

**Patterns of
Small Business Lending
in
Greater Boston
1998-2006**

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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 ninth 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 and the performance of major types of lenders. As before, this report focuses on small businesses (businesses with annual revenues of 1 million or less) because these firms have fewer options in raising capital and are more likely to require assistance in obtaining credit.

MCBC was established in 1990 to bring together community organizations and financial institutions to affect positive change in the availability of credit and financial services across Massachusetts by encouraging community investment in low- and moderate-income and minority group neighborhoods and providing research, other information, assistance and direction in understanding and addressing the credit and financial needs of low- and moderate-income individuals and neighborhoods.

MCBC's Economic Development Committee, which includes representatives from city and state programs, regulatory agencies, community and non-profit organizations and financial institutions, 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 in low- and moderate-income areas. To address the issues and concerns raised in this and previous reports, the Committee has also:

- Sponsored "Getting Credit for Business," a series of forums on lending patterns and strategies to ensure better access to credit for small business owners. The Committee also published *Getting Credit for Business*, a summary of the findings from the first MCBC forum.
- With a Harvard University graduate student, surveyed small businesses in several Boston neighborhoods to gain a better understanding of their financing needs and the obstacles that business owners face in obtaining bank financing.
- Participated, with the Massachusetts Association of Community Development Corporations (MACDC), on the Small Business Assistance Advisory Council which was established by the state legislature to assess the assistance and resources available to small businesses across the state.
- Established Banking Partners, a new small business loan program designed to improve access to financing by very small businesses. This program was developed in collaboration with the Commonwealth of Massachusetts, the Massachusetts Bankers Association and the Massachusetts Small Business Assistance Advisory Council. MCBC worked with the Federal Reserve Bank of Boston to launch the initiative and with the Massachusetts Commissioner of Banks to obtain his opinion that Banking Partners lenders would be eligible for Community Reinvestment Act (CRA) consideration. In 2007, 25 banks joined the program and their loan product descriptions and bank contact information were included on MCBC's website.

- In conjunction with the Massachusetts Small Business Assistance Advisory Council and the Federal Reserve Bank of Boston, helped to launch the Technical Assistance (TA) Collaborative, a new program designed to increase the quality of services provided to small businesses and to strengthen the network of TA providers across the state. In 2008, as part of this initiative, MCBC will assist the Collaborative in producing the "Access to Financing" module of a new Common Practices Guide for TA providers. MCBC will also host meetings of lenders and TA providers to share information on ways to help small businesses access bank financing.

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

MCBC is grateful for the assistance of Boston Private Bank & Trust Company, Central Bank, Eastern Bank and Hyde Park Savings Bank for their help in distributing the report. MCBC depends on the financial support of its bank members to produce reports like *Patterns of Small Business Lending*. MCBC thanks the following banks for their 2007 membership:

Avidia Bank
 Avon Co-operative Bank
 Bank of America
 Bank of Canton
 Benjamin Franklin Bank
 Boston Private Bank & Trust Company
 Braintree Cooperative Bank
 Cape Ann Savings Bank
 Central Bank
 Chelsea- Provident Co-Operative Bank
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 Citizens Bank of Massachusetts
 Dedham Institution for Savings
 Eagle Bank
 East Cambridge Savings Bank

Eastern Bank
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 Hyde Park Savings Bank
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 North Cambridge Co-operative Bank
 Reading Co-operative Bank
 Sovereign Bank
 State Street Corporation
 StonehamBank – A Co-operative Bank
 TD Banknorth
 The Bank of New York Mellon Corporation
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EXECUTIVE SUMMARY

This report is the ninth 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, 2006, and provides comparisons to the 1998 to 2005 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 - 2006 LENDING RATES

- Lending rates generally increased from 2005 to 2006 due to an increase in loan volume (see page 5).
- The lowest rates of lending to small firms (measured in thousands of dollars per 100 small firms) in the city of Boston in 2006 were in low income census tracts while the highest rates of lending were in upper income census tracts (page 5).
- In each of the past nine years, low-to-moderate income minority neighborhoods in the city of Boston have reported lower rates of lending than low-to-moderate income white neighborhoods (page 13).
- In eight of the past nine 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).
- In seven of the past nine years, the city of Boston has had a lower overall lending rate than the entire Boston MSA. In eight of the past nine years, the city of Boston's low and moderate income areas have had a lower lending rate than the low and moderate income areas in the entire Boston MSA (page 23).

2006 LENDING VOLUME

- The number of loans to small firms in the city of Boston increased 31.5% to 7,664 from 2005 to 2006 while the dollar volume increased 25.5% to \$183.3 million. The overall number of loans to all firms in the city of Boston increased 95.9% to 25,262 in 2006 and the overall dollar volume increased 41.9% to \$589.9 million (page 6).
- The number of loans to small firms in the Boston MSA increased 27.0% to 64,019 from 2005 to 2006 while the dollar volume increased 14.8% to \$1.368 billion. The overall number of loans to all firms in the Boston MSA increased 78.8% to 199,302 in 2006 and the overall dollar volume increased 22.8% to \$3.899 billion (page 8).
- Lending volume in 2006 was significantly impacted by a reporting change involving American Express Bank, FSB, which did not report small business loan data in previous years. The bank reported 78,933 small business loans for \$308.0 million in the Boston MSA in 2006. The reporting change accounted for 89.9% of the overall increase in the number of reported small business loans in the Boston MSA in 2006 and 42.5% of the increase in small business loan dollars (page 5).

LENDERS

- The combined small business loan volume of Massachusetts banks increased by 7.8% in the Boston MSA in 2006 to \$2.541 billion (page 41).
- Despite the increase in loan volume, the overall market share of Massachusetts banks in the Boston MSA declined from 74.3% of small business loan dollars in 2005 to 65.2% in 2006 due in large part to the reporting change involving American Express Bank, FSB. American Express, which did not report small business loan data in previous years, reported 78,933 small business loans for \$308.0 million and accounted for 7.9% of small business loan dollars in the Boston MSA in 2006 (page 41).
- The top five Massachusetts banks alone accounted for 45.1% of all small business loan dollars in the Boston MSA in 2006 (page 41), down from 50.2% in 2005.
- Credit card lenders provided 72.8% of the number of small business loans in the Boston MSA in 2006 and 20.4% of small business loan dollars (page 41). In comparison, in 2005 credit card lenders provided 58.8% of the number of small business loans in the Boston MSA and 13.5% of small business loan dollars.

COMPARISON WITH OTHER METROPOLITAN AREAS

- Of the fifteen largest MSAs across the country, the Boston MSA - for the second straight year - ranked last in lending rates to small firms in 2006 and last in lending rates to all firms (page 62).
- The Boston MSA also ranked last in 2006 in terms of the overall lending in low-to-moderate income neighborhoods and lending to small firms in low-to-moderate income neighborhoods (page 62).

I. INTRODUCTION

This report is the ninth 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, 2006, and provides comparisons to the 1998 to 2005 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, on-going 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 can 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.

The geographic levels covered in this report include the city of Boston, the Boston Metropolitan Statistical Area (MSA), the counties that comprise the Massachusetts-portion of 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 14 listed below. Most of these tables can be divided into 2 categories: those that provide updated information for the year ended December 31, 2006 (designated by the letter "A" beside the table number) and those that provide a time series of data from 2003 to 2006 (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)
- The 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 focus on small business lending activity in the 15 largest metropolitan statistical areas across the country (Tables 12 – 14)

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 2003 through 2006. 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 2006 small business loan data for Greater Boston. Readers are advised that, effective with the 2006 study, the MCBC has modified the way it uses business demographic data in the calculation of lending rates. Past studies of small business lending have used the business demographic data for the same time period as the lending data. For example, last year's study used 2005 business demographic data together with 2005 lending data to arrive at the 2005 lending rates. This methodology, however, has led to some unexpected results due to the fact that the number of firms data has fluctuated significantly more than the lending data and, therefore, has had more of an impact on lending rates than the actual lending volume. In fact, in the 2002 through 2004 studies the lending rate in the city of Boston actually moved in the opposite direction than would be expected given the change in loan volume, and in the 2005 study the decline in the lending rate was more than triple the decline in loan volume. The variability in the number of firms data has affected all geographic areas, racial groups, and income levels in a similar manner and appears to be related to the data collection process. While the fluctuations in the numbers of firms data do not invalidate the findings for any given year, they do make year-over-year comparisons difficult. Consequently, the MCBC has changed the methodology used in the study and will update the business demographic data periodically rather than every year, much the way the census demographic data is updated once every 10 years. Additional information on the business demographic data is provided in Section III.

It should also be noted that the 2006 results that are discussed in this report, as well as the comparisons with the data from previous years, are impacted by a reporting change involving American Express Bank, FSB, which did not report small business loan data in previous years. The bank reported 78,933 small business loans for \$308.0 million in the Boston MSA in 2006. The reporting change accounted for 89.9% of the overall increase in the number of reported small business loans in the Boston MSA in 2006 and 42.5% of the overall increase in small business loan dollars.

In addition, the comparisons of the 2006 data with the data from previous years are impacted by the change in the CRA reporting and disclosure requirement which raised the asset size threshold for reporting institutions from \$250 million to \$1 billion in assets beginning in 2005. The change in the reporting and disclosure requirements has contributed to a overall decline in the number of institutions that report CRA small business loan data from 1,999 institutions in 2004 to 1,103 institutions in 2005 and 1,028 institutions in 2006.

Readers are also advised that, for the sake of simplicity and clarity, the discussion of lending rates that follows is generally limited to the lending rate to small firms (those firms with annual revenues of \$1 million or less) measured in small business loan dollars per 100 small firms. MCBC considers small business lending to small firms to be of greatest concern due to the fact that these firms generally have fewer options than larger firms when it comes to raising capital and they are more likely to require assistance in obtaining credit.

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

2006 LENDING RATES

The 2006 small business lending data for the city of Boston show a **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 upper income tracts. The rate of lending was \$425,000 in low income tracts, \$592,000 in moderate income tracts, \$632,000 in middle income tracts and \$721,000 in upper income tracts.** As a result, for every \$1 in small business loans made to small firms in the city of Boston in 2006, low income census tracts received

70.2 cents, moderate income census tract received 97.8 cents, middle income census tracts received \$1.05, and upper income census tracts received \$1.19.

Table 1A
Small Business Lending in City of Boston
By Census Tract Income Level, 2006

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)	2,160	2,097	683	41.7	80.9%	21.0	83.3%
Moderate (65)	7,285	7,091	2,489	55.9	108.3%	28.6	113.2%
Middle (38)	5,943	5,752	1,908	61.5	119.2%	30.7	121.4%
Upper (7)	1,580	1,543	447	62.5	121.0%	28.0	110.8%
Not Available (1)	0	0	0	NA	NA	NA	NA
Central Bus Area (14)	8,294	7,855	2,137	44.7	86.6%	20.2	80.0%
Total (157)	25,262	24,338	7,664	51.6	100.0%	25.3	100.0%
B. Dollar Amount of Loans (000s)							
Low (32)	\$41,491	\$18,780	\$13,779	\$802	66.5%	\$425	70.2%
Moderate (65)	\$132,936	\$59,256	\$51,479	\$1,020	84.7%	\$592	97.8%
Middle (38)	\$126,718	\$51,833	\$39,307	\$1,312	108.8%	\$632	104.6%
Upper (7)	\$31,793	\$13,774	\$11,515	\$1,257	104.3%	\$721	119.3%
Not Available (1)	\$0	\$0	\$0	NA	NA	NA	NA
Central Bus Area (14)	\$256,938	\$77,472	\$67,258	\$1,385	114.9%	\$637	105.3%
Total (157)	\$589,876	\$221,115	\$183,338	\$1,205	100.0%	\$605	100.0%

LENDING RATES IN PREVIOUS YEARS

Overall lending rates increased markedly in 2006 in the city of Boston due to a large increase in loan volume. An analysis of the 2006 and 2005 data for the city of Boston shows that the number of loans to small firms increased 31.5% from 5,830 in 2005 to 7,664 in 2006 while the dollar volume increased 25.5% from \$146.1 million to \$183.3 million. The number of loans to all firms increased 95.9% from 12,898 in 2005 to 25,262 in 2006 and the overall dollar volume increased 41.9% from \$415.6 million to \$589.9 million. The overall lending rate to small firms, measured in loan dollars per 100 firms, increased from \$482,000 in 2005 to \$605,000 in 2006. As previously noted, the change in lending rates from 2005 to 2006 was significantly impacted by a reporting change involving American Express Bank, FSB, which did not report small business loan data in previous years.

