouth Bank	NA	1	\$684	\$684	0.0%	0.5%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Fifth Third Bank	NA	1	\$401	\$401	0.0%	0.3%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Gold Bank	NA	1	\$206	\$206	0.0%	0.2%	1	\$206	\$206	0.1%	1.1%	775.9%	728.9%
All Other Lenders	NA	7	\$156	\$22	0.1%	0.1%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Subtotal	NA	397	\$16,075	\$40	6.3%	11.9%	57	\$1,913	\$34	7.0%	10.3%	110.8%	86.7%
All Lenders Above	NA	6,281	\$134,596	\$21	99.8%	99.9%	814	\$18,491	\$23	99.9%	100.0%	100.0%	100.1%
Total - All Lenders	NA	6,291	\$134,768	\$21	100.0%	100.0%	815	\$18,494	\$23	100.0%	100.0%	100.0%	100.0%

**Table 11A – Suffolk County
Loans to Businesses With Revenues Under \$1 Million
By Lender Type and Largest Individual Lenders, 2005**

	Mass Deposits 6/30/05 (000s)	Loans to Firms Anywhere in the County					Loans to Firms in Low & Moderate Income Census Tracts					Low/Mod Market Share as % of Total Market Share	
		Loans	Dollars (000s)	Avg. Loan Size	Market Share: Loans	Market Share: Dollars	Loans	Dollars (000s)	Avg. Loan Size	Market Share: Loans	Market Share: Dollars	Loans	Dollars
A. Massachusetts Banks													
Bank of America	\$35,732,187	952	\$21,324	\$22	14.3%	12.8%	500	\$11,745	\$23	14.8%	13.6%	103.4%	106.4%
Citizens	\$24,702,896	939	\$48,174	\$51	14.1%	28.9%	493	\$23,314	\$47	14.6%	27.0%	103.4%	93.5%
Sovereign Bank	\$12,652,915	190	\$12,128	\$64	2.9%	7.3%	110	\$7,469	\$68	3.3%	8.7%	114.0%	119.0%
TD BankNorth	\$7,678,806	58	\$5,081	\$88	0.9%	3.0%	27	\$1,952	\$72	0.8%	2.3%	91.7%	74.2%
Boston Private	\$1,527,585	47	\$9,527	\$203	0.7%	5.7%	17	\$5,322	\$313	0.5%	6.2%	71.2%	107.9%
Century B&T	\$1,262,947	42	\$3,762	\$90	0.6%	2.3%	24	\$1,783	\$74	0.7%	2.1%	112.6%	91.6%
Eastern Bank	\$4,819,311	39	\$5,733	\$147	0.6%	3.4%	25	\$2,875	\$115	0.7%	3.3%	126.3%	96.9%
Brookline Bank	\$1,154,208	16	\$4,177	\$261	0.2%	2.5%	8	\$1,576	\$197	0.2%	1.8%	98.5%	72.9%
East Boston Savings	\$653,784	11	\$2,836	\$258	0.2%	1.7%	9	\$2,471	\$275	0.3%	2.9%	161.1%	168.4%
DanversBank	\$841,624	11	\$2,149	\$195	0.2%	1.3%	6	\$1,508	\$251	0.2%	1.7%	107.4%	135.6%
Salem Five	\$1,314,297	10	\$3,331	\$333	0.2%	2.0%	5	\$2,254	\$451	0.1%	2.6%	98.5%	130.8%
North Shore Bank	\$315,438	7	\$746	\$107	0.1%	0.4%	3	\$211	\$70	0.1%	0.2%	84.4%	54.6%
South Shore Savings	\$601,552	5	\$899	\$180	0.1%	0.5%	3	\$524	\$175	0.1%	0.6%	118.2%	112.6%
Cambridge Savings	\$1,653,623	2	\$246	\$123	0.0%	0.1%	1	\$200	\$200	0.0%	0.2%	98.7%	157.1%
Middlesex Savings	\$2,803,357	2	\$135	\$68	0.0%	0.1%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Eagle Bank	\$386,384	1	\$375	\$375	0.0%	0.2%	1	\$375	\$375	0.0%	0.4%	197.3%	193.3%
All Other Mass Bks	NA	12	\$316	\$26	0.2%	0.2%	4	\$87	\$22	0.1%	0.1%	65.6%	53.2%
Subtotal	NA	2,344	\$120,939	\$52	35.3%	72.5%	1,236	\$63,666	\$52	36.6%	73.8%	103.9%	101.7%
B. Credit Card Lenders													
CitiBank	NA	1,406	\$9,433	\$7	21.1%	5.7%	635	\$3,800	\$6	18.8%	4.4%	88.9%	77.8%
Capital One	NA	839	\$4,510	\$5	12.6%	2.7%	467	\$2,279	\$5	13.8%	2.6%	109.6%	97.6%
MBNA America	NA	803	\$6,142	\$8	12.1%	3.7%	392	\$3,450	\$9	11.6%	4.0%	96.1%	108.5%
Advanta	NA	724	\$6,832	\$9	10.9%	4.1%	370	\$3,400	\$9	11.0%	3.9%	100.7%	96.2%
GE Capital	NA	79	\$424	\$5	1.2%	0.3%	38	\$189	\$5	1.1%	0.2%	94.7%	86.1%
US Bank	NA	31	\$261	\$8	0.5%	0.2%	7	\$78	\$11	0.2%	0.1%	44.5%	57.7%
Other CC Lenders	NA	1	\$7	\$7	0.0%	0.0%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Subtotal	NA	3,883	\$27,609	\$7	58.4%	16.6%	1,909	\$13,196	\$7	56.5%	15.3%	96.8%	92.4%
C. All Other Lenders													
Wells Fargo	NA	373	\$10,969	\$29	5.6%	6.6%	201	\$5,833	\$29	6.0%	6.8%	106.1%	102.8%
Chase	NA	13	\$914	\$70	0.2%	0.5%	8	\$587	\$73	0.2%	0.7%	121.2%	124.1%
First Tennessee Bank	NA	9	\$300	\$33	0.1%	0.2%	7	\$200	\$29	0.2%	0.2%	153.2%	128.9%
Cathay Bank	NA	5	\$1,255	\$251	0.1%	0.8%	5	\$1,255	\$251	0.1%	1.5%	197.2%	193.2%
Atlantic Bk NY	NA	3	\$616	\$205	0.0%	0.4%	2	\$409	\$204	0.1%	0.5%	131.3%	128.3%
NetBank	NA	3	\$412	\$137	0.0%	0.2%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Greater Bay Bank	NA	2	\$360	\$180	0.0%	0.2%	2	\$360	\$180	0.1%	0.4%	197.3%	193.3%
Silicon Valley Bank	NA	1	\$750	\$750	0.0%	0.4%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Amsouth Bank	NA	1	\$600	\$600	0.0%	0.4%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Gold Bank	NA	1	\$450	\$450	0.0%	0.3%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Suntrust Banks	NA	1	\$400	\$400	0.0%	0.2%	1	\$400	\$400	0.0%	0.5%	197.3%	193.2%
Comerica	NA	1	\$387	\$387	0.0%	0.2%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Vectra Bank	NA	1	\$317	\$317	0.0%	0.2%	1	\$317	\$317	0.0%	0.4%	197.3%	193.3%
Washington Trust	NA	1	\$200	\$200	0.0%	0.1%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Wachovia	NA	1	\$199	\$199	0.0%	0.1%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
All Other Lenders	NA	6	\$95	\$16	0.1%	0.1%	4	\$80	\$20	0.1%	0.1%	131.3%	162.7%
Subtotal	NA	422	\$18,224	\$43	6.3%	10.9%	231	\$9,441	\$41	6.8%	10.9%	107.8%	100.1%
All Lenders Above	NA	6,630	\$166,354	\$25	99.7%	99.7%	3,368	\$86,136	\$26	99.8%	99.8%	100.0%	100.1%
Total - All Lenders	NA	6,649	\$166,772	\$25	100.0%	100.0%	3,376	\$86,303	\$26	100.0%	100.0%	100.0%	100.0%

Table 11A – Boston MSA
Loans to Businesses With Revenues Under \$1 Million
By Lender Type and Largest Individual Lenders, 2005