The data for the city of Boston also show that **changes in lending rates from 2005 to 2006 fluctuated widely across census tract income level categories.** Lending rates in low income tracts increased 34.2% from 2005 to 2006, while lending rates in moderate income tracts increased 19.0%. The lending rates in middle income tracts increased 28.4% from 2005 to 2006 while the rate in upper income tracts increased 50.5%.

An analysis of the small business loan data for the city of Boston from 1998 to 2006 also reveals a stronger correlation between lending rates and income level than is revealed by the analysis of the 2006 data alone. **The lowest rates of lending to small firms were in low income census tracts in eight of the past nine years while middle and upper income census tracts had the highest lending rates in six of the past nine years.** For the sake of simplicity and clarity, only the data for 2003 to 2006 are shown in the chart and table that follow.

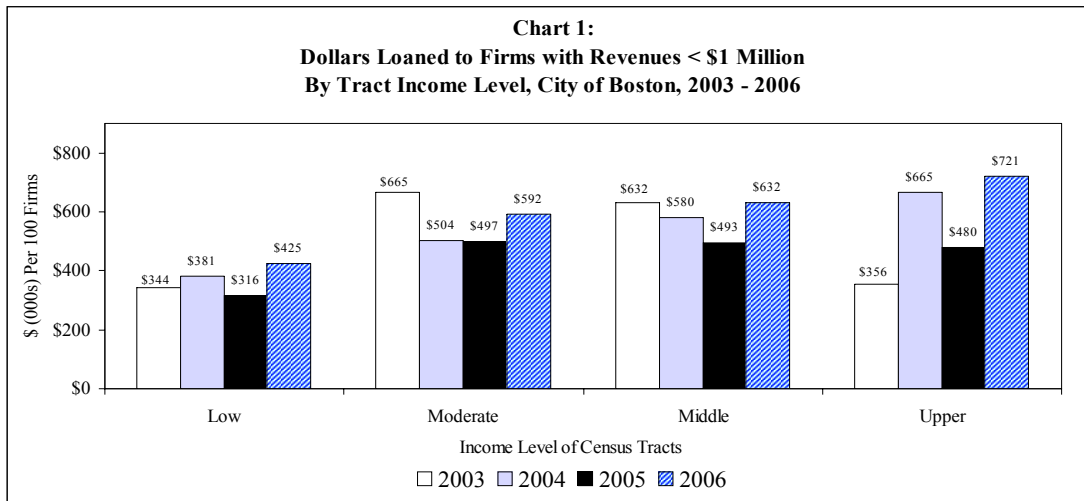


Table 1B
Small Business Lending in City of Boston
By Census Tract Income Level, 2003 – 2006

Census Tract Income Level	Total Small Business Loans				Small Business Loans to Small Firms			
	2003	2004	2005	2006	2003	2004	2005	2006
A. Number of Loans								
Low	1,171	1,238	1,117	2,160	351	360	492	683
Moderate	4,039	4,028	4,070	7,285	1,351	1,223	1,871	2,489
Middle	3,255	3,392	3,181	5,943	1,019	1,029	1,446	1,908
Upper	757	777	712	1,580	252	259	338	447
Not Available	0	0	0	0	0	0	0	0
Central Business Area	4,567	4,586	3,818	8,294	1,514	1,379	1,683	2,137
Total	13,789	14,021	12,898	25,262	4,487	4,250	5,830	7,664
B. Lending Rates - Number of Loans Per 100 Firms								
Low	26.8	24.6	21.6	41.7	13.4	12.1	15.2	21.0
Moderate	38.7	33.0	31.2	55.9	20.3	15.6	21.5	28.6
Middle	41.1	38.4	32.9	61.5	20.5	18.5	23.3	30.7
Upper	35.4	33.2	28.1	62.5	19.6	18.5	21.2	28.0
Not Available	NA	NA	NA	NA	NA	NA	NA	NA
Central Business Area	30.3	26.8	20.6	44.7	18.6	14.9	15.9	20.2
Total	34.5	30.8	26.3	51.6	18.9	15.7	19.2	25.3
C. Dollar Amount of Loans (000s)								
Low	\$27,618	\$35,139	\$33,358	\$41,491	\$8,984	\$11,384	\$10,270	\$13,779
Moderate	\$104,174	\$108,005	\$92,738	\$132,936	\$44,137	\$39,546	\$43,244	\$51,479
Middle	\$96,431	\$116,288	\$97,340	\$126,718	\$31,484	\$32,297	\$30,621	\$39,307
Upper	\$17,332	\$25,274	\$19,843	\$31,793	\$4,581	\$9,310	\$7,653	\$11,515
Not Available	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Central Business Area	\$183,182	\$219,466	\$172,365	\$256,938	\$60,670	\$59,946	\$54,317	\$67,258
Total	\$428,737	\$504,172	\$415,644	\$589,876	\$149,856	\$152,483	\$146,105	\$183,338
D. Lending Rates - Dollar Amount of Loans Per 100 Firms (000s)								
Low	\$632	\$699	\$644	\$802	\$344	\$381	\$316	\$425
Moderate	\$997	\$884	\$712	\$1,020	\$665	\$504	\$497	\$592
Middle	\$1,216	\$1,315	\$1,007	\$1,312	\$632	\$580	\$493	\$632
Upper	\$811	\$1,081	\$784	\$1,257	\$356	\$665	\$480	\$721
Not Available	NA	NA	NA	NA	NA	NA	NA	NA
Central Business Area	\$1,215	\$1,282	\$929	\$1,385	\$743	\$647	\$514	\$637
Total	\$1,073	\$1,107	\$849	\$1,205	\$633	\$563	\$482	\$605

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

2006 LENDING RATES

The 2006 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 \$534,000 in low income tracts, \$657,000 in moderate income tracts, \$707,000 in middle income tracts and \$687,000 in upper income tracts. As a result, for every \$1 in small business loans made to small firms in the Boston MSA in 2006, low income census tracts received 77.7 cents, moderate income census tract received 95.5 cents, middle income census tracts received \$1.03, and upper income census tracts received \$1.

Table 2A
Small Business Lending in the Boston MSA
By Census Tract Income Level, 2006

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)	5,864	5,636	1,859	43.2	66.3%	21.2	66.0%
Moderate (192)	28,664	27,863	9,762	58.7	90.0%	30.0	93.2%
Middle (368)	89,871	87,243	29,145	67.1	103.0%	33.7	104.6%
Upper (198)	63,692	62,195	19,843	70.1	107.6%	32.8	102.0%
Not Available (2)	2,917	2,874	1,273	NA	NA	NA	NA
Central Bus Area (14)	8,294	7,855	2,137	44.7	68.6%	20.2	62.8%
Total (841)	199,302	193,666	64,019	65.2	100.0%	32.2	100.0%
B. Dollar Amount of Loans (000s)							
Low (67)	\$141,611	\$53,158	\$46,768	\$1,044	81.9%	\$534	77.7%
Moderate (192)	\$540,039	\$243,859	\$213,708	\$1,105	86.7%	\$657	95.5%
Middle (368)	\$1,786,236	\$796,926	\$612,535	\$1,334	104.6%	\$707	102.8%
Upper (198)	\$1,130,864	\$565,657	\$415,408	\$1,245	97.6%	\$687	99.9%
Not Available (2)	\$43,178	\$24,372	\$12,409	NA	NA	NA	NA
Central Bus Area (14)	\$256,938	\$77,472	\$67,258	\$1,385	108.6%	\$637	92.5%
Total (841)	\$3,898,866	\$1,761,444	\$1,368,086	\$1,275	100.0%	\$688	100.0%

LENDING RATES IN PREVIOUS YEARS

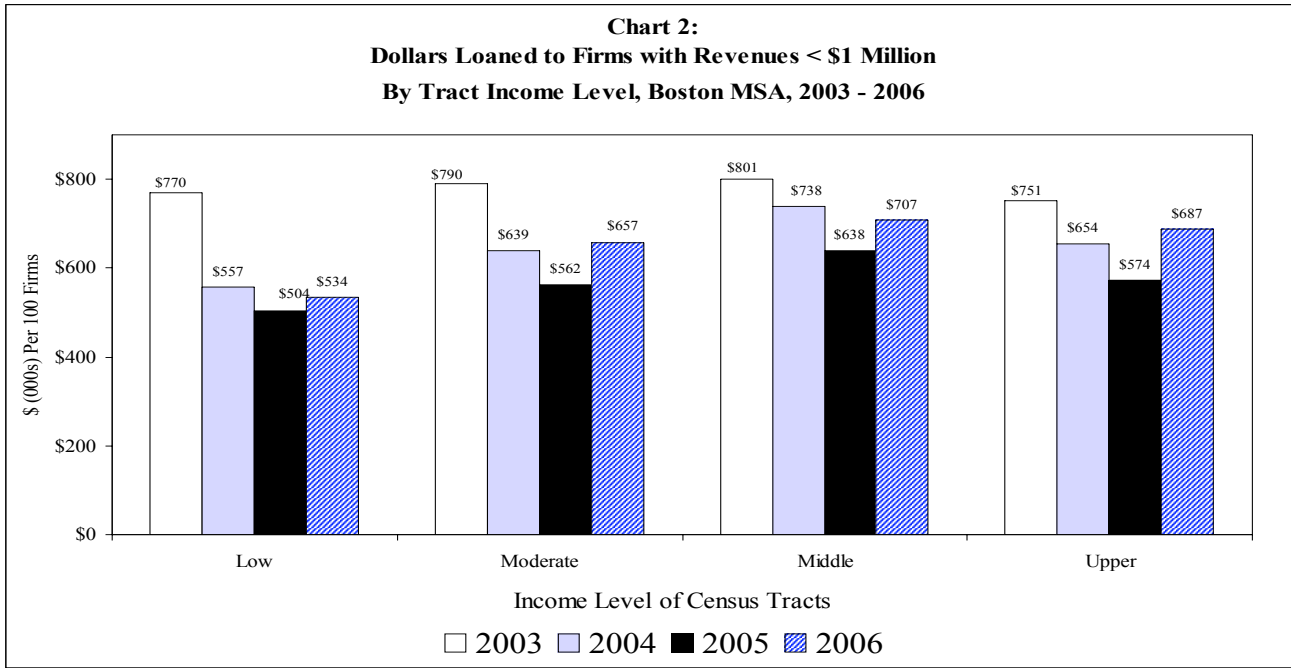
Overall lending rates increased markedly in 2006 in the Boston MSA due to the large increase in loan volume. An analysis of the 2006 and 2005 data for the Boston MSA shows that the number of loans to small firms in the Boston MSA increased 27.0% from 50,428 in 2005 to 64,019 in 2006 and the dollar volume increased 14.8% from \$1.192 billion to \$1.368 billion. The overall number of loans to all firms increased 78.8% from 111,467 in 2005 to 199,302 in 2006 and the overall dollar volume increased 22.8% from \$3.174 to \$3.899 billion. The overall lending rate to small firms, measured in loan dollars per 100 firms, increased from \$599,000 in 2005 to \$688,000 in 2006. As previously noted, the change in lending rates from 2005 to 2006 was significantly impacted by a reporting change involving American Express Bank, FSB, which did not report small business loan data in previous years.

The data for the Boston MSA show that **changes in lending rates from 2005 to 2006 were spread out over a fairly narrow range among the various income level categories**. Lending rates in low income tracts increased 6.0% from 2005 to 2006, while lending rates in moderate income tracts increased 17.0%. The lending rates in middle income tracts increased 10.9% from 2005 to 2006 while the rate in upper income tracts increased 19.7%.

An analysis of the small business loan data for the Boston MSA from 1998 to 2006 also reveals a stronger correlation between lending rates and income level than is revealed by the analysis of the 2006 data alone. **The lowest rates of lending to small firms were in low income census tracts in seven of the past nine years while middle and upper income census tracts had the highest lending rates in eight of the past nine years.** For the sake of simplicity and clarity, only the data for 2003 to 2006 are shown in the chart and table that follow.

Table 2B
Small Business Lending in the Boston MSA
By Census Tract Income Level, 2003 – 2006

Census Tract Income Level	Total Small Business Loans				Small Business Loans to Small Firms			
	2003	2004	2005	2006	2003	2004	2005	2006
A. Number of Loans								
Low	3,755	3,732	3,410	5,864	1,233	1,065	1,461	1,859
Moderate	18,463	17,093	16,484	28,664	5,657	5,218	7,399	9,762
Middle	50,300	53,939	51,867	89,871	16,534	16,982	23,595	29,145
Upper	33,552	34,820	33,183	63,692	11,789	11,544	15,473	19,843
Not Available	3,532	2,412	2,705	2,917	1,089	644	817	1,273
Central Business Area	4,567	4,586	3,818	8,294	1,514	1,379	1,683	2,137
Total	114,169	116,582	111,467	199,302	37,816	36,832	50,428	64,019
B. Lending Rates - Number of Loans Per 100 Firms								
Low	33.3	29.0	25.1	43.2	18.1	13.6	16.7	21.2
Moderate	48.2	37.8	33.7	58.7	22.8	17.9	22.7	30.0
Middle	46.2	43.7	38.7	67.1	23.9	21.7	27.3	33.7
Upper	44.8	41.3	36.5	70.1	24.2	21.0	25.6	32.8
Not Available	NA	NA	NA	NA	NA	NA	NA	NA
Central Business Area	30.3	26.8	20.6	44.7	18.6	14.9	15.9	20.2
Total	46.0	41.2	36.5	65.2	24.0	20.5	25.4	32.2
C. Dollar Amount of Loans (000s)								
Low	\$127,327	\$134,086	\$117,893	\$141,611	\$52,515	\$43,572	\$44,119	\$46,768
Moderate	\$480,420	\$492,860	\$430,562	\$540,039	\$196,330	\$186,025	\$182,630	\$213,708
Middle	\$1,567,222	\$1,795,897	\$1,524,508	\$1,786,236	\$553,733	\$576,946	\$552,157	\$612,535
Upper	\$925,239	\$1,019,034	\$895,290	\$1,130,864	\$366,257	\$359,210	\$346,937	\$415,408
Not Available	\$31,523	\$23,886	\$33,435	\$43,178	\$10,386	\$6,938	\$11,643	\$12,409
Central Business Area	\$183,182	\$219,466	\$172,365	\$256,938	\$60,670	\$59,946	\$54,317	\$67,258
Total	\$3,314,913	\$3,685,229	\$3,174,053	\$3,898,866	\$1,239,891	\$1,232,637	\$1,191,803	\$1,368,086
D. Lending Rates - Dollar Amount of Loans Per 100 Firms (000s)								
Low	\$1,129	\$1,041	\$869	\$1,044	\$770	\$557	\$504	\$534
Moderate	\$1,253	\$1,089	\$881	\$1,105	\$790	\$639	\$562	\$657
Middle	\$1,441	\$1,455	\$1,138	\$1,334	\$801	\$738	\$638	\$707
Upper	\$1,235	\$1,208	\$986	\$1,245	\$751	\$654	\$574	\$687
Not Available	NA	NA	NA	NA	NA	NA	NA	NA
Central Business Area	\$1,215	\$1,282	\$929	\$1,385	\$743	\$647	\$514	\$637
Total	\$1,335	\$1,302	\$1,038	\$1,275	\$786	\$687	\$599	\$688



C. CITY OF BOSTON - LENDING RATES BY MINORITY POPULATION

2006 LENDING RATES

The 2006 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 \$419,000 in predominantly minority neighborhoods, \$562,000 in mixed-race neighborhoods, and \$767,000 in predominantly white neighborhoods. As a result, for every \$1 in small business loans made to small firms in the city of Boston in 2006, predominantly minority neighborhoods received 69.3 cents, mixed-race neighborhoods received 93 cents, and predominantly white neighborhoods received \$1.27.

Table 3A
Small Business Lending in City of Boston
By Racial Composition of Census Tracts, 2006

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)	2,847	2,761	977	46.1	89.4%	23.1	91.6%
Mixed (68)	8,664	8,445	2,848	55.0	106.6%	28.1	111.0%
White (31)	5,457	5,277	1,702	64.4	124.8%	31.6	124.9%
Cent Bus Area (14)	8,294	7,855	2,137	44.7	86.6%	20.2	80.0%
Total (157)	25,262	24,338	7,664	51.6	100.0%	25.3	100.0%
B. Dollar Amount of Loans (000s)							
Minority (44)	\$56,220	\$22,560	\$17,681	\$911	75.6%	\$419	69.3%
Mixed (68)	\$156,673	\$72,993	\$57,081	\$995	82.5%	\$562	93.0%
White (31)	\$120,045	\$48,090	\$41,318	\$1,417	117.6%	\$767	126.8%
Cent Bus Area (14)	\$256,938	\$77,472	\$67,258	\$1,385	114.9%	\$637	105.3%
Total (157)	\$589,876	\$221,115	\$183,338	\$1,205	100.0%	\$605	100.0%

LENDING RATES IN PREVIOUS YEARS

The data for the city of Boston also show that **lending rates in minority neighborhoods increased from 2005 to 2006 but not as much as lending rates in white neighborhoods.** The lending rate in predominantly minority neighborhoods increased 19.0% from \$352,000 in 2005 to \$419,000 in 2006. At the same time, lending rates increased 15.0% in mixed-race neighborhoods and 51.2% in predominantly white neighborhoods. By way of comparison, the lending rate for the entire city of Boston increased 25.5% from 2005 to 2006. As previously noted, the change in lending rates from 2005 to 2006 was significantly impacted by a reporting change involving American Express Bank, FSB, which did not report small business loan data in previous years.

The data for the city of Boston from 1998 to 2006 also show a stronger correlation between lending rates and racial composition than is revealed by the analysis of the 2006 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 eight of the past nine 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 2003 to 2006 are shown in the chart and table that follow.

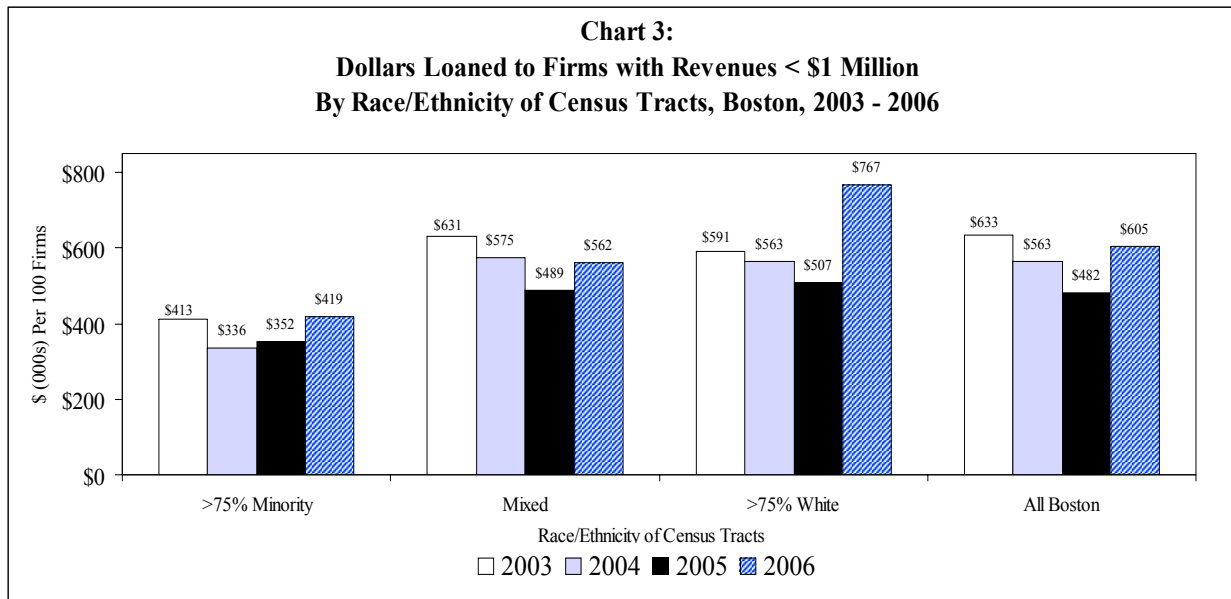


Table 3B
Small Business Lending in City of Boston
By Racial Composition of Census Tracts, 2003 – 2006

Census Tract Racial Composition	Total Small Business Loans				Small Business Loans to Small Firms			
	2003	2004	2005	2006	2003	2004	2005	2006
A. Number of Loans								
Minority	1,510	1,522	1,561	2,847	453	410	649	977
Mixed	4,845	4,936	4,679	8,664	1,603	1,527	2,219	2,848
White	2,867	2,977	2,840	5,457	917	934	1,279	1,702
Cent Bus Area	4,567	4,586	3,818	8,294	1,514	1,379	1,683	2,137
Total	13,789	14,021	12,898	25,262	4,487	4,250	5,830	7,664
B. Lending Rates - Number of Loans Per 100 Firms								
Minority	30.2	25.7	25.3	46.1	14.2	10.7	15.4	23.1
Mixed	37.8	33.7	29.7	55.0	20.1	16.8	21.9	28.1
White	40.6	38.0	33.5	64.4	21.0	19.2	23.7	31.6
Cent Bus Area	30.3	26.8	20.6	44.7	18.6	14.9	15.9	20.2
Total	34.5	30.8	26.3	51.6	18.9	15.7	19.2	25.3
C. Dollar Amount of Loans (000s)								
Minority	\$31,201	\$36,528	\$39,305	\$56,220	\$13,166	\$12,854	\$14,855	\$17,681
Mixed	\$135,831	\$146,915	\$116,686	\$156,673	\$50,267	\$52,359	\$49,615	\$57,081
White	\$78,523	\$101,263	\$87,288	\$120,045	\$25,753	\$27,324	\$27,318	\$41,318
Cent Bus Area	\$183,182	\$219,466	\$172,365	\$256,938	\$60,670	\$59,946	\$54,317	\$67,258
Total	\$428,737	\$504,172	\$415,644	\$589,876	\$149,856	\$152,483	\$146,105	\$183,338
D. Lending Rates - Dollar Amount of Loans Per 100 Firms (000s)								
Minority	\$625	\$617	\$637	\$911	\$413	\$336	\$352	\$419
Mixed	\$1,059	\$1,002	\$741	\$995	\$631	\$575	\$489	\$562
White	\$1,112	\$1,293	\$1,030	\$1,417	\$591	\$563	\$507	\$767
Cent Bus Area	\$1,215	\$1,282	\$929	\$1,385	\$743	\$647	\$514	\$637
Total	\$1,073	\$1,107	\$849	\$1,205	\$633	\$563	\$482	\$605

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 high minority populations and low income levels.**

2006 LENDING RATES

A review of the 2006 data alone does not provide conclusive evidence that race may be a more important factor than income level in determining lending rates. **For the third straight year, the lowest lending rates were in low-to-moderate minority neighborhoods, while the highest rates were in low-to-moderate white neighborhoods.**

**Table 4A
Small Business Lending in City of Boston
By Race and Census Tract Income Level, 2006**

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)	2,847	2,761	977	46.1	89.4%	23.1	91.6%
Mixed & Low-Mod (49)	6,161	6,008	2,043	54.5	105.7%	28.2	111.4%
Mixed & Mid-Upper (18)	2,503	2,437	805	56.2	108.9%	27.8	110.0%
White & Low-Mod (4)	437	419	152	59.3	114.9%	32.2	127.4%
White & Mid-Upper (27)	5,020	4,858	1,550	64.9	125.7%	31.5	124.7%
Not Available (1)	0	0	0	NA	NA	NA	NA
Central Bus Area (14)	8,294	7,855	2,137	44.7	86.6%	20.2	80.0%
Total (157)	25,262	24,338	7,664	51.6	100.0%	25.3	100.0%
B. Dollar Amount of Loans (000s)							
Minority & Low-Mod (44)	\$56,220	\$22,560	\$17,681	\$911	75.6%	\$419	69.3%
Mixed & Low-Mod (49)	\$108,672	\$52,184	\$42,107	\$962	79.8%	\$580	96.0%
Mixed & Mid-Upper (18)	\$48,001	\$20,809	\$14,974	\$1,077	89.4%	\$517	85.6%
White & Low-Mod (4)	\$9,535	\$3,292	\$5,470	\$1,294	107.4%	\$1,159	191.7%
White & Mid-Upper (27)	\$110,510	\$44,798	\$35,848	\$1,428	118.5%	\$729	120.6%
Not Available (1)	\$0	\$0	\$0	NA	NA	NA	NA
Central Business Area (14)	\$256,938	\$77,472	\$67,258	\$1,385	114.9%	\$637	105.3%
Total (157)	\$589,876	\$221,115	\$183,338	\$1,205	100.0%	\$605	100.0%

LENDING RATES IN PREVIOUS YEARS

The data from 2005 to 2006 show that **lending rates increased in low-to-moderate income minority neighborhoods but not nearly as much as lending rates in low-to-moderate income white neighborhoods.** The lending rate in low-to-moderate income minority neighborhoods increased 19.0% from 2005 to 2006 while the lending rate in low-to-moderate mixed-race neighborhoods increased 14.5% and the rate in low-to-moderate white neighborhoods increased 190.3%. As previously noted, the change in lending rates from 2005 to 2006 was significantly impacted by a reporting change involving American Express Bank, FSB, which did not report small business loan data in previous years.