	Mass Deposits 6/30/05 (000s)	Loans to Firms Anywhere in the MSA					Loans to Firms in Low & Moderate Income Census Tracts					Low/Mod Market Share as % of Total Market Share	
		Loans	Dollars (000s)	Avg. Loan Size	Market Share: Loans	Market Share: Dollars	Loans	Dollars (000s)	Avg. Loan Size	Market Share: Loans	Market Share: Dollars	Loans	Dollars
A. Massachusetts Banks													
Bank of America	\$35,732,187	5,663	\$116,340	\$21	11.2%	9.8%	1,178	\$26,220	\$22	12.5%	10.7%	111.1%	109.7%
Citizens	\$24,702,896	4,518	\$186,828	\$41	9.0%	15.7%	1,042	\$42,276	\$41	11.0%	17.3%	123.2%	110.1%
TD BankNorth	\$7,678,806	1,347	\$96,143	\$71	2.7%	8.1%	247	\$18,861	\$76	2.6%	7.7%	97.9%	95.5%
Sovereign Bank	\$12,652,915	1,006	\$62,070	\$62	2.0%	5.2%	274	\$15,675	\$57	2.9%	6.4%	145.5%	122.9%
Rockland Trust	\$2,157,403	509	\$23,319	\$46	1.0%	2.0%	63	\$2,267	\$36	0.7%	0.9%	66.1%	47.3%
Eastern Bank	\$4,819,311	422	\$53,799	\$127	0.8%	4.5%	82	\$12,306	\$150	0.9%	5.0%	103.8%	111.3%
Middlesex Savings	\$2,803,357	298	\$27,772	\$93	0.6%	2.3%	23	\$3,212	\$140	0.2%	1.3%	41.2%	56.3%
Century B&T	\$1,262,947	225	\$25,889	\$115	0.4%	2.2%	83	\$9,779	\$118	0.9%	4.0%	197.0%	183.8%
South Shore Savings	\$601,552	196	\$19,213	\$98	0.4%	1.6%	5	\$684	\$137	0.1%	0.3%	13.6%	17.3%
Salem Five	\$1,314,297	192	\$38,334	\$200	0.4%	3.2%	51	\$13,511	\$265	0.5%	5.5%	141.9%	171.5%
North Shore Bank	\$315,438	142	\$19,524	\$137	0.3%	1.6%	33	\$3,888	\$118	0.3%	1.6%	124.2%	96.9%
Boston Private	\$1,527,585	108	\$24,846	\$230	0.2%	2.1%	26	\$8,212	\$316	0.3%	3.4%	128.6%	160.9%
DanversBank	\$841,624	103	\$12,664	\$123	0.2%	1.1%	18	\$2,622	\$146	0.2%	1.1%	93.3%	100.8%
Beverly National	\$375,048	96	\$14,293	\$149	0.2%	1.2%	21	\$3,151	\$150	0.2%	1.3%	116.9%	107.3%
Northern B&T	\$292,903	90	\$14,592	\$162	0.2%	1.2%	16	\$2,778	\$174	0.2%	1.1%	95.0%	92.7%
The Lowell Five	\$565,145	57	\$8,374	\$147	0.1%	0.7%	10	\$1,573	\$157	0.1%	0.6%	93.7%	91.4%
Brookline Bank	\$1,154,208	54	\$15,108	\$280	0.1%	1.3%	11	\$2,046	\$186	0.1%	0.8%	108.9%	65.9%
Belmont Savings	\$305,812	41	\$3,600	\$88	0.1%	0.3%	2	\$11	\$6	0.0%	0.0%	26.0%	1.5%
Watertown Savings	\$984,626	34	\$3,565	\$105	0.1%	0.3%	7	\$415	\$59	0.1%	0.2%	109.9%	56.6%
Central Coop	\$341,067	30	\$6,309	\$210	0.1%	0.5%	8	\$1,663	\$208	0.1%	0.7%	142.6%	128.3%
Eagle Bank	\$386,384	29	\$5,830	\$201	0.1%	0.5%	14	\$1,793	\$128	0.1%	0.7%	257.7%	149.7%
Bristol County Sav	\$663,142	27	\$3,047	\$113	0.1%	0.3%	2	\$965	\$482	0.0%	0.4%	39.4%	154.1%
East Boston Savings	\$653,784	23	\$5,448	\$237	0.0%	0.5%	11	\$2,781	\$253	0.1%	1.1%	255.5%	248.4%
The Savings Bank	\$379,880	19	\$4,133	\$218	0.0%	0.3%	2	\$515	\$258	0.0%	0.2%	56.1%	60.7%
Flagship B&T	\$463,784	5	\$3,164	\$633	0.0%	0.3%	1	\$490	\$490	0.0%	0.2%	106.1%	75.4%
All Other Mass Bks	NA	131	\$19,154	\$146	0.3%	1.6%	23	\$3,500	\$152	0.2%	1.4%	93.8%	88.9%
Subtotal	NA	15,365	\$813,358	\$53	30.5%	68.2%	3,253	\$181,194	\$56	34.5%	74.0%	113.1%	108.4%
B. Credit Card Lenders													
CitiBank	NA	9,626	\$66,089	\$7	19.1%	5.5%	1,721	\$10,503	\$6	18.2%	4.3%	95.5%	77.3%
MBNA America	NA	7,405	\$54,398	\$7	14.7%	4.6%	1,295	\$10,238	\$8	13.7%	4.2%	93.4%	91.6%
Capital One	NA	6,834	\$45,589	\$7	13.6%	3.8%	1,301	\$6,492	\$5	13.8%	2.7%	101.7%	69.3%
Advanta	NA	6,741	\$65,632	\$10	13.4%	5.5%	1,064	\$9,940	\$9	11.3%	4.1%	84.3%	73.7%
GE Capital	NA	953	\$5,563	\$6	1.9%	0.5%	115	\$613	\$5	1.2%	0.3%	64.4%	53.6%
Other CC Lenders	NA	132	\$1,173	\$9	0.3%	0.1%	24	\$241	\$10	0.3%	0.1%	97.1%	100.0%
Subtotal	NA	31,691	\$238,444	\$8	62.8%	20.0%	5,520	\$38,027	\$7	58.5%	15.5%	93.0%	77.6%
C. All Other Lenders													
Wells Fargo	NA	2,927	\$87,947	\$30	5.8%	7.4%	581	\$16,596	\$29	6.2%	6.8%	106.0%	91.8%
First Tennessee Bank	NA	122	\$4,672	\$38	0.2%	0.4%	22	\$628	\$29	0.2%	0.3%	96.3%	65.4%
Comerica	NA	18	\$7,745	\$430	0.0%	0.6%	2	\$1,200	\$600	0.0%	0.5%	59.3%	75.4%
Silicon Valley Bank	NA	9	\$4,650	\$517	0.0%	0.4%	1	\$1,000	\$1,000	0.0%	0.4%	59.0%	104.7%
Wachovia	NA	6	\$3,356	\$559	0.0%	0.3%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
All Other Lenders	NA	290	\$31,631	\$109	0.6%	2.7%	63	\$6,238	\$99	0.7%	2.5%	116.0%	96.0%
Subtotal	NA	3,372	\$140,001	\$42	6.7%	11.7%	669	\$25,662	\$38	7.1%	10.5%	106.0%	89.2%
All Lenders Above	NA	49,875	\$1,139,845	\$23	98.9%	95.6%	9,332	\$234,904	\$25	98.8%	95.9%	99.9%	100.3%
Total - All Lenders	NA	50,428	\$1,191,803	\$24	100.0%	100.0%	9,442	\$244,883	\$26	100.0%	100.0%	100.0%	100.0%

Table 11B – Essex County
Change in Loans to Businesses With Revenues Under \$1 Million
By Lender Type, 2002 – 2005