An analysis of the data for the past nine years 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 nine years, and the lowest rates of lending to small firms in the city of Boston were in low-to-moderate income minority neighborhoods in five of the past nine years. For the sake of simplicity and clarity, only the data for 2003 to 2006 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, 2003 – 2006

Census Tract Racial Composition and Income Level	Total Small Business Loans				Small Business Loans to Small Firms			
	2003	2004	2005	2006	2003	2004	2005	2006
A. Number of Loans								
Minority & Low-Mod	1,510	1,522	1,561	2,847	453	410	649	977
Mixed & Low-Mod	3,457	3,507	3,385	6,161	1,169	1,110	1,608	2,043
Mixed & Mid-Upper	1,388	1,429	1,294	2,503	434	417	611	805
White & Low-Mod	243	237	241	437	80	63	106	152
White & Mid-Upper	2,624	2,740	2,599	5,020	837	871	1,173	1,550
Not Available	0	0	0	0	0	0	0	0
Central Business Area	4,567	4,586	3,818	8,294	1,514	1,379	1,683	2,137
Total	13,789	14,021	12,898	25,262	4,487	4,250	5,830	7,664
B. Lending Rates - Number of Loans Per 100 Firms								
Minority & Low-Mod	30.2	25.7	25.3	46.1	14.2	10.7	15.4	23.1
Mixed & Low-Mod	37.4	33.0	30.0	54.5	20.5	16.9	22.2	28.2
Mixed & Mid-Upper	38.9	35.4	29.0	56.2	19.2	16.5	21.1	27.8
White & Low-Mod	42.9	34.4	32.7	59.3	22.7	15.1	22.5	32.2
White & Mid-Upper	40.4	38.4	33.6	64.9	20.9	19.6	23.9	31.5
Not Available	NA	NA	NA	NA	NA	NA	NA	NA
Central Business Area	30.3	26.8	20.6	44.7	18.6	14.9	15.9	20.2
Total	34.5	30.8	26.3	51.6	18.9	15.7	19.2	25.3
C. Dollar Amount of Loans (000s)								
Minority & Low-Mod	\$31,201	\$36,528	\$39,305	\$56,220	\$13,166	\$12,854	\$14,855	\$17,681
Mixed & Low-Mod	\$94,520	\$101,859	\$81,435	\$108,672	\$36,611	\$36,328	\$36,775	\$42,107
Mixed & Mid-Upper	\$41,311	\$45,056	\$35,251	\$48,001	\$13,656	\$16,031	\$12,840	\$14,974
White & Low-Mod	\$6,071	\$4,757	\$5,356	\$9,535	\$3,344	\$1,748	\$1,884	\$5,470
White & Mid-Upper	\$72,452	\$96,506	\$81,932	\$110,510	\$22,409	\$25,576	\$25,434	\$35,848
Not Available	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Central Business Area	\$183,182	\$219,466	\$172,365	\$256,938	\$60,670	\$59,946	\$54,317	\$67,258
Total	\$428,737	\$504,172	\$415,644	\$589,876	\$149,856	\$152,483	\$146,105	\$183,338
D. Lending Rates - Dollar Amount of Loans Per 100 Firms (000s)								
Minority & Low-Mod	\$625	\$617	\$637	\$911	\$413	\$336	\$352	\$419
Mixed & Low-Mod	\$1,021	\$958	\$721	\$962	\$641	\$552	\$507	\$580
Mixed & Mid-Upper	\$1,158	\$1,117	\$791	\$1,077	\$605	\$634	\$444	\$517
White & Low-Mod	\$1,073	\$690	\$727	\$1,294	\$947	\$420	\$399	\$1,159
White & Mid-Upper	\$1,116	\$1,351	\$1,059	\$1,428	\$559	\$576	\$517	\$729
Not Available	NA	NA	NA	NA	NA	NA	NA	NA
Central Business Area	\$1,215	\$1,282	\$929	\$1,385	\$743	\$647	\$514	\$637
Total	\$1,073	\$1,107	\$849	\$1,205	\$633	\$563	\$482	\$605

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.

As has been the case in previous years, the 2006 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 \$322,000 in Mattapan (compared to \$269,000 in 2005) to a high of \$806,000 in West Roxbury (compared to \$471,000 in 2005). The 2006 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 nine years while the lending rates in the Back Bay/Beacon Hill have ranked in the top half during each of the past nine 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 2003 to 2006 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.

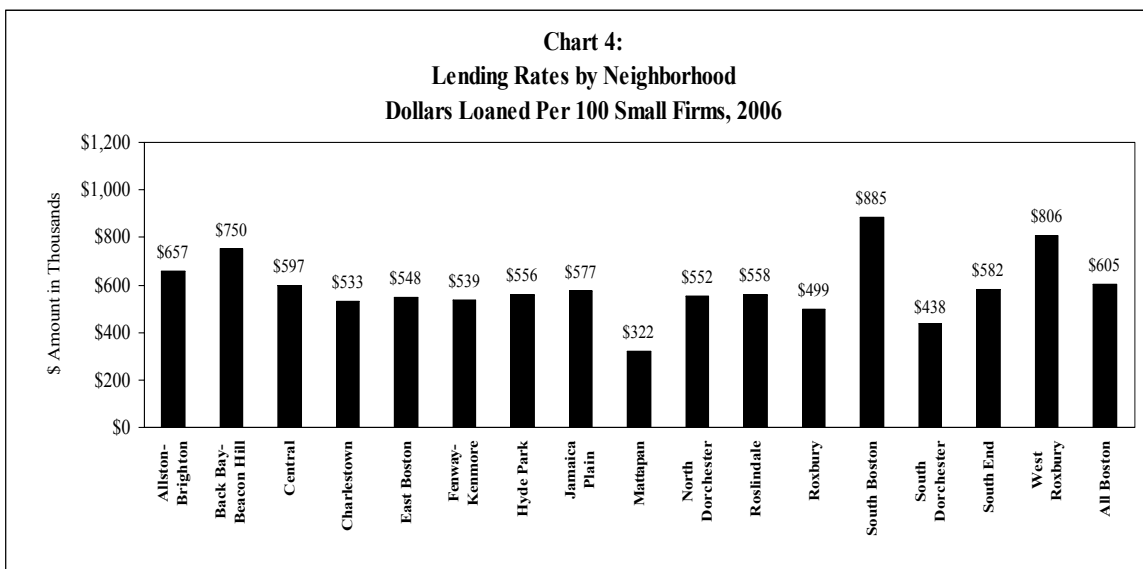


Table 5A
Small Business Lending in City of Boston
By Neighborhood, 2006

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%	2,411	2,355	850	60.5	117.3%	33.3	131.6%
Back Bay-Beacon Hill	11.0%	2,522	2,397	715	54.0	104.7%	26.0	102.8%
Central	39.4%	5,772	5,458	1,422	41.6	80.5%	18.2	72.0%
Charlestown	37.8%	776	754	221	62.4	121.0%	30.1	119.1%
East Boston	56.5%	878	850	274	51.9	100.5%	25.4	100.7%
Fenway-Kenmore	49.8%	827	806	297	41.3	80.1%	25.2	99.8%
Hyde Park	37.3%	931	907	290	61.4	119.0%	27.9	110.5%
Jamaica Plain	48.1%	1,371	1,348	479	56.8	110.1%	29.3	116.0%
Mattapan	53.7%	577	571	208	44.9	87.1%	22.4	88.5%
North Dorchester	56.0%	706	683	236	59.4	115.1%	30.5	120.6%
Roslindale	34.1%	913	902	307	62.6	121.4%	29.6	117.1%
Roxbury	65.0%	1,104	1,057	343	45.3	87.8%	21.3	84.5%
South Boston	44.2%	1,826	1,718	525	60.0	116.2%	28.8	114.1%
South Dorchester	49.5%	1,552	1,512	500	55.4	107.4%	25.0	98.8%
South End	56.0%	2,003	1,943	618	53.4	103.6%	26.6	105.2%
West Roxbury	26.6%	1,093	1,077	379	68.9	133.5%	36.2	143.1%
City of Boston	46.8%	25,262	24,338	7,664	51.6	100.0%	25.3	100.0%
B. Dollar Amount of Loans (000s)								
Allston-Brighton	45.5%	\$40,975	\$19,883	\$16,797	\$1,028	85.4%	\$657	108.7%
Back Bay-Beacon Hill	11.0%	\$75,999	\$22,722	\$20,644	\$1,628	135.1%	\$750	124.1%
Central	39.4%	\$180,939	\$54,750	\$46,614	\$1,303	108.1%	\$597	98.7%
Charlestown	37.8%	\$15,230	\$6,924	\$3,910	\$1,225	101.7%	\$533	88.1%
East Boston	56.5%	\$15,642	\$6,911	\$5,901	\$924	76.7%	\$548	90.6%
Fenway-Kenmore	49.8%	\$15,513	\$7,300	\$6,347	\$775	64.3%	\$539	89.1%
Hyde Park	37.3%	\$16,518	\$7,078	\$5,772	\$1,090	90.4%	\$556	92.0%
Jamaica Plain	48.1%	\$23,173	\$11,730	\$9,428	\$960	79.7%	\$577	95.4%
Mattapan	53.7%	\$6,902	\$4,308	\$2,997	\$538	44.6%	\$322	53.3%
North Dorchester	56.0%	\$15,926	\$5,999	\$4,274	\$1,339	111.2%	\$552	91.3%
Roslindale	34.1%	\$10,943	\$7,128	\$5,782	\$751	62.3%	\$558	92.2%
Roxbury	65.0%	\$29,207	\$8,906	\$8,022	\$1,198	99.5%	\$499	82.6%
South Boston	44.2%	\$60,039	\$17,270	\$16,106	\$1,972	163.6%	\$885	146.4%
South Dorchester	49.5%	\$26,252	\$12,661	\$8,774	\$937	77.8%	\$438	72.5%
South End	56.0%	\$40,086	\$17,293	\$13,525	\$1,070	88.8%	\$582	96.2%
West Roxbury	26.6%	\$16,532	\$10,252	\$8,445	\$1,042	86.5%	\$806	133.3%
City of Boston	46.8%	\$589,876	\$221,115	\$183,338	\$1,205	100.0%	\$605	100.0%

Table 5B
Changes in Small Business Lending in City of Boston
By Neighborhood, 2003 – 2006

Neighborhood	Total Small Business Loans				Small Business Loans to Small Firms			
	2003	2004	2005	2006	2003	2004	2005	2006
A. Number of Loans								
Allston-Brighton	1,299	1,363	1,419	2,411	460	452	675	850
Back Bay-Beacon Hill	1,253	1,226	1,073	2,522	420	388	506	715
Central	3,314	3,360	2,745	5,772	1,094	991	1,177	1,422
Charlestown	400	427	355	776	123	151	165	221
East Boston	530	534	497	878	178	168	224	274
Fenway-Kenmore	478	459	430	827	164	117	223	297
Hyde Park	523	552	531	931	158	156	249	290
Jamaica Plain	719	712	693	1,371	258	248	367	479
Mattapan	293	265	303	577	87	83	133	208
North Dorchester	394	381	426	706	114	110	184	236
Roslindale	464	517	544	913	143	154	268	307
Roxbury	665	587	589	1,104	201	160	229	343
South Boston	1,084	1,051	905	1,826	315	286	354	525
South Dorchester	829	880	863	1,552	250	256	352	500
South End	1,033	1,144	929	2,003	338	338	433	618
West Roxbury	511	563	596	1,093	184	192	291	379
City of Boston	13,789	14,021	12,898	25,262	4,487	4,250	5,830	7,664
B. Lending Rates - Number of Loans Per 100 Firms								
Allston-Brighton	40.6	37.4	35.6	60.5	23.1	19.7	26.4	33.3
Back Bay-Beacon Hill	34.9	29.2	23.0	54.0	20.9	16.3	18.4	26.0
Central	28.9	26.0	19.8	41.6	17.8	14.4	15.1	18.2
Charlestown	41.3	37.7	28.6	62.4	22.2	23.5	22.5	30.1
East Boston	37.2	32.8	29.4	51.9	20.7	17.0	20.8	25.4
Fenway-Kenmore	29.8	24.7	21.5	41.3	18.0	11.4	18.9	25.2
Hyde Park	43.0	38.9	35.0	61.4	18.9	16.3	24.0	27.9
Jamaica Plain	35.8	31.0	28.7	56.8	19.9	16.7	22.5	29.3
Mattapan	28.9	21.9	23.6	44.9	12.8	10.1	14.3	22.4
North Dorchester	41.9	35.5	35.8	59.4	19.9	16.6	23.8	30.5
Roslindale	40.3	39.0	37.3	62.6	17.9	16.5	25.8	29.6
Roxbury	33.0	24.8	24.2	45.3	15.8	10.7	14.3	21.3
South Boston	39.7	37.0	29.7	60.0	20.3	17.3	19.5	28.8
South Dorchester	37.1	33.1	30.8	55.4	16.4	14.0	17.6	25.0
South End	33.6	32.6	24.8	53.4	18.2	16.3	18.6	26.6
West Roxbury	39.4	39.0	37.6	68.9	22.5	20.6	27.8	36.2
City of Boston	34.5	30.8	26.3	51.6	18.9	15.7	19.2	25.3

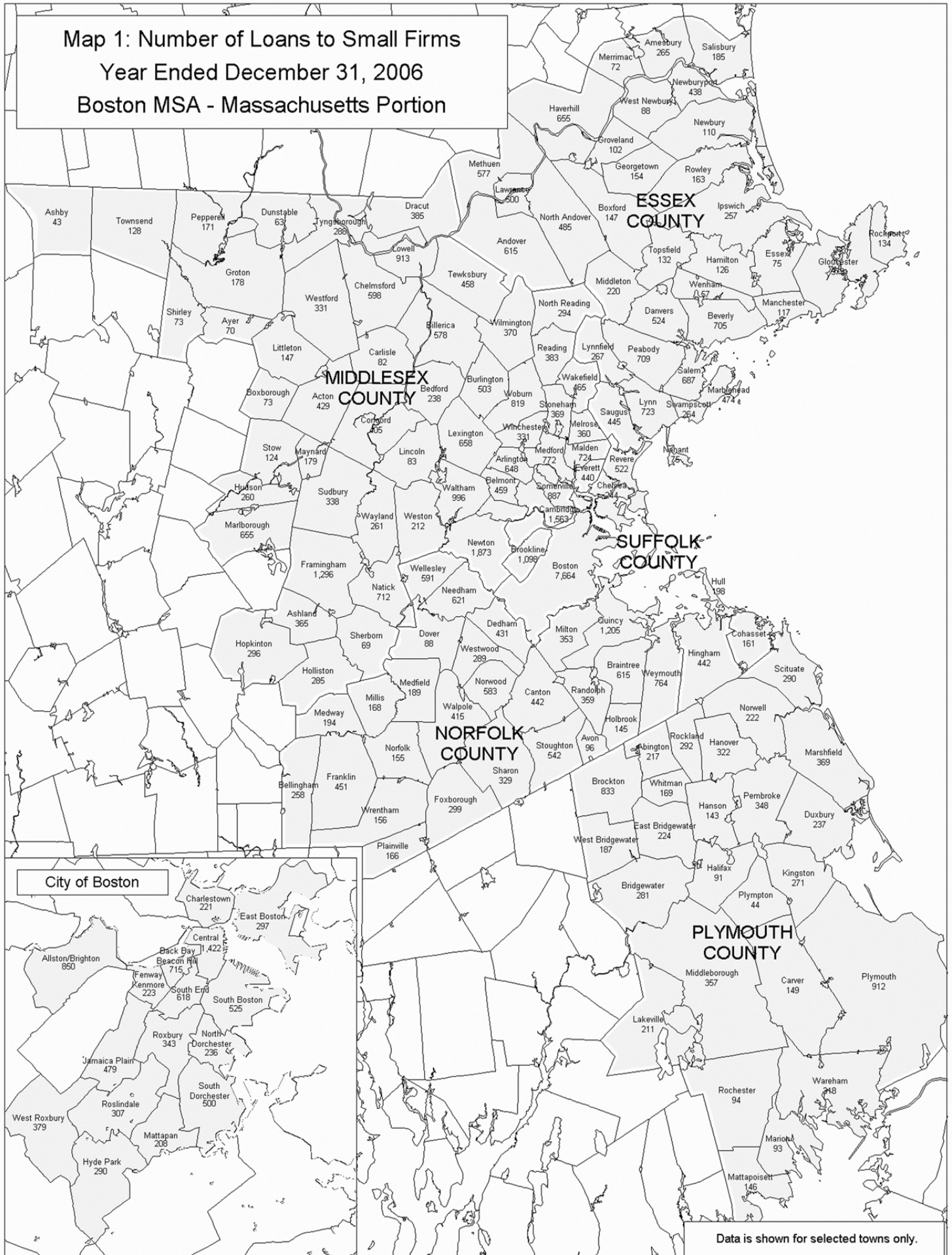
Table 5B (Continued)
Changes in Small Business Lending in City of Boston
By Neighborhood, 2003 - 2006

Neighborhood	Total Small Business Loans				Small Business Loans to Small Firms			
	2003	2004	2005	2006	2003	2004	2005	2006
C. Dollar Amount of Loans (000s)								
Allston-Brighton	\$35,329	\$38,912	\$34,548	\$40,975	\$14,805	\$16,653	\$14,512	\$16,797
Back Bay-Beacon Hill	\$51,421	\$58,754	\$42,278	\$75,999	\$16,948	\$16,926	\$18,413	\$20,644
Central	\$131,761	\$160,712	\$130,087	\$180,939	\$43,722	\$43,020	\$35,904	\$46,614
Charlestown	\$14,425	\$17,143	\$15,644	\$15,230	\$4,473	\$5,660	\$6,609	\$3,910
East Boston	\$14,114	\$15,395	\$8,943	\$15,642	\$6,618	\$7,854	\$3,986	\$5,901
Fenway-Kenmore	\$15,074	\$11,902	\$9,649	\$15,513	\$7,424	\$3,278	\$4,132	\$6,347
Hyde Park	\$14,381	\$15,752	\$11,788	\$16,518	\$4,003	\$5,773	\$4,847	\$5,772
Jamaica Plain	\$13,264	\$15,308	\$12,733	\$23,173	\$6,694	\$6,430	\$5,858	\$9,428
Mattapan	\$4,173	\$3,979	\$4,624	\$6,902	\$2,029	\$2,287	\$2,505	\$2,997
North Dorchester	\$8,334	\$13,804	\$10,616	\$15,926	\$2,490	\$3,279	\$3,145	\$4,274
Roslindale	\$9,093	\$9,482	\$8,282	\$10,943	\$3,160	\$4,360	\$3,699	\$5,782
Roxbury	\$16,416	\$16,738	\$16,303	\$29,207	\$6,165	\$5,259	\$3,924	\$8,022
South Boston	\$39,119	\$52,960	\$45,919	\$60,039	\$8,455	\$7,608	\$9,489	\$16,106
South Dorchester	\$21,965	\$19,799	\$22,876	\$26,252	\$9,465	\$7,226	\$12,154	\$8,774
South End	\$31,575	\$39,782	\$31,192	\$40,086	\$8,798	\$10,813	\$11,991	\$13,525
West Roxbury	\$8,293	\$13,750	\$10,162	\$16,532	\$4,607	\$6,057	\$4,937	\$8,445
City of Boston	\$428,737	\$504,172	\$415,644	\$589,876	\$149,856	\$152,483	\$146,105	\$183,338
D. Lending Rates - Dollar Amount of Loans Per 100 Firms (000s)								
Allston-Brighton	\$1,105	\$1,067	\$867	\$1,028	\$744	\$726	\$568	\$657
Back Bay-Beacon Hill	\$1,432	\$1,399	\$906	\$1,628	\$844	\$713	\$669	\$750
Central	\$1,147	\$1,244	\$937	\$1,303	\$710	\$624	\$459	\$597
Charlestown	\$1,489	\$1,513	\$1,259	\$1,225	\$809	\$882	\$900	\$533
East Boston	\$990	\$945	\$528	\$924	\$771	\$794	\$370	\$548
Fenway-Kenmore	\$941	\$640	\$482	\$775	\$815	\$319	\$351	\$539
Hyde Park	\$1,184	\$1,109	\$778	\$1,090	\$479	\$604	\$467	\$556
Jamaica Plain	\$660	\$666	\$528	\$960	\$516	\$432	\$359	\$577
Mattapan	\$412	\$328	\$360	\$538	\$299	\$278	\$269	\$322
North Dorchester	\$887	\$1,286	\$893	\$1,339	\$434	\$495	\$406	\$552
Roslindale	\$789	\$715	\$568	\$751	\$395	\$468	\$357	\$558
Roxbury	\$814	\$707	\$669	\$1,198	\$484	\$352	\$244	\$499
South Boston	\$1,433	\$1,865	\$1,508	\$1,972	\$546	\$461	\$521	\$885
South Dorchester	\$983	\$745	\$817	\$937	\$619	\$395	\$607	\$438
South End	\$1,028	\$1,132	\$832	\$1,070	\$475	\$521	\$516	\$582
West Roxbury	\$639	\$952	\$640	\$1,042	\$564	\$650	\$471	\$806
City of Boston	\$1,073	\$1,107	\$849	\$1,205	\$633	\$563	\$482	\$605

**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 6/30/06	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
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

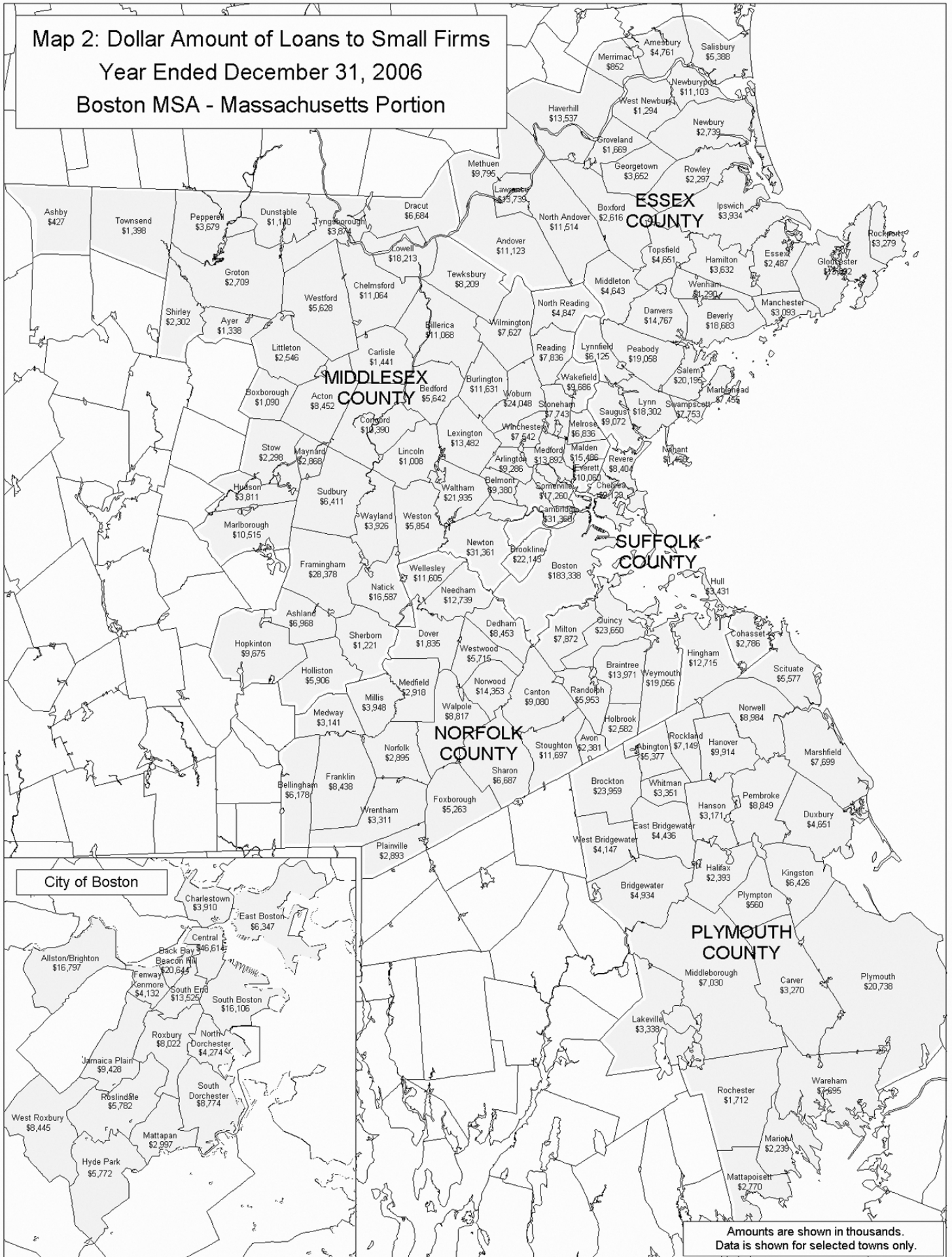
**Map 1: Number of Loans to Small Firms
Year Ended December 31, 2006
Boston MSA - Massachusetts Portion**