	Number of Loans				Dollar Amount of Loans (000s)			
	2002	2003	2004	2005	2002	2003	2004	2005
A. Overall Change in Loans								
Massachusetts Banks	1,884	2,367	2,389	2,642	\$145,084	\$208,392	\$193,839	\$177,386
Credit Card Lenders	2,896	4,225	3,933	5,892	\$20,385	\$23,406	\$22,936	\$44,677
All Other Bank Lenders	130	431	706	672	\$12,906	\$16,847	\$26,415	\$24,290
Totals - All Lenders	4,910	7,023	7,028	9,206	\$178,375	\$248,645	\$243,190	\$246,353
B. Overall Change in Market Share								
Massachusetts Banks	38.4%	33.7%	34.0%	28.7%	81.3%	83.8%	79.7%	72.0%
Credit Card Lenders	59.0%	60.2%	56.0%	64.0%	11.4%	9.4%	9.4%	18.1%
All Other Bank Lenders	2.6%	6.1%	10.0%	7.3%	7.2%	6.8%	10.9%	9.9%
Totals - All Lenders	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
C. Change in Loans in Low & Moderate Income Tracts								
Massachusetts Banks	394	581	430	548	\$31,965	\$57,580	\$35,851	\$42,652
Credit Card Lenders	484	785	634	903	\$3,046	\$3,930	\$3,511	\$6,338
All Other Bank Lenders	27	83	124	129	\$724	\$2,452	\$4,947	\$4,179
Totals - All Lenders	905	1,449	1,188	1,580	\$35,735	\$63,962	\$44,309	\$53,169
D. Change in Market Share in Low & Moderate Income Tracts								
Massachusetts Banks	43.5%	40.1%	36.2%	34.7%	89.5%	90.0%	80.9%	80.2%
Credit Card Lenders	53.5%	54.2%	53.4%	57.2%	8.5%	6.1%	7.9%	11.9%
All Other Bank Lenders	3.0%	5.7%	10.4%	8.2%	2.0%	3.8%	11.2%	7.9%
Totals - All Lenders	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 11B – Middlesex County
Change in Loans to Businesses With Revenues Under \$1 Million
By Lender Type, 2002 – 2005

	Number of Loans				Dollar Amount of Loans (000s)			
	2002	2003	2004	2005	2002	2003	2004	2005
A. Overall Change in Loans								
Massachusetts Banks	4,188	5,014	5,274	5,883	\$289,816	\$383,715	\$393,350	\$308,264
Credit Card Lenders	6,025	8,756	7,653	12,167	\$44,742	\$53,116	\$46,040	\$93,302
All Other Bank Lenders	357	942	1,516	1,290	\$32,732	\$51,342	\$63,894	\$60,734
Totals - All Lenders	10,570	14,712	14,443	19,340	\$367,290	\$488,173	\$503,284	\$462,300
B. Overall Change in Market Share								
Massachusetts Banks	39.6%	34.1%	36.5%	30.4%	78.9%	78.6%	78.2%	66.7%
Credit Card Lenders	57.0%	59.5%	53.0%	62.9%	12.2%	10.9%	9.1%	20.2%
All Other Bank Lenders	3.4%	6.4%	10.5%	6.7%	8.9%	10.5%	12.7%	13.1%
Totals - All Lenders	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
C. Change in Loans in Low & Moderate Income Tracts								
Massachusetts Banks	523	786	946	1,170	\$43,524	\$62,218	\$81,203	\$60,549
Credit Card Lenders	621	1,044	1,346	2,152	\$4,156	\$6,043	\$7,592	\$14,595
All Other Bank Lenders	27	138	306	247	\$3,086	\$9,066	\$12,589	\$10,034
Totals - All Lenders	1,171	1,968	2,598	3,569	\$50,766	\$77,327	\$101,384	\$85,178
D. Change in Market Share in Low & Moderate Income Tracts								
Massachusetts Banks	44.7%	39.9%	36.4%	32.8%	85.7%	80.5%	80.1%	71.1%
Credit Card Lenders	53.0%	53.0%	51.8%	60.3%	8.2%	7.8%	7.5%	17.1%
All Other Bank Lenders	2.3%	7.0%	11.8%	6.9%	6.1%	11.7%	12.4%	11.8%
Totals - All Lenders	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 11B – Norfolk County
Change in Loans to Businesses With Revenues Under \$1 Million
By Lender Type, 2002 – 2005

	Number of Loans				Dollar Amount of Loans (000s)			
	2002	2003	2004	2005	2002	2003	2004	2005
A. Overall Change in Loans								
Massachusetts Banks	1,778	2,170	2,156	2,648	\$123,305	\$155,290	\$152,493	\$117,466
Credit Card Lenders	2,739	3,894	3,459	5,703	\$21,222	\$22,787	\$22,070	\$43,466
All Other Bank Lenders	128	409	669	591	\$13,063	\$18,397	\$21,167	\$20,678
Totals - All Lenders	4,645	6,473	6,284	8,942	\$157,590	\$196,474	\$195,730	\$181,610
B. Overall Change in Market Share								
Massachusetts Banks	38.3%	33.5%	34.3%	29.6%	78.2%	79.0%	77.9%	64.7%
Credit Card Lenders	59.0%	60.2%	55.0%	63.8%	13.5%	11.6%	11.3%	23.9%
All Other Bank Lenders	2.8%	6.3%	10.6%	6.6%	8.3%	9.4%	10.8%	11.4%
Totals - All Lenders	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
C. Change in Loans in Low & Moderate Income Tracts								
Massachusetts Banks	44	78	25	37	\$5,956	\$5,718	\$2,258	\$1,190
Credit Card Lenders	39	111	55	60	\$292	\$668	\$268	\$454
All Other Bank Lenders	4	7	5	5	\$1,572	\$160	\$794	\$95
Totals - All Lenders	87	196	85	102	\$7,820	\$6,546	\$3,320	\$1,739
D. Change in Market Share in Low & Moderate Income Tracts								
Massachusetts Banks	50.6%	39.8%	29.4%	36.3%	76.2%	87.4%	68.0%	68.4%
Credit Card Lenders	44.8%	56.6%	64.7%	58.8%	3.7%	10.2%	8.1%	26.1%
All Other Bank Lenders	4.6%	3.6%	5.9%	4.9%	20.1%	2.4%	23.9%	5.5%
Totals - All Lenders	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 11B – Plymouth County
Change in Loans to Businesses With Revenues Under \$1 Million
By Lender Type, 2002 – 2005

	Number of Loans				Dollar Amount of Loans (000s)			
	2002	2003	2004	2005	2002	2003	2004	2005
A. Overall Change in Loans								
Massachusetts Banks	1,307	1,586	1,351	1,848	\$104,562	\$115,546	\$88,235	\$89,303
Credit Card Lenders	1,630	2,586	2,484	4,046	\$11,637	\$14,792	\$13,945	\$29,390
All Other Bank Lenders	78	277	480	397	\$5,158	\$9,924	\$16,144	\$16,075
Totals - All Lenders	3,015	4,449	4,315	6,291	\$121,357	\$140,262	\$118,324	\$134,768
B. Overall Change in Market Share								
Massachusetts Banks	43.3%	35.6%	31.3%	29.4%	86.2%	82.4%	74.6%	66.3%
Credit Card Lenders	54.1%	58.1%	57.6%	64.3%	9.6%	10.5%	11.8%	21.8%
All Other Bank Lenders	2.6%	6.2%	11.1%	6.3%	4.3%	7.1%	13.6%	11.9%
Totals - All Lenders	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
C. Change in Loans in Low & Moderate Income Tracts								
Massachusetts Banks	154	246	174	262	\$15,961	\$21,947	\$13,661	\$13,137
Credit Card Lenders	152	343	313	496	\$1,085	\$1,892	\$1,753	\$3,444
All Other Bank Lenders	14	45	68	57	\$1,907	\$1,260	\$2,890	\$1,913
Totals - All Lenders	320	634	555	815	\$18,953	\$25,099	\$18,304	\$18,494
D. Change in Market Share in Low & Moderate Income Tracts								
Massachusetts Banks	48.1%	38.8%	31.4%	32.1%	84.2%	87.4%	74.6%	71.0%
Credit Card Lenders	47.5%	54.1%	56.4%	60.9%	5.7%	7.5%	9.6%	18.6%
All Other Bank Lenders	4.4%	7.1%	12.3%	7.0%	10.1%	5.0%	15.8%	10.3%
Totals - All Lenders	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 11B – Suffolk County
Change in Loans to Businesses With Revenues Under \$1 Million
By Lender Type, 2002 – 2005