City of Boston

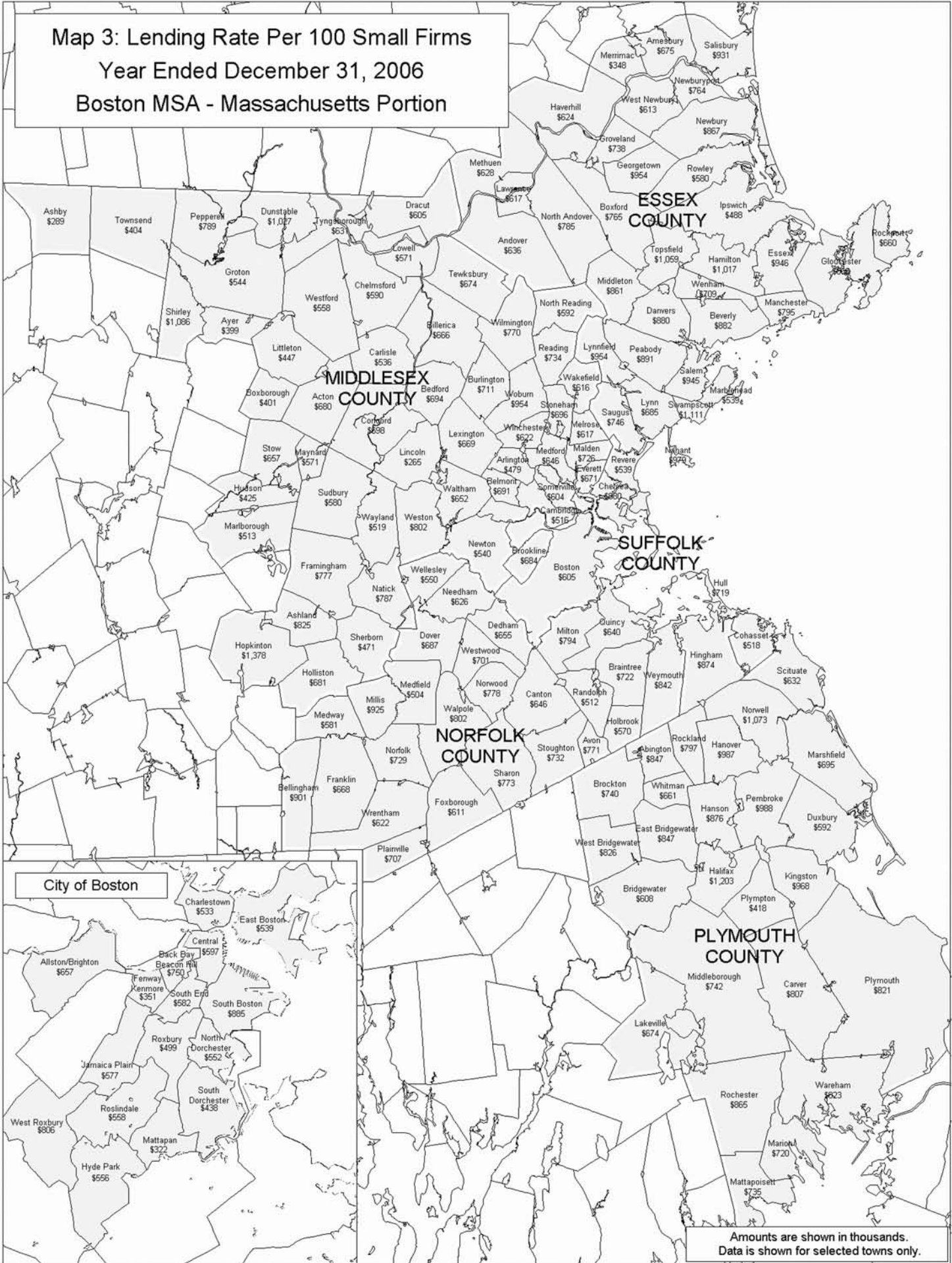
Data is shown for selected towns only.

**Map 2: Dollar Amount of Loans to Small Firms
Year Ended December 31, 2006
Boston MSA - Massachusetts Portion**



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

Map 3: Lending Rate Per 100 Small Firms
Year Ended December 31, 2006
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 2006 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 \$348,000 in Merrimac to a high of \$1,111,000 in Swampscott. The lending rate to small firms in Middlesex County ranged from a low of \$265,000 in Lincoln to a high of \$1,378,000 in Hopkinton. The lending rate to small firms in Norfolk County ranged from a low of \$504,000 in Medfield to a high of \$925,000 in Millis. The lending rate to small firms in Plymouth County ranged from a low of \$418,000 in Plympton to a high of \$1,203,000 in Halifax. The lending rate to small firms in Suffolk County ranged from a low of \$539,000 in Revere to a high of \$880,000 in Chelsea.

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 2006 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. **In seven of the past nine years, the city of Boston has experienced a lower overall lending rate than the entire Boston MSA. In eight of the past nine years, the city of Boston's low and moderate income areas have also experienced a lower lending rate than the low and moderate income areas in the entire Boston MSA.**

Table 7A
Small Business Lending In Surrounding Cities & Towns, 2006

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	824	265	74.2	37.6	\$11,989	\$4,761	\$1,080	\$675
Andover	1,881	615	67.6	35.1	\$31,305	\$11,123	\$1,124	\$636
Beverly	2,147	705	68.4	33.3	\$45,539	\$18,683	\$1,452	\$882
Boxford	493	147	95.9	43.0	\$5,308	\$2,616	\$1,033	\$765
Danvers	1,925	524	71.5	31.2	\$47,481	\$14,767	\$1,763	\$880
Essex	281	75	73.6	28.5	\$4,583	\$2,487	\$1,200	\$946
Georgetown	481	154	84.7	40.2	\$9,903	\$3,652	\$1,743	\$954
Gloucester	1,696	579	70.4	36.1	\$24,917	\$13,892	\$1,034	\$866
Groveland	312	102	93.4	45.1	\$3,306	\$1,669	\$990	\$738
Hamilton	405	126	79.9	35.3	\$7,536	\$3,632	\$1,486	\$1,017
Haverhill	1,980	655	60.8	30.2	\$41,158	\$13,537	\$1,265	\$624
Ipswich	873	257	72.9	31.9	\$11,661	\$3,934	\$974	\$488
Lawrence	1,488	500	44.8	22.5	\$39,933	\$13,739	\$1,202	\$617
Lynn	2,202	723	57.1	27.1	\$42,443	\$18,302	\$1,101	\$685
Lynnfield	911	267	90.5	41.6	\$13,242	\$6,125	\$1,315	\$954
Manchester	403	117	71.2	30.1	\$7,921	\$3,093	\$1,399	\$795
Marblehead	1,445	474	74.4	34.2	\$22,174	\$7,455	\$1,142	\$539
Merrimac	224	72	58.5	29.4	\$1,868	\$852	\$488	\$348
Methuen	1,679	577	71.9	37.0	\$23,917	\$9,795	\$1,025	\$628
Middleton	742	220	93.1	40.8	\$11,508	\$4,643	\$1,444	\$861
Nahant	178	75	81.7	50.0	\$2,607	\$1,468	\$1,196	\$979
Newbury	395	110	84.9	34.8	\$5,672	\$2,739	\$1,220	\$867
Newburyport	1,358	438	64.9	30.1	\$24,815	\$11,103	\$1,185	\$764
North Andover	1,509	485	66.2	33.1	\$34,267	\$11,514	\$1,503	\$785
Peabody	2,548	709	72.9	33.1	\$52,982	\$19,058	\$1,516	\$891
Rockport	396	134	57.8	27.0	\$4,971	\$3,279	\$726	\$660
Rowley	435	163	75.1	41.2	\$8,437	\$2,297	\$1,457	\$580
Salem	2,015	687	66.6	32.1	\$45,571	\$20,195	\$1,506	\$945
Salisbury	482	185	56.8	32.0	\$9,223	\$5,388	\$1,086	\$931
Saugus	1,348	445	70.1	36.6	\$18,785	\$9,072	\$977	\$746
Swampscott	826	264	82.0	37.8	\$14,802	\$7,753	\$1,470	\$1,111
Topsfield	492	132	72.7	30.1	\$11,587	\$4,651	\$1,712	\$1,059
Wenham	227	57	85.0	31.3	\$2,719	\$1,290	\$1,018	\$709
West Newbury	249	88	77.3	41.7	\$2,109	\$1,294	\$655	\$613
No Tract Number	557	252	NA	NA	\$6,007	\$2,385	NA	NA
County Totals	35,407	11,378	69.5	33.5	\$652,246	\$262,243	\$1,279	\$773
Middlesex County								
Acton	1,348	429	71.4	34.5	\$24,512	\$8,452	\$1,298	\$680
Arlington	1,845	648	65.5	33.4	\$22,497	\$9,286	\$798	\$479
Ashby	104	43	52.0	29.1	\$1,026	\$427	\$513	\$289
Ashland	994	365	80.8	43.2	\$20,069	\$6,968	\$1,632	\$825
Ayer	301	70	52.1	20.9	\$7,406	\$1,338	\$1,281	\$399
Bedford	799	238	59.5	29.3	\$18,861	\$5,642	\$1,405	\$694
Belmont	1,371	459	73.4	33.8	\$18,822	\$9,380	\$1,008	\$691
Billerica	1,963	578	71.5	34.8	\$40,217	\$11,068	\$1,465	\$666
Boxborough	214	73	55.3	26.8	\$4,643	\$1,090	\$1,200	\$401
Burlington	1,635	503	53.9	30.8	\$45,839	\$11,631	\$1,510	\$711
Cambridge	5,019	1,563	50.7	25.7	\$91,086	\$31,360	\$920	\$516
Carlisle	295	82	71.8	30.5	\$4,337	\$1,441	\$1,055	\$536
Chelmsford	1,923	598	68.5	31.9	\$29,221	\$11,064	\$1,041	\$590
Concord	1,328	405	62.1	27.2	\$28,037	\$10,390	\$1,311	\$698
Dracut	1,109	385	71.5	34.9	\$17,283	\$6,684	\$1,114	\$605
Dunstable	143	63	84.1	56.8	\$1,632	\$1,140	\$960	\$1,027
Everett	1,381	440	62.3	29.4	\$22,789	\$10,060	\$1,027	\$671

Table 7A (Continued)
Small Business Lending In Surrounding Cities & Towns, 2006

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	3,587	1,296	63.2	35.5	\$69,933	\$28,378	\$1,233	\$777
Groton	540	178	77.3	35.7	\$5,540	\$2,709	\$793	\$544
Holliston	870	285	72.9	32.9	\$18,895	\$5,906	\$1,584	\$681
Hopkinton	842	296	75.7	42.2	\$22,639	\$9,675	\$2,036	\$1,378
Hudson	826	260	59.3	29.0	\$15,429	\$3,811	\$1,108	\$425
Lexington	2,090	658	68.0	32.6	\$34,578	\$13,482	\$1,126	\$669
Lincoln	356	83	60.2	21.8	\$3,696	\$1,008	\$625	\$265
Littleton	534	147	61.7	25.8	\$11,999	\$2,546	\$1,386	\$447
Lowell	2,615	913	54.3	28.6	\$42,217	\$18,213	\$877	\$571
Malden	2,116	724	68.1	33.9	\$45,050	\$15,486	\$1,450	\$726
Marlborough	1,907	655	56.0	32.0	\$39,093	\$10,515	\$1,147	\$513
Maynard	535	179	69.9	35.7	\$11,828	\$2,868	\$1,546	\$571
Medford	2,221	772	70.2	35.9	\$36,879	\$13,892	\$1,166	\$646
Melrose	1,022	360	67.2	32.5	\$16,477	\$6,836	\$1,084	\$617
Natick	2,118	712	64.7	33.8	\$54,011	\$16,587	\$1,649	\$787
Newton	5,726	1,873	67.2	32.3	\$97,679	\$31,361	\$1,147	\$540
North Reading	918	294	74.6	35.9	\$16,769	\$4,847	\$1,363	\$592
Pepperell	518	171	79.4	36.7	\$8,244	\$3,679	\$1,264	\$789
Reading	1,105	383	70.7	35.9	\$21,289	\$7,836	\$1,361	\$734
Sherborn	227	69	64.9	26.6	\$2,839	\$1,221	\$811	\$471
Shirley	262	73	79.6	34.4	\$5,935	\$2,302	\$1,804	\$1,086
Somerville	2,474	887	57.2	31.1	\$42,195	\$17,260	\$975	\$604
Stoneham	1,180	369	71.6	33.2	\$21,404	\$7,743	\$1,299	\$696
Stow	367	124	72.8	35.4	\$5,799	\$2,298	\$1,151	\$657
Sudbury	1,084	338	66.6	30.6	\$18,856	\$6,411	\$1,158	\$580
Tewksbury	1,346	458	71.7	37.6	\$22,291	\$8,209	\$1,187	\$674
Townsend	332	128	65.6	37.0	\$3,024	\$1,398	\$598	\$404
Tyngsborough	789	288	86.8	46.9	\$8,961	\$3,874	\$986	\$631
Wakefield	1,637	465	69.2	29.6	\$36,892	\$9,686	\$1,560	\$616
Waltham	3,416	996	61.5	29.6	\$84,798	\$21,935	\$1,528	\$652
Watertown	1,837	622	70.4	36.5	\$35,465	\$9,763	\$1,359	\$573
Wayland	798	261	73.8	34.5	\$10,116	\$3,926	\$936	\$519
Westford	1,064	331	67.5	32.8	\$15,156	\$5,628	\$962	\$558
Weston	781	212	67.9	29.0	\$18,613	\$5,854	\$1,617	\$802
Wilmington	1,281	370	74.7	37.3	\$32,062	\$7,627	\$1,868	\$770
Winchester	1,143	331	65.3	27.3	\$18,554	\$7,542	\$1,060	\$622
Woburn	2,948	819	67.5	32.5	\$84,758	\$24,048	\$1,941	\$954
No Tract Number	991	465	NA	NA	\$15,860	\$4,160	NA	NA
County Totals	76,175	24,787	65.6	32.8	\$1,454,100	\$487,941	\$1,252	\$646
Norfolk County								
Avon	414	96	73.4	31.1	\$13,280	\$2,381	\$2,355	\$771
Bellingham	714	258	71.5	37.6	\$10,467	\$6,178	\$1,048	\$901
Braintree	1,982	615	61.2	31.8	\$42,460	\$13,971	\$1,312	\$722
Brookline	3,035	1,098	65.6	33.9	\$48,039	\$22,143	\$1,038	\$684
Canton	1,626	442	72.3	31.4	\$33,791	\$9,080	\$1,502	\$646
Cohasset	508	161	64.9	29.9	\$6,195	\$2,786	\$791	\$518
Dedham	1,447	431	73.6	33.4	\$21,021	\$8,453	\$1,069	\$655
Dover	294	88	64.3	33.0	\$4,202	\$1,835	\$919	\$687
Foxborough	947	299	70.1	34.7	\$15,876	\$5,263	\$1,175	\$611
Franklin	1,381	451	69.4	35.7	\$26,946	\$8,438	\$1,353	\$668
Holbrook	450	145	63.9	32.0	\$6,363	\$2,582	\$904	\$570
Medfield	641	189	73.3	32.6	\$10,556	\$2,918	\$1,206	\$504
Medway	590	194	74.5	35.9	\$7,505	\$3,141	\$948	\$581
Millis	401	168	65.7	39.3	\$6,015	\$3,948	\$986	\$925

Table 7A (Continued)
Small Business Lending In Surrounding Cities & Towns, 2006

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	1,069	353	73.9	35.6	\$19,705	\$7,872	\$1,362	\$794
Needham	2,205	621	69.6	30.5	\$42,642	\$12,739	\$1,346	\$626
Norfolk	459	155	77.9	39.0	\$5,665	\$2,895	\$962	\$729
Norwood	1,832	583	62.8	31.6	\$44,885	\$14,353	\$1,538	\$778
Plainville	451	166	66.5	40.6	\$6,524	\$2,893	\$962	\$707
Quincy	3,778	1,205	67.8	32.6	\$71,551	\$23,650	\$1,284	\$640
Randolph	1,156	359	66.1	30.9	\$21,721	\$5,953	\$1,242	\$512
Sharon	993	329	77.1	38.0	\$17,648	\$6,687	\$1,370	\$773
Stoughton	1,717	542	73.2	33.9	\$34,421	\$11,697	\$1,467	\$732
Walpole	1,340	415	80.7	37.7	\$30,734	\$8,817	\$1,851	\$802
Wellesley	2,002	591	63.4	28.0	\$35,987	\$11,605	\$1,140	\$550
Westwood	912	289	67.6	35.5	\$15,502	\$5,715	\$1,148	\$701
Weymouth	2,230	764	67.5	33.8	\$43,511	\$19,056	\$1,316	\$842
Wrentham	511	156	56.2	29.3	\$7,085	\$3,311	\$779	\$622
No Tract Number	506	206	NA	NA	\$9,040	\$2,662	NA	NA
County Totals	35,591	11,369	69.3	33.8	\$659,337	\$233,022	\$1,284	\$693
Plymouth County								
Abington	605	217	66.9	34.2	\$13,261	\$5,377	\$1,467	\$847
Bridgewater	831	281	67.5	34.6	\$14,295	\$4,934	\$1,160	\$608
Brockton	2,645	833	55.0	25.7	\$69,034	\$23,959	\$1,437	\$740
Carver	393	149	51.6	36.8	\$7,843	\$3,270	\$1,031	\$807
Duxbury	818	237	71.6	30.2	\$14,489	\$4,651	\$1,269	\$592
East Bridgewater	568	224	75.6	42.7	\$6,166	\$4,436	\$821	\$847
Halifax	271	91	78.6	45.7	\$4,208	\$2,393	\$1,220	\$1,203
Hanover	1,025	322	65.9	32.1	\$19,231	\$9,914	\$1,236	\$987
Hanson	417	143	78.1	39.5	\$6,913	\$3,171	\$1,295	\$876
Hingham	1,495	442	68.4	30.4	\$35,992	\$12,715	\$1,646	\$874
Hull	512	198	76.1	41.5	\$5,745	\$3,431	\$854	\$719
Kingston	786	271	74.1	40.8	\$15,138	\$6,426	\$1,427	\$968
Lakeville	596	211	82.3	42.6	\$13,147	\$3,338	\$1,816	\$674
Marion	250	93	54.7	29.9	\$6,546	\$2,239	\$1,432	\$720
Marshfield	1,171	369	72.8	33.3	\$18,249	\$7,699	\$1,135	\$695
Mattapoisett	397	146	75.9	38.7	\$8,606	\$2,770	\$1,646	\$735
Middleborough	1,074	357	69.5	37.7	\$20,228	\$7,030	\$1,308	\$742
Norwell	853	222	66.3	26.5	\$27,263	\$8,984	\$2,120	\$1,073
Pembroke	1,073	348	81.6	38.8	\$25,160	\$8,849	\$1,913	\$988
Plymouth	2,792	912	72.7	36.1	\$56,933	\$20,738	\$1,482	\$821
Plympton	156	44	82.5	32.8	\$1,491	\$560	\$789	\$418
Rochester	259	94	83.8	47.5	\$2,639	\$1,712	\$854	\$865
Rockland	959	292	70.6	32.6	\$27,913	\$7,149	\$2,055	\$797
Scituate	954	290	75.3	32.9	\$9,828	\$5,577	\$776	\$632
Wareham	934	318	62.3	34.0	\$19,597	\$7,695	\$1,308	\$823
West Bridgewater	579	187	76.7	37.3	\$13,864	\$4,147	\$1,836	\$826
Whitman	508	169	69.0	33.3	\$9,396	\$3,351	\$1,277	\$661
No Tract Number	579	248	NA	NA	\$5,936	\$2,345	NA	NA
County Totals	23,500	7,708	70.4	34.9	\$479,111	\$178,860	\$1,436	\$809
Suffolk County								
Boston	25,262	7,664	51.6	25.3	\$589,876	\$183,338	\$1,205	\$605
Chelsea	833	244	48.5	23.5	\$31,511	\$9,129	\$1,836	\$880
Revere	1,548	522	67.7	33.5	\$20,075	\$8,404	\$878	\$539
Winthrop	706	245	72.6	34.9	\$7,790	\$4,292	\$801	\$611
No Tract Number	280	102	NA	NA	\$4,820	\$857	NA	NA
County Totals	28,629	8,777	53.1	26.1	\$654,072	\$206,020	\$1,213	\$613
Grand Totals - Boston MSA								
MSA Grand Totals	199,302	64,019	65.2	32.2	\$3,898,866	\$1,368,086	\$1,275	\$688

**Table 7B Part 1 – Number of Loans
In Surrounding Cities & Towns, 2003 – 2006**

City/Town	Total Small Business Loans				Small Business Loans to Small Firms			
	2003	2004	2005	2006	2003	2004	2005	2006
Essex County								
Amesbury	368	455	460	824	123	133	216	265
Andover	991	1,028	929	1,881	340	326	436	615
Beverly	1,220	1,277	1,224	2,147	463	476	575	705
Boxford	238	227	227	493	91	103	126	147
Danvers	1,155	1,352	1,109	1,925	352	390	466	524
Essex	182	189	172	281	60	74	91	75
Georgetown	255	278	260	481	88	76	109	154
Gloucester	944	991	935	1,696	361	391	459	579
Groveland	178	165	191	312	72	58	100	102
Hamilton	168	178	205	405	54	70	109	126
Haverhill	1,233	1,232	1,218	1,980	462	396	547	655
Ipswich	446	528	483	873	155	168	204	257
Lawrence	1,061	1,036	955	1,488	375	305	433	500
Lynn	1,230	1,331	1,284	2,202	383	374	548	723
Lynnfield	461	426	451	911	155	145	205	267
Manchester	208	180	170	403	77	75	75	117
Marblehead	678	679	699	1,445	235	222	347	474
Merrimac	133	157	154	224	36	44	69	72
Methuen	915	954	986	1,679	351	310	462	577
Middleton	309	355	346	742	101	136	153	220
Nahant	90	84	86	178	24	24	41	75
Newbury	190	208	229	395	62	84	95	110
Newburyport	980	1,032	870	1,358	279	292	376	438
North Andover	863	944	846	1,509	327	344	413	485
Peabody	1,505	1,581	1,495	2,548	457	503	647	709
Rockport	247	266	240	396	105	106	131	134
Rowley	277	306	291	435	96	110	126	163
Salem	1,212	1,261	1,167	2,015	428	452	568	687
Salisbury	315	379	354	482	115	131	153	185
Saugus	761	761	741	1,348	249	213	336	445
Swampscott	459	434	407	826	161	145	206	264
Topsfield	281	307	278	492	85	108	126	132
Wenham	106	107	97	227	41	45	49	57
West Newbury	118	133	126	249	46	55	64	88
No Tract Number	665	462	478	557	214	144	145	252
County Totals	20,442	21,283	20,163	35,407	7,023	7,028	9,206	11,378
Middlesex County								
Acton	776	786	730	1,348	295	294	327	429
Arlington	946	936	994	1,845	383	332	514	648
Ashby	95	76	78	104	25	23	29	43
Ashland	518	606	553	994	186	220	265	365
Ayer	194	290	200	301	60	133	76	70
Bedford	465	464	489	799	158	139	223	238
Belmont	679	714	724	1,371	247	262	373	459
Billerica	1,100	1,298	1,082	1,963	340	360	445	578
Boxborough	152	141	168	214	46	54	79	73
Burlington	914	999	956	1,635	309	308	428	503
Cambridge	4,814	2,848	2,480	5,019	983	878	1,237	1,563
Carlisle	167	130	143	295	66	43	65	82
Chelmsford	1,108	1,185	1,125	1,923	410	423	530	598
Concord	775	810	728	1,328	292	290	380	405
Dracut	517	592	612	1,109	180	188	259	385
Dunstable	75	87	98	143	24	26	41	63
Everett	736	760	694	1,381	223	200	257	440