	Number of Loans				Dollar Amount of Loans (000s)			
	2002	2003	2004	2005	2002	2003	2004	2005
A. Overall Change in Loans								
Massachusetts Banks	1,674	1,828	1,820	2,344	\$138,070	\$132,523	\$133,368	\$120,939
Credit Card Lenders	2,365	2,998	2,445	3,883	\$16,356	\$17,789	\$15,361	\$27,609
All Other Bank Lenders	126	333	495	422	\$9,796	\$16,025	\$22,220	\$18,224
Totals - All Lenders	4,165	5,159	4,760	6,649	\$164,222	\$166,337	\$170,949	\$166,772
B. Overall Change in Market Share								
Massachusetts Banks	40.2%	35.4%	38.2%	35.3%	84.1%	79.7%	78.0%	72.5%
Credit Card Lenders	56.8%	58.1%	51.4%	58.4%	10.0%	10.7%	9.0%	16.6%
All Other Bank Lenders	3.0%	6.5%	10.4%	6.3%	6.0%	9.6%	13.0%	10.9%
Totals - All Lenders	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
C. Change in Loans in Low & Moderate Income Tracts								
Massachusetts Banks	961	1,101	926	1,236	\$76,386	\$73,955	\$65,586	\$63,666
Credit Card Lenders	1,209	1,571	1,197	1,909	\$8,017	\$9,097	\$7,174	\$13,196
All Other Bank Lenders	76	194	259	231	\$4,772	\$9,729	\$11,883	\$9,441
Totals - All Lenders	2,246	2,866	2,382	3,376	\$89,175	\$92,781	\$84,643	\$86,303
D. Change in Market Share in Low & Moderate Income Tracts								
Massachusetts Banks	42.8%	38.4%	38.9%	36.6%	85.7%	79.7%	77.5%	73.8%
Credit Card Lenders	53.8%	54.8%	50.3%	56.5%	9.0%	9.8%	8.5%	15.3%
All Other Bank Lenders	3.4%	6.8%	10.9%	6.8%	5.4%	10.5%	14.0%	10.9%
Totals - All Lenders	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 11B – Boston MSA
Change in Loans to Businesses With Revenues Under \$1 Million
By Lender Type, 2002 – 2005

	Number of Loans				Dollar Amount of Loans (000s)			
	2002	2003	2004	2005	2002	2003	2004	2005
A. Overall Change in Loans								
Massachusetts Banks	10,831	12,965	13,008	15,365	\$800,837	\$995,466	\$962,332	\$813,358
Credit Card Lenders	15,655	22,459	19,974	31,691	\$114,342	\$131,890	\$120,352	\$238,444
All Other Bank Lenders	819	2,392	3,850	3,372	\$73,655	\$112,535	\$149,953	\$140,001
Totals - All Lenders	27,305	37,816	36,832	50,428	\$988,834	\$1,239,891	\$1,232,637	\$1,191,803
B. Overall Change in Market Share								
Massachusetts Banks	39.7%	34.3%	35.3%	30.5%	81.0%	80.3%	78.1%	68.2%
Credit Card Lenders	57.3%	59.4%	54.2%	62.8%	11.6%	10.6%	9.8%	20.0%
All Other Bank Lenders	3.0%	6.3%	10.5%	6.7%	7.4%	9.1%	12.2%	11.7%
Totals - All Lenders	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
C. Change in Loans in Low & Moderate Income Tracts								
Massachusetts Banks	2,076	2,792	2,484	3,253	\$173,792	\$221,418	\$196,247	\$181,194
Credit Card Lenders	2,505	3,854	3,545	5,520	\$16,596	\$21,630	\$20,298	\$38,027
All Other Bank Lenders	148	467	762	669	\$12,061	\$22,667	\$33,418	\$25,662
Totals - All Lenders	4,729	7,113	6,791	9,442	\$202,449	\$265,715	\$249,963	\$244,883
D. Change in Market Share in Low & Moderate Income Tracts								
Massachusetts Banks	43.9%	39.3%	36.6%	34.5%	85.8%	83.3%	78.5%	74.0%
Credit Card Lenders	53.0%	54.2%	52.2%	58.5%	8.2%	8.1%	8.1%	15.5%
All Other Bank Lenders	3.1%	6.6%	11.2%	7.1%	6.0%	8.5%	13.4%	10.5%
Totals - All Lenders	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

J. ACTIVITIES OF NON-BANK INTERMEDIARIES

In an effort to analyze the role of public, quasi-public, and nonprofit lenders and technical assistance providers in lending to and otherwise assisting small businesses in Greater Boston, a sixth annual survey was undertaken to collect information about the activities of these non-bank intermediaries. The survey requested specific information about the location of business customers, whether the customer received technical assistance, whether the customer had annual revenues of \$1 million or less, the amount of any direct loans or equity investments, whether the customer was referred to another organization, and whether the customer received a loan as a result of a referral. The survey instructions were designed to closely conform to the reporting requirements that banks are obliged to meet under the Community Reinvestment Act.

Non-bank intermediaries serve as a valuable resource for small businesses, particularly those in lower-income areas and minority communities, by providing technical assistance to new and existing businesses, by providing direct loans to small firms, and by assisting small businesses in accessing more traditional sources of credit. Examples of technical assistance include helping firms develop business plans and budgets as well as understanding credit options and preparing loan applications. As such, **non-bank intermediaries serve as a bridge for fledgling and other businesses which have not yet developed the financial track record or credit history that most mainstream lenders look for in their business customers or which have traditionally faced more barriers in accessing business assistance and mainstream financing.**

The MCBC survey was mailed to organizations, agencies, and state and municipal government entities in Greater Boston. The responding organizations consisted of ACCION USA, Allston/Brighton Community Development Corporation, Asian Community Development Corporation, Center for Women & Enterprise, Community Development Corporation of Boston, City of Lowell, City of Newton, City of Waltham, Dorchester Bay Economic Development Corporation, Enterprise Center at Salem State College, Jamaica Plain Neighborhood Development Corporation, Mattapan Community Development Corporation, Salem State College Small Business Development Corporation, Small Business Development Center at UMass Boston, and Viet-AID.

These 15 organizations provided training, technical assistance, or direct loans to 3,514 firms and aspiring entrepreneurs in 2005. The respondent organizations reported a combined total of 134 direct loans for \$2,226,530 to small businesses in Greater Boston as well as an additional 43 loans for \$231,620 in other parts of Massachusetts. The respondent organizations also referred 53 small firms to traditional bank financing as well as private financing which resulted in an additional \$5,306,400 in loans. The survey data submitted by the respondent organizations show that 59% of the number of loans and 52% of the dollar amount of loans were in low or moderate income census tracts. While the number of non-bank respondents and the dollar amount of loans may be small in comparison to the small business lending volume undertaken by more traditional lenders, it nevertheless provides an important view of the role played by non-bank intermediaries.

Just over half (eight out of 15) of the survey respondents also completed a questionnaire that was included with the 2005 survey in an effort to track the functions performed by the respondents and define the scope of their activities. One of the questionnaire respondents did not provide any technical assistance, loans, or loan referrals to businesses. The following highlight some of the responses of the remaining seven questionnaire respondents:

- With regard to geographic service area, two identified a specific town, two identified a specific part of the state, and three identified the entire state.
- With regard to the types of businesses served, four respondents reported that they served all businesses in their service area, while three served only small businesses.

It is hoped that by publishing the survey results in this report additional organizations will recognize the importance of tracking their small business lending activities using a standardized methodology and more organizations will choose to participate in future surveys.

Table 12
Loans and Referrals Made by Survey Respondents, 2005

	Number of Loans	Dollar Amount of Loans	Number of Referrals	Dollar Amount of Referrals
City of Boston	33	\$333,650	7	\$660,000
Other Parts of Boston MSA	101	\$1,892,880	46	\$4,646,400
Outside Boston MSA	43	\$231,620	0	\$0
Total	177	\$2,458,150	53	\$5,306,400

Table 13
Loans and Referrals Made by Survey Respondents, 2002 – 2005

	2002	2003	2004	2005
Number of Respondents	13	19	25	15
Number of Loans	214	123	148	177
Dollar Amount of Loans	\$2,177,032	\$1,073,150	\$2,342,031	\$2,458,150
Number of Referrals	42	14	18	53
Dollar Amount of Referrals	\$4,445,950	\$1,600,000	\$2,518,500	\$5,306,400

K. SMALL BUSINESS LENDING IN THE 15 LARGEST U.S. METRO AREAS

In an effort to evaluate how Boston compares to other cities across the United States, this section provides a comparison of the demographic characteristics and small business lending data of the country's 15 largest metropolitan statistical areas (MSAs) as measured by the size of their total population.

2005 LENDING RATES

Tables 14 – 16 show that **the Boston MSA ranked at or near the bottom compared to the 15 largest metropolitan areas in 2005 in terms of overall lending rates and lending rates to small firms.** Of the fifteen largest MSAs across the country, the Boston MSA ranked 15th in terms of the overall lending rate, measured in loan dollars per 100 firms, and 15th in terms of the lending rate to small firms. At the same time, **the Boston MSA ranked 15th in terms of the overall lending in low-to-moderate income neighborhoods and 14th in terms of the lending to small firms in low-to-moderate income neighborhoods.** In comparison, in 2004 the Boston MSA ranked 11th in terms of the overall lending rate, 12th in terms of the lending rate to small firms, 14th in terms of the overall lending rate in low-to-moderate neighborhoods, and 14th in terms of the lending rate to small firms in low-to-moderate neighborhoods.

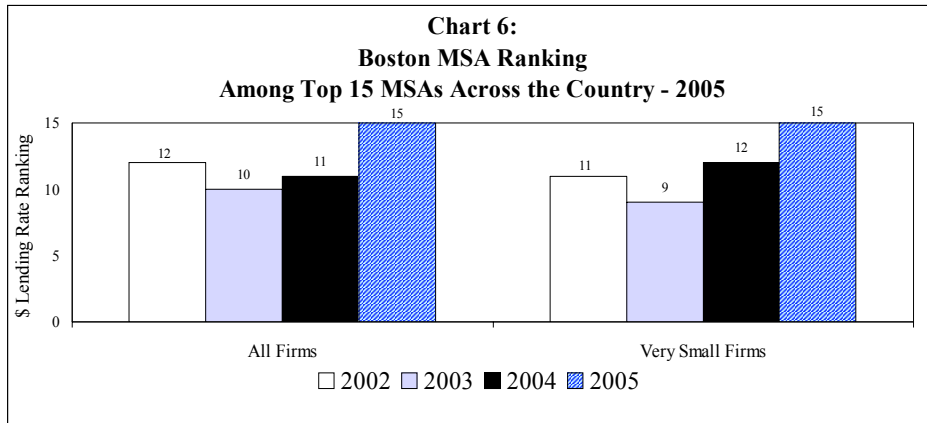


Table 14
Selected Demographic Data For 15 Largest Metro Areas, 2005

MSA Name (Number)	Total Population		Minority Population		HUD Median Family Income		Total Number of Firms		Number of Small Firms	
	Number	Rank	Number	Rank	Income	Rank	Number	Rank	Number	Rank
New York (35620)	15,569,089	1	7,882,066	2	\$57,000	11	648,561	1	482,235	1
Los Angeles (31100)	12,365,627	2	7,947,035	1	\$54,200	14	559,592	2	425,676	2
Chicago (16980)	9,112,882	3	3,701,436	3	\$67,800	6	344,909	3	249,676	3
Philadelphia (37980)	5,687,147	4	1,670,751	11	\$66,300	7	229,724	8	165,294	9
Dallas (19100)	5,166,871	5	2,118,861	7	\$65,000	8	253,889	5	187,522	5
Miami (33100)	5,007,564	6	2,801,634	4	\$45,700	15	289,861	4	217,995	4
Washington DC (47900)	4,870,279	7	2,162,352	6	\$82,300	2	242,539	6	177,627	6
Houston (26420)	4,787,274	8	2,457,299	5	\$59,400	9	222,107	9	167,139	8
Detroit (19820)	4,452,557	9	1,341,878	12	\$55,000	13	182,026	12	136,404	12
Atlanta (12060)	4,406,747	10	1,714,610	9	\$67,900	5	232,903	7	170,187	7
Boston (14460)	4,390,500	11	846,047	14	\$75,300	3	213,963	10	156,672	10
San Francisco (41860)	4,123,740	12	2,097,718	8	\$87,700	1	202,436	11	152,964	11
Riverside-San Bernardino (40140)	3,254,821	13	1,713,768	10	\$55,300	12	118,606	15	89,528	15
Phoenix (38060)	3,251,876	14	1,111,705	13	\$58,300	10	134,473	14	96,292	14
Seattle (42660)	3,043,878	15	730,619	15	\$72,600	4	159,036	13	118,950	13

Table 15
Total Small Business Loans in 15 Largest Metro Areas, 2005

MSA Name (Number)	Total Number of Loans		Total Dollar Amount of Loans		Lending Rate (# of Loans)		Lending Rate (\$ of Loans)		Number of Loans in Low & Moderate Tracts		Dollar Amount in Low & Moderate Tracts	
	Number	Rank	Amount	Rank	Rate	Rank	Rate	Rank	Number	Rank	Amount	Rank
New York (35620)	414,316	2	\$13,353,336	2	63.9	7	\$2,059	9	77,987	2	\$2,348,630	2
Los Angeles (31100)	454,692	1	\$13,360,067	1	81.3	1	\$2,387	5	117,018	1	\$4,206,805	1
Chicago (16980)	228,757	3	\$9,593,551	3	66.3	5	\$2,781	2	31,390	7	\$1,521,755	4
Philadelphia (37980)	145,942	7	\$5,461,439	4	63.5	8	\$2,377	6	22,764	13	\$962,807	11
Dallas (19100)	160,613	5	\$4,605,727	9	63.3	9	\$1,814	13	37,496	5	\$1,361,551	5
Miami (33100)	187,731	4	\$5,012,437	8	64.8	6	\$1,729	14	43,935	3	\$1,326,716	6
Washington DC (47900)	131,019	10	\$4,455,597	11	54.0	15	\$1,837	12	24,470	10	\$839,313	13
Houston (26420)	133,845	9	\$4,494,823	10	60.3	11	\$2,024	10	34,669	6	\$1,247,287	8
Detroit (19820)	108,593	12	\$5,090,928	5	59.7	12	\$2,797	1	22,285	14	\$1,290,620	7
Atlanta (12060)	141,711	8	\$5,081,315	6	60.8	10	\$2,182	7	27,775	8	\$1,086,403	10
Boston (14460)	127,449	11	\$3,604,105	12	59.6	13	\$1,684	15	23,599	12	\$679,734	15
San Francisco (41860)	158,688	6	\$5,074,338	7	78.4	4	\$2,507	3	40,758	4	\$1,551,745	3
Riverside-San Bernardino (40140)	93,887	14	\$2,276,052	15	79.2	2	\$1,919	11	23,633	11	\$719,797	14
Phoenix (38060)	106,153	13	\$3,334,753	14	78.9	3	\$2,480	4	26,987	9	\$1,110,828	9
Seattle (42660)	87,530	15	\$3,349,676	13	55.0	14	\$2,106	8	19,832	15	\$918,021	12

Table 16
Loans to Business With Revenues Under \$1 Million in 15 Largest Metro Areas, 2005

MSA Name (Number)	Total Number of Loans		Total Dollar Amount of Loans		Lending Rate (# of Loans)		Lending Rate (\$ of Loans)		Number of Loans in Low & Moderate Tracts		Dollar Amount in Low & Moderate Tracts	
	Number	Rank	Amount	Rank	Rate	Rank	Rate	Rank	Number	Rank	Amount	Rank
New York (35620)	195,972	2	\$5,593,199	1	40.6	6	\$1,160	10	37,016	2	\$1,038,736	2
Los Angeles (31100)	223,383	1	\$5,299,186	2	52.5	2	\$1,245	7	53,987	1	\$1,568,984	1
Chicago (16980)	97,156	3	\$3,767,075	3	38.9	10	\$1,509	1	13,172	7	\$601,174	3
Philadelphia (37980)	67,714	7	\$2,485,723	5	41.0	5	\$1,504	2	10,436	13	\$426,416	9
Dallas (19100)	73,888	6	\$2,012,123	9	39.4	7	\$1,073	11	15,390	6	\$508,171	6
Miami (33100)	85,243	4	\$2,031,791	8	39.1	9	\$932	14	18,466	4	\$481,126	8
Washington DC (47900)	57,622	11	\$1,760,447	11	32.4	15	\$991	13	10,505	12	\$319,351	12
Houston (26420)	64,710	9	\$2,068,595	7	38.7	11	\$1,238	8	15,506	5	\$503,700	7
Detroit (19820)	45,637	13	\$1,869,948	10	33.5	14	\$1,371	6	8,652	15	\$420,001	10
Atlanta (12060)	66,647	8	\$2,492,314	4	39.2	8	\$1,464	3	12,419	8	\$515,734	5
Boston (14460)	57,998	10	\$1,375,317	13	37.0	13	\$878	15	10,584	10	\$275,360	14
San Francisco (41860)	81,171	5	\$2,103,077	6	53.1	1	\$1,375	5	19,918	3	\$595,627	4
Riverside-San Bernardino (40140)	44,807	14	\$901,659	15	50.0	3	\$1,007	12	10,572	11	\$273,051	15
Phoenix (38060)	47,970	12	\$1,340,600	14	49.8	4	\$1,392	4	10,810	9	\$340,743	11
Seattle (42660)	44,120	15	\$1,417,578	12	37.1	12	\$1,192	9	9,019	14	\$310,668	13

III. THE DATA: NATURE AND LIMITATIONS

The findings of any study need to be interpreted in light of the quality and reliability of the data upon which it is based. This section summarizes the nature and limitations of each source of data used in this report.

A. BANK DATA

Under the Community Reinvestment Act (CRA), banks are required to report information on their small business lending activity to their federal regulators on an annual basis. The data include information on originations, renewals, and purchases of small business loans and small farm loans. The data are compiled and publicly released by the Federal Financial Institutions Examination Council (FFIEC).

Small business loans are defined as commercial loans of \$1 million or less. These loans may be to businesses of any size although the data usually indicates how many loans and dollars went to businesses with gross annual revenues of \$1 million or less. Loans are reported in three size categories: less than \$100,000, between \$100,000 and \$250,000 and between \$250,000 and \$1 million. This report considers only origination and renewal activity; purchased loans are not included in the analysis.

While there is no standard definition of what constitutes a small business, most definitions, including that used by the US Small Business Administration, include only firms with revenues of \$1 million or less. For the purposes of this report, such firms are referred to as small firms.

The CRA small business loan database represents the best available source of detailed information about small business lending in the United States. At the same time, the following limitations should be noted:

- Beginning in 2005, banks with assets less than \$1 billion are exempt from CRA data collection and reporting requirements. Prior to 2005, banks with assets under \$250 million were exempt from CRA data collection and reporting requirements.
- Data for individual lenders are not available at the census tract level - the lowest geographic level available for individual lenders is the county level.
- The data combines two very different kinds of lending: credit card lending and traditional small business lending. Specialized credit card lenders made approximately 59% of the number of loans in the Boston MSA, but accounted for approximately 13% of total dollars with an average loan size of approximately \$7,000. Massachusetts banks had an average loan size of approximately \$82,000.
- The data do not contain information about the race or gender of the borrower or the type of business.
- The data do not contain information about loan applications that do not result in loans.
- Lenders are required to report the full amount of any lines of credit and credit card loans regardless of the extent to which the borrower actually uses the credit available.
- Although refinancings of existing loans have traditionally been reported as new loans, renewals of loans or lines of credit, a much more common form of small business lending, were not reported prior to 2001.
- Lenders are not required to report information on the gross annual revenues of their borrowers if they do not request or rely on the information in making their credit decision.

Bank branch data were obtained from the annual Summary of Deposits data released by the Federal Deposit Insurance Corporation, and report on bank branches in operation as of June 30, 2005. For this purpose, as elsewhere in this report, the term bank includes mutual savings institutions, savings banks, savings and loan associations, cooperative banks, and commercial banks.

B. POPULATION & INCOME DATA

The second major type of data used in this report is data from the US Decennial Census on the income level and racial/ethnic composition of the population in each census tract. Census tracts, the basic geographical unit used in the US Decennial Census, typically contain between 3,000 and 5,000 residents. There are 157 census tracts in the city of Boston (total population of 589,141) and 841 census tracts in the Boston MSA (total population of 4,001,752).

For purposes of this report, and consistent with the CRA, census tract income levels are determined by dividing the median family income of a given census tract into the median family income of the MSA or metropolitan division, where applicable, in which the tract is located. Income levels are broken down into low, moderate, middle, and upper income categories where low is 50% or less of the MSA median, moderate is 50% to 80%, middle is 80% to 120%, and upper is 120% or more.

Readers should note that in 2004 the federal bank regulators revised the census tract income level classifications based on the 2000 census data and 2004 revisions to MSA definitions. This report utilizes the new income level classifications for calculations involving CRA small business loan data for 2005, 2004, and 2003. For calculations involving CRA small business loan data for 1998 to 2002, this report uses median family income data from the 1990 US Census and the corresponding MSA definitions.

In order to analyze lending rates by race/ethnicity, the census tracts in the city of Boston were divided into three categories: minority, mixed-race, and white. Minority census tracts are defined as those with more than 75% minority residents, white census tracts are those with more than 75% white non-Hispanic residents, and mixed-race census tracts are all others – that is, those where the percentages of white and minority residents both fall between 25% and 75%.

A review of the 2000 income level data indicates an increase in the number of residents living in low and moderate income census tracts while at the same time an overall decrease in the number of low and moderate income census tracts. A preliminary review of the 2000 minority population data indicates a substantial increase in total minority population to the point where whites now represent less than 50% of the total population.

**Population by Tract Income Level, 2000 vs 1990
City of Boston**

Tract Income Level	2000 Number of Tracts	2000 Total Population	2000 % of Total Population	1990 Number of Tracts	1990 Total Population	1990 % of Total Population	Change in Number of Tracts	Change in Total Population
Low	32	101,825	17.3%	38	99,487	17.3%	-6	2.4%
Moderate	65	279,591	47.5%	71	267,869	46.6%	-6	4.4%
Middle	38	133,234	22.6%	34	136,690	23.8%	4	-2.5%
Upper	7	24,019	4.1%	7	21,979	3.8%	0	9.3%
NA	1	640	0.1%	5	1,923	0.3%	-4	-66.7%
Central	14	49,832	8.5%	14	46,332	8.1%	0	7.6%
Total	157	589,141	100.0%	169	574,280	100.0%	-12	2.6%

**Population by Race, 2000 vs 1990
City of Boston**

Race/ Ethnicity	2000 Total Population	2000 % of Total Population	1990 Total Population	1990 % of Total Population	Change in Total Population
Black	140,305	23.8%	137,756	24.0%	1.9%
Hispanic	85,089	14.4%	59,692	10.4%	42.5%
Asian	44,280	7.5%	30,060	5.2%	47.3%
Other	27,906	4.7%	7,317	1.3%	281.4%
White	291,561	49.5%	339,455	59.1%	-14.1%
Total	589,141	100.0%	574,280	100.0%	2.6%
Minority Combined	297,580	50.5%	234,825	40.9%	26.7%

**Census Tract Racial Composition, 2000 vs 1990
City of Boston**

Predominant Racial Composition	2000 Number of Tracts	2000 Total Population	2000 % of Total Population	1990 Number of Tracts	1990 Total Population	1990 % of Total Population	Change in Number of Tracts	Change in Total Population
Minority	44	156,251	26.5%	41	128,446	22.4%	3	21.6%
Mixed	68	271,440	46.1%	49	177,854	30.9%	19	52.6%
White	31	111,618	18.9%	65	221,648	38.6%	-34	-49.6%
Central	14	49,832	8.5%	14	46,332	8.1%	0	7.6%
Total	157	589,141	100.0%	169	574,280	100.0%	-12	2.6%

C. BUSINESS DATA

The third major type of data used in this report is aggregate data on the number of firms. Dun & Bradstreet (D&B) Corporation compiles information on the number and size of business firms down to the census tract level for use with PCI Service's CRA Wiz software. For the purposes of all calculations involving 2005, 2004, 2003, 2002, and 2001 lending data throughout this report, the business demographic data is for the year 2005, 2004, 2003, 2002, and 2001 respectively. For the purposes of all calculations involving 1998 through 2000 lending data, the business demographic data is for the year 1998.

Although D&B is the standard source of business data used in the analysis of small business lending data, there are at least two reasons to be cautious in drawing conclusions on the basis of D&B counts of businesses:

- The D&B data report substantially different numbers of businesses from those reported in other data sources such as the US Census Bureau and American Business Information. The discrepancy between these sources suggests that counting businesses is an inexact science and that any total should be regarded as no more than a rough approximation.
- A substantial fraction of the businesses included in the D&B data continue to not report revenue data.

The reported number of firms changes from year to year. For the city of Boston, the number of firms data for 2005 showed an 12.1% increase in firms with revenues under \$1 million and a 7.5% increase in total firms compared to the 2004 data. The reported number of small firms increased less in low and moderate income census tracts from 2004 to 2005 than in higher income census tracts. The number of small firms increased 8.7% in low income tracts and 11.0% in moderate income tracts. At the same time, the number of small firms increased 11.6% in middle income tracts and 14.1% in upper income tracts. For the Boston MSA, the number of firms data for 2005 showed a 10.9% increase in firms with revenues under \$1 million and a 8.0% increase in total firms compared to the 2004 data.

The number of firms data for 2005 that is utilized in the lending rate calculations contained in this study is identified on the following pages.

1. Number of Firms Data – City of Boston, 2005

Category (No. of Tracts)	Total Number of Firms	Number of Small Firms
A. By Income Level		
Low (32)	5,176	3,245
Moderate (65)	13,031	8,702
Middle (38)	9,662	6,217
Upper (7)	2,530	1,596
Not Available (1)	0	0
Central Bus Area (14)	18,558	10,565
Total (157)	48,957	30,325
B. By Racial Composition		
Minority (44)	6,173	4,221
Mixed (68)	15,760	10,151
White (31)	8,474	5,390
Cent Bus Area (14)	18,558	10,565
Total (157)	48,965	30,327
C. By Race & Income Level		
Minority & Low-Mod (44)	6,173	4,221
Mixed & Low-Mod (49)	11,297	7,254
Mixed & Mid-Upper (18)	4,455	2,895
White & Low-Mod (4)	737	472
White & Mid-Upper (27)	7,737	4,918
Not Available (1)	0	0
Central Bus Area (14)	18,558	10,565
Total (157)	48,957	30,325
D. By Neighborhood		
Allston-Brighton	3,984	2,556
Back Bay-Beacon Hill	4,668	2,751
Central	13,890	7,814
Charlestown	1,243	734
East Boston	1,693	1,077
Fenway-Kenmore	2,001	1,178
Harbor Islands	0	0
Hyde Park	1,516	1,038
Jamaica Plain	2,413	1,634
Mattapan	1,284	930
North Dorchester	1,189	774
Roslindale	1,458	1,037
Roxbury	2,437	1,607
South Boston	3,045	1,820
South Dorchester	2,801	2,002
South End	3,748	2,325
West Roxbury	1,587	1,048
City of Boston	48,957	30,325

2. Number of Firms Data – Boston MSA, 2005

Category (No. of Tracts)	Total Number of Firms	Number of Small Firms
A. By Income Level		
Low (67)	13,564	8,753
Moderate (192)	48,871	32,525
Middle (368)	133,923	86,583
Upper (198)	90,843	60,442
Not Available (2)	21	4
Central Bus Area (14)	18,558	10,565
Total (841)	305,780	198,872

3. Number of Firms Data – Selected Counties, 2005

Town	Total Number of Firms	Number of Small Firms
Essex County	50,979	33,941
Middlesex County	116,150	75,584
Norfolk County	51,350	33,614
Plymouth County	33,362	22,109
Suffolk County	53,939	33,624

4. Number of Firms Data – Surrounding Cities & Towns, 2005

Town	Total Number of Firms	Number of Small Firms	Town	Total Number of Firms	Number of Small Firms	Town	Total Number of Firms	Number of Small Firms
Abington	904	635	Haverhill	3,254	2,168	Plymouth	3,841	2,525
Acton	1,888	1,243	Hingham	2,186	1,455	Plympton	189	134
Amesbury	1,110	705	Holbrook	704	453	Quincy	5,571	3,697
Andover	2,784	1,750	Holliston	1,193	867	Randolph	1,749	1,163
Arlington	2,818	1,939	Hopkinton	1,112	702	Reading	1,564	1,067
Ashby	200	148	Hudson	1,393	896	Revere	2,286	1,558
Ashland	1,230	845	Hull	673	477	Rochester	309	198
Avon	564	309	Ipswich	1,197	806	Rockland	1,358	897
Ayer	578	335	Kingston	1,061	664	Rockport	685	497
Bedford	1,342	813	Lakeville	724	495	Rowley	579	396
Bellingham	999	686	Lawrence	3,322	2,226	Salem	3,026	2,137
Belmont	1,868	1,358	Lexington	3,072	2,016	Salisbury	849	579
Beverly	3,137	2,119	Lincoln	591	381	Saugus	1,922	1,216
Billerica	2,745	1,662	Littleton	866	570	Scituate	1,267	882
Boston	48,965	30,327	Lowell	4,813	3,187	Sharon	1,288	865
Boxborough	387	272	Lynn	3,855	2,672	Sherborn	350	259
Boxford	514	342	Lynnfield	1,007	642	Shirley	332	213
Braintree	3,237	1,934	Malden	3,106	2,133	Somerville	4,327	2,856
Bridgewater	1,232	811	Manchester	566	389	Stoneham	1,648	1,113
Brockton	4,805	3,236	Marblehead	1,941	1,384	Stoughton	2,347	1,599
Brookline	4,630	3,238	Marion	457	311	Stow	504	350
Burlington	3,035	1,635	Marlborough	3,407	2,050	Sudbury	1,628	1,106
Cambridge	9,901	6,077	Marshfield	1,608	1,108	Swampscott	1,007	698
Canton	2,249	1,406	Mattapoisett	523	377	Tewksbury	1,878	1,218
Carlisle	411	269	Maynard	765	502	Topsfield	677	439
Carver	761	405	Medfield	875	579	Townsend	506	346
Chelmsford	2,808	1,875	Medford	3,164	2,152	Tyngsborough	909	614
Chelsea	1,716	1,037	Medway	792	541	Wakefield	2,365	1,573
Cohasset	783	538	Melrose	1,520	1,108	Walpole	1,660	1,100
Concord	2,139	1,489	Merrimac	383	245	Waltham	5,551	3,365
Danvers	2,693	1,679	Methuen	2,334	1,559	Wareham	1,498	935
Dedham	1,967	1,291	Middleborough	1,546	948	Watertown	2,609	1,703
Dover	457	267	Middleton	797	539	Wayland	1,081	756
Dracut	1,552	1,104	Millis	610	427	Wellesley	3,158	2,111
Dunstable	170	111	Milton	1,447	992	Wenham	267	182
Duxbury	1,142	785	Nahant	218	150	W Bridgewater	755	502
E Bridgewater	751	524	Natick	3,276	2,107	West Newbury	322	211
Essex	382	263	Needham	3,169	2,034	Westford	1,576	1,009
Everett	2,218	1,499	Newbury	465	316	Weston	1,151	730
Foxborough	1,351	861	Newburyport	2,094	1,454	Westwood	1,350	815
Framingham	5,672	3,650	Newton	8,517	5,803	Weymouth	3,306	2,263
Franklin	1,991	1,263	Norfolk	589	397	Whitman	736	507
Georgetown	568	383	North Andover	2,280	1,467	Wilmington	1,716	991
Gloucester	2,409	1,605	North Reading	1,230	819	Winchester	1,751	1,213
Groton	699	498	Norwell	1,286	837	Winthrop	972	702
Groveland	334	226	Norwood	2,919	1,844	Woburn	4,366	2,521
Halifax	345	199	Peabody	3,494	2,140	Wrentham	910	532
Hamilton	507	357	Pembroke	1,315	896			
Hanover	1,556	1,004	Pepperell	652	466			
Hanson	534	362	Plainville	678	409			

5. Number of Firms Data – Surrounding Towns Low and Moderate Tracts, 2005

Town	Total Number of Firms	Number of Small Firms
Beverly	967	615
Boston	18,207	11,947
Brockton	2,853	1,946
Cambridge	4,039	2,445
Chelsea	1,562	934
Dracut	445	319
Everett	2,218	1,499
Framingham	1,786	1,198
Gloucester	1,076	698
Haverhill	1,448	983
Lawrence	3,103	2,097
Lincoln	44	10
Lowell	4,374	2,919
Lynn	2,902	1,994
Malden	2,149	1,455
Marlborough	1,149	777
Medford	1,451	926
Methuen	172	119
Peabody	399	274
Pepperell	247	180
Plymouth	1,027	715
Quincy	368	238
Revere	1,638	1,103
Salem	976	690
Somerville	3,468	2,261
Waltham	1,670	1,120
Wareham	1,498	935
Watertown	224	168
Weymouth	308	222
Woburn	664	490

GLOSSARY

Bank

For the purpose of this report, the term bank includes federally-regulated and FDIC-insured mutual savings institutions, savings banks, savings and loan associations, cooperative banks, and commercial banks. Credit unions are exempt from the federal CRA law and their small business lending activity is not reflected in this report.

Boston Metropolitan Statistical Area (MSA)

For the purpose of this report, the term Boston MSA refers to the Massachusetts portion of the Boston-Cambridge-Quincy MA-NH MSA (MSA 14460) and is based on the Office of Management and Budget's (OMB) revised MSA definitions that were announced on June 6, 2003. The Massachusetts portion of the Boston MSA includes Essex, Middlesex, Norfolk, Plymouth, and Suffolk Counties in their entirety. The non-Massachusetts portion of the Boston MSA, which is not included in this report, includes Rockingham and Strafford Counties, New Hampshire in their entirety.

The OMB's revised definitions were announced during the summer of 2003 and went into effect for all banks beginning January 1, 2004. The revised definition expanded the Boston MSA to include the counties noted in the preceding paragraph and further divided the Boston MSA into four metropolitan division components as follows:

Metropolitan Division	Counties Covered
21604 - Essex County, MA Metropolitan Division	Essex County, MA
15764 - Cambridge-Newton-Framingham, MA Metropolitan Division	Middlesex County, MA
14484 - Boston-Quincy, MA Metropolitan Division	Norfolk, Plymouth, and Suffolk Counties, MA
40484 - Rockingham-Strafford County, NH Metropolitan Division	Rockingham and Strafford Counties, NH

Prior to the preparation of this report, the federal bank regulators revised the census tract income level classifications based on the 2000 census data and the 2004 MSA definitions. MCBC opted to utilize the revised 2004 income level classifications beginning with the 2003 CRA small business loan data to ensure that the report reflects the most current income level data available.

Census Tract

Census tracts are the basic geographical unit used in the US Decennial Census. A census tract typically contains between 3,000 and 5,000 residents. The small business loan data that is compiled annually under the CRA law is only available on an aggregate basis at the census tract level. The small business loan data of individual banks is only available at the county, state, or MSA level, and is not available at the census tract level.

Central Business Area

The term "Central Business Area" refers to the centrally-located portions of the city of Boston that represent the financial and retail hub of the city. The Central Business Area, as defined in this report, consists of the 14 census tracts that comprise the "Central" and "Back Bay/Beacon Hill" Planning Districts, and includes the downtown financial district, Back Bay, Beacon Hill, North End, West End, Chinatown, and waterfront section of the city.

These 14 census tracts have been separated out of many of the tables in this report due to the fact that they are home to only 8.5% of the city's population, but contained 37.9% of its total businesses and received 41.5% of total small business loan dollars in the city in 2005. Failure to separate out these tracts would greatly affect the lending rates calculated for low income and minority census tracts. The most dramatic example of this is that businesses located in the Central Business Area's *two* low income census tracts generally receive more loans than businesses located in the other *thirty-two* low income tracts in the city. Failure to separate out the Central Business Area would also have a great impact on the lending rates calculated for minority and mixed census tracts in the city.

CRA – Community Reinvestment Act

The Community Reinvestment Act is a federal law intended to encourage depository institutions (except credit unions) to help meet the credit needs of the communities in which they operate. The law places particular emphasis on lending in low and moderate income areas. The law also requires banks to report information on small business loans including information on the annual revenue of the business, loan amount, and the census tract where the business is located.

Income Level

For the purposes of this report census tract income levels are determined by dividing the median family income of a given census tract into the median family income of the MSA or metropolitan division (where applicable) in which the tract is located. Income levels are broken down into low, moderate, middle, and upper income categories where low is 50% or less of the MSA median, moderate is 50% to 80%, middle is 80% to 120%, and upper is 120% or more. For calculations involving 2005, 2004, and 2003 CRA small business loan data, the breakdown of the income ranges in dollar terms (based on 2000 census data and the 2004 MSA definitions) is as follows:

County	Low	Moderate	Middle	Upper
Essex County	Less Than \$31,778	\$31,778 - \$50,844	\$50,845 - \$76,266	\$76,267 or More
Middlesex County	Less Than \$37,061	\$37,067 - \$59,296	\$59,297 - \$88,944	\$88,945 or More
Norfolk, Plymouth, and Suffolk Counties	Less Than \$31,474	\$31,474 - \$50,357	\$50,358 - \$75,537	\$75,538 or More

For calculations involving 1998 to 2002 CRA small business loan data, this report uses median family income data from the 1990 US Census and the corresponding MSA definitions in effect at the time per the federal bank regulators' guidelines.

Certain tables contained in this report include an additional "Not Available" income level category. This category refers to 1) loans that are made in census tracts where the census tract median family income is not available and 2) loans where the census tract number is not provided.

Lending Rates

The report applies four different measures of lending rates, expressed in terms of lending per 100 firms, to compare lending activity across different geographical areas. These lending rates are calculated based on the following: (1) the total number of small business loans, (2) the total dollar amount of small business loans, (3) the number of loans to firms with annual revenues of less than \$1 million, and (4) the dollar amount of loans to firms with annual revenues of less than \$1 million. For the purposes of the report's findings, discussion is generally limited to the fourth measure of lending rates.

Market Share

Market share is determined by dividing lender totals into the comparable totals for all CRA reporters in a specified geographic area. It is important to note that many lenders are not obligated to report their small business lending activity under the CRA regulation and are therefore not included in the market share totals included in this report. The CRA law does not apply to private finance companies – it applies only to federally-regulated depository institutions. In addition, effective in 2005 the law exempts small banks (those with assets under \$1 billion) from the small business loan reporting requirement. Prior to 2005, the law exempted lenders with assets under \$250 million.

Minority

For the purposes of this report, minority population is determined by subtracting the white non-Hispanic population from the total population of a given geographic area. Minority census tracts are defined as those with more than 75% minority residents, white census tracts are those with more than 75% white non-Hispanic residents, and mixed-race census tracts are all others – that is, those where the percentages of white and minority residents both fall between 25% and 75%.

Neighborhood Designations

Census tracts were assigned to Boston neighborhoods/Planning Districts as follows:

Allston-Brighton:	0001.00 – 0008.02
BackBay/Beacon Hill:	0105.00 – 0108.00 & 0201.00 – 0202.00
Central:	0203.00, 0301.00 – 0305.00, & 0701.00 – 0702.00
Charlestown:	0401.00 – 0408.00
East Boston:	0501.00 – 0512.00
Fenway/Kenmore:	0101.01 – 0104.02
Harbor Islands:	1501.00
Hyde Park:	1401.02 – 1404.00
Jamaica Plain:	0808.00 – 0812.00, 1201.01 – 1202.00, & 1204.00 – 1207.00
Mattapan:	1001.00 – 1003.00 & 1009.00 – 1011.02
North Dorchester:	0907.00 – 0915.00
Roslindale:	1101.00 – 1105.02 & 1106.02
Roxbury:	0801.00 – 0803.00, 0813.00–0821.00, 0901.00–0906.00, 0924.00, & 1203.00
South Boston:	0601.00 – 0612.00
South Dorchester:	0916.00 – 0923.00 & 1004.00 – 1008.00
South End:	0703.00 – 0712.00 & 0804.00 – 0806.00
West Roxbury:	1106.01 & 1301.00 – 1304.02

Planning Districts

A term used by the Boston Redevelopment Authority to define the 16 neighborhoods and communities that comprise the city of Boston.

Small Business Loan

For the purposes of the CRA and this report, small business loans are defined as commercial loans of \$1 million or less. These loans may be to firms of any size although the data usually indicates how many loans and dollars went to businesses with gross annual revenues of \$1 million or less. Loans are reported in three size categories: less than \$100,000, between \$100,000 and \$250,000 and between \$250,000 and \$1 million. This report considers only origination and renewal activity; purchased loans are not included in the analysis.

Small Firms

A term used throughout this report to refer to firms with annual revenues of \$1 million or less.