**Table 7B Part 1 – Number of Loans (Continued)
In Surrounding Cities & Towns, 2003 – 2006**

City/Town	Total Small Business Loans				Small Business Loans to Small Firms			
	2003	2004	2005	2006	2003	2004	2005	2006
Middlesex County (Continued)								
Framingham	2,134	2,299	2,192	3,587	734	707	988	1,296
Groton	255	281	247	540	102	124	123	178
Holliston	560	611	561	870	183	227	247	285
Hopkinton	410	462	500	842	143	146	235	296
Hudson	548	534	496	826	196	189	211	260
Lexington	1,078	956	1,010	2,090	386	347	487	658
Lincoln	185	159	149	356	74	45	65	83
Littleton	343	351	338	534	113	130	146	147
Lowell	1,667	1,870	1,561	2,615	592	542	670	913
Malden	1,124	1,211	1,269	2,116	378	374	563	724
Marlborough	1,048	1,192	1,170	1,907	320	360	527	655
Maynard	299	356	341	535	96	102	147	179
Medford	1,150	1,123	1,218	2,221	382	338	562	772
Melrose	616	604	645	1,022	223	220	297	360
Natick	1,287	1,500	1,176	2,118	415	437	540	712
Newton	3,268	3,440	2,991	5,726	1,111	1,022	1,358	1,873
North Reading	530	579	505	918	174	201	243	294
Pepperell	242	338	295	518	91	138	123	171
Reading	544	659	618	1,105	194	223	304	383
Sherborn	148	128	130	227	44	51	67	69
Shirley	106	137	116	262	25	52	54	73
Somerville	1,303	1,373	1,316	2,474	449	440	642	887
Stoneham	570	630	583	1,180	178	179	238	369
Stow	212	190	220	367	81	79	110	124
Sudbury	607	608	593	1,084	216	210	267	338
Tewksbury	804	877	874	1,346	271	282	406	458
Townsend	194	215	216	332	61	84	98	128
Tyngsborough	418	462	410	789	150	147	157	288
Wakefield	918	995	881	1,637	290	289	399	465
Waltham	1,882	1,964	1,774	3,416	594	570	794	996
Watertown	983	1,071	1,096	1,837	364	345	525	622
Wayland	415	431	443	798	145	152	185	261
Westford	522	550	603	1,064	180	173	280	331
Weston	332	339	341	781	134	119	169	212
Wilmington	789	828	761	1,281	276	295	343	370
Winchester	621	673	618	1,143	243	221	277	331
Woburn	1,624	1,685	1,714	2,948	498	514	682	819
No Tract Number	1,229	750	941	991	379	196	283	465
County Totals	44,996	45,153	42,766	76,175	14,712	14,443	19,340	24,787
Norfolk County								
Avon	223	229	228	414	50	44	82	96
Bellingham	417	475	464	714	137	164	201	258
Braintree	1,075	1,227	1,149	1,982	325	353	494	615
Brookline	1,636	1,626	1,616	3,035	636	591	835	1,098
Canton	837	957	804	1,626	252	287	337	442
Cohasset	281	257	241	508	89	109	139	161
Dedham	689	722	711	1,447	233	214	354	431
Dover	170	154	139	294	60	50	66	88
Foxborough	480	531	532	947	141	139	215	299
Franklin	798	851	795	1,381	256	220	351	451
Holbrook	279	240	251	450	91	70	117	145
Medfield	372	370	311	641	152	136	147	189
Medway	326	342	358	590	99	94	160	194
Millis	237	252	232	401	59	76	116	168

**Table 7B Part 1 – Number of Loans (Continued)
In Surrounding Cities & Towns, 2003 – 2006**

City/Town	Total Small Business Loans				Small Business Loans to Small Firms			
	2003	2004	2005	2006	2003	2004	2005	2006
Norfolk County (Continued)								
Milton	570	761	565	1,069	212	210	261	353
Needham	1,163	1,224	1,158	2,205	438	394	503	621
Norfolk	219	249	251	459	71	86	131	155
Norwood	1,042	1,193	1,087	1,832	334	335	463	583
Plainville	267	270	312	451	81	88	139	166
Quincy	1,973	2,144	2,215	3,778	658	640	997	1,205
Randolph	577	617	594	1,156	169	179	262	359
Sharon	499	475	549	993	164	161	273	329
Stoughton	969	1,018	965	1,717	304	336	430	542
Walpole	692	714	682	1,340	240	240	295	415
Wellesley	1,033	1,038	986	2,002	415	342	460	591
Westwood	445	458	483	912	160	142	197	289
Weymouth	1,217	1,300	1,416	2,230	369	380	628	764
Wrentham	317	270	275	511	100	93	129	156
No Tract Number	597	453	500	506	178	111	160	206
County Totals	19,400	20,417	19,869	35,591	6,473	6,284	8,942	11,369
Plymouth County								
Abington	325	336	371	605	106	115	176	217
Bridgewater	411	487	506	831	123	141	245	281
Brockton	1,688	1,590	1,540	2,645	561	514	661	833
Carver	215	235	222	393	52	79	119	149
Duxbury	391	400	425	818	141	157	216	237
East Bridgewater	311	320	355	568	102	105	166	224
Halifax	130	139	138	271	51	46	74	91
Hanover	556	647	567	1,025	197	199	246	322
Hanson	216	237	237	417	69	70	123	143
Hingham	821	825	743	1,495	295	247	341	442
Hull	273	281	295	512	99	103	150	198
Kingston	385	367	430	786	126	122	202	271
Lakeville	315	344	359	596	97	92	162	211
Marion	170	161	186	250	63	58	73	93
Marshfield	646	713	679	1,171	232	215	317	369
Mattapoisett	198	221	223	397	69	80	102	146
Middleborough	544	668	667	1,074	165	179	297	357
Norwell	545	519	464	853	179	163	219	222
Pembroke	599	595	610	1,073	220	216	293	348
Plymouth	1,575	1,581	1,701	2,792	511	484	778	912
Plympton	88	78	110	156	35	27	61	44
Rochester	97	139	177	259	27	40	82	94
Rockland	564	562	558	959	170	169	244	292
Scituate	503	493	481	954	173	171	225	290
Wareham	544	532	615	934	179	164	273	318
West Bridgewater	321	357	323	579	77	103	132	187
Whitman	342	341	297	508	107	112	145	169
No Tract Number	700	525	561	579	223	144	169	248
County Totals	13,473	13,693	13,840	23,500	4,449	4,315	6,291	7,708
Suffolk County								
Boston	13,789	14,021	12,898	25,262	4,487	4,250	5,830	7,664
Chelsea	504	556	427	833	148	120	144	244
Revere	854	895	920	1,548	294	243	433	522
Winthrop	379	352	367	706	138	101	184	245
No Tract Number	332	212	217	280	92	48	58	102
County Totals	15,858	16,036	14,829	28,629	5,159	4,762	6,649	8,777
Grand Totals - Boston MSA								
MSA Grand Totals	114,169	116,582	111,467	199,302	37,816	36,832	50,428	64,019

**Table 7B Part 2 – Number of Loans Per 100 Firms
In Surrounding Cities & Towns, 2003 – 2006**

City/Town	Total Small Business Loans				Small Business Loans to Small Firms			
	2003	2004	2005	2006	2003	2004	2005	2006
Essex County								
Amesbury	44.5	45.6	41.4	74.2	22.2	20.4	30.6	37.6
Andover	44.3	40.6	33.4	67.6	25.0	21.3	24.9	35.1
Beverly	48.1	44.3	39.0	68.4	26.9	24.5	27.1	33.3
Boxford	61.3	50.7	44.2	95.9	35.4	34.3	36.8	43.0
Danvers	52.8	53.5	41.2	71.5	26.6	25.9	27.8	31.2
Essex	58.9	54.5	45.0	73.6	27.3	30.3	34.6	28.5
Georgetown	53.5	52.7	45.8	84.7	26.5	21.2	28.5	40.2
Gloucester	47.2	43.8	38.8	70.4	26.9	25.8	28.6	36.1
Groveland	70.1	56.3	57.2	93.4	38.7	26.9	44.2	45.1
Hamilton	40.1	37.8	40.4	79.9	17.8	21.3	30.5	35.3
Haverhill	46.2	40.9	37.4	60.8	25.9	19.9	25.2	30.2
Ipswich	47.2	48.9	40.4	72.9	23.4	23.6	25.3	31.9
Lawrence	42.3	33.8	28.7	44.8	24.0	15.8	19.5	22.5
Lynn	41.4	37.5	33.3	57.1	19.0	15.7	20.5	27.1
Lynnfield	55.3	46.3	44.8	90.5	29.6	25.1	31.9	41.6
Manchester	44.7	35.9	30.0	71.2	25.1	21.7	19.3	30.1
Marblehead	41.9	37.1	36.0	74.4	21.3	17.6	25.1	34.2
Merrimac	49.1	46.2	40.2	58.5	19.4	20.5	28.2	29.4
Methuen	51.8	45.5	42.2	71.9	30.3	22.4	29.6	37.0
Middleton	50.7	50.1	43.4	93.1	24.5	28.6	28.4	40.8
Nahant	45.9	38.7	39.4	81.7	19.5	17.5	27.3	50.0
Newbury	52.1	47.8	49.2	84.9	24.5	27.7	30.1	34.8
Newburyport	56.3	52.1	41.5	64.9	23.3	21.8	25.9	30.1
North Andover	48.9	46.4	37.1	66.2	28.9	26.4	28.2	33.1
Peabody	53.6	50.0	42.8	72.9	26.4	26.1	30.2	33.1
Rockport	39.7	38.6	35.0	57.8	24.8	23.0	26.4	27.0
Rowley	63.1	59.1	50.3	75.1	30.2	31.4	31.8	41.2
Salem	48.4	44.6	38.6	66.6	24.5	23.4	26.6	32.1
Salisbury	51.1	50.8	41.7	56.8	26.5	26.3	26.4	32.0
Saugus	49.8	43.7	38.6	70.1	25.7	19.4	27.6	36.6
Swampscott	52.5	43.8	40.4	82.0	28.3	21.6	29.5	37.8
Topsfield	49.9	48.5	41.1	72.7	22.7	26.0	28.7	30.1
Wenham	49.1	42.0	36.3	85.0	27.7	26.3	26.9	31.3
West Newbury	52.0	49.3	39.1	77.3	26.6	28.4	30.3	41.7
No Tract Number	NA	NA	NA	NA	NA	NA	NA	NA
County Totals	50.2	45.4	39.6	69.5	26.1	22.9	27.1	33.5
Middlesex County								
Acton	50.0	45.0	38.7	71.4	29.7	25.9	26.3	34.5
Arlington	42.0	35.3	35.3	65.5	23.5	18.7	26.5	33.4
Ashby	62.9	42.7	39.0	52.0	21.7	16.9	19.6	29.1
Ashland	56.1	57.8	45.0	80.8	28.1	29.9	31.4	43.2
Ayer	41.2	55.8	34.6	52.1	21.5	42.4	22.7	20.9
Bedford	40.1	36.4	36.4	59.5	23.9	18.4	27.4	29.3
Belmont	41.8	40.4	38.8	73.4	21.3	20.4	27.5	33.8
Billerica	50.9	52.2	39.4	71.5	27.3	25.2	26.8	34.8
Boxborough	47.6	37.3	43.4	55.3	22.1	22.2	29.0	26.8
Burlington	36.1	35.6	31.5	53.9	25.0	21.6	26.2	30.8
Cambridge	57.8	29.9	25.0	50.7	20.1	15.8	20.4	25.7
Carlisle	46.6	33.2	34.8	71.8	28.1	16.7	24.2	30.5
Chelmsford	47.8	45.4	40.1	68.5	27.9	25.1	28.3	31.9
Concord	42.0	40.7	34.0	62.1	23.5	21.7	25.5	27.2
Dracut	44.3	42.6	39.4	71.5	21.3	18.8	23.5	34.9
Dunstable	57.3	56.1	57.6	84.1	25.8	23.4	36.9	56.8
Everett	43.0	37.8	31.3	62.3	19.8	15.4	17.1	29.4

**Table 7B Part 2 – Number of Loans Per 100 Firms (Continued)
In Surrounding Cities & Towns, 2003 – 2006**

City/Town	Total Small Business Loans				Small Business Loans to Small Firms			
	2003	2004	2005	2006	2003	2004	2005	2006
Middlesex County (Continued)								
Framingham	45.4	43.5	38.6	63.2	24.7	21.1	27.1	35.5
Groton	48.9	47.5	35.3	77.3	27.4	28.8	24.7	35.7
Holliston	54.1	52.6	47.0	72.9	24.5	27.1	28.5	32.9
Hopkinton	47.8	46.1	45.0	75.7	26.0	23.5	33.5	42.2
Hudson	49.5	41.5	35.6	59.3	27.8	22.9	23.5	29.0
Lexington	41.0	33.0	32.9	68.0	23.0	18.6	24.2	32.6
Lincoln	35.0	27.4	25.2	60.2	23.2	12.5	17.1	21.8
Littleton	50.7	45.6	39.0	61.7	25.5	26.1	25.6	25.8
Lowell	42.9	42.1	32.4	54.3	23.8	19.3	21.0	28.6
Malden	45.2	42.9	40.9	68.1	22.5	20.0	26.4	33.9
Marlborough	40.5	39.1	34.3	56.0	21.9	20.2	25.7	32.0
Maynard	50.1	49.9	44.6	69.9	24.8	22.4	29.3	35.7
Medford	44.1	37.8	38.5	70.2	22.2	17.2	26.1	35.9
Melrose	46.3	44.7	42.4	67.2	22.7	22.5	26.8	32.5
Natick	47.0	48.5	35.9	64.7	24.0	22.4	25.6	33.8
Newton	44.5	42.0	35.1	67.2	22.9	18.8	23.4	32.3
North Reading	54.2	50.9	41.1	74.6	26.5	26.9	29.7	35.9
Pepperell	44.3	58.2	45.2	79.4	22.5	32.2	26.4	36.7
Reading	41.6	44.4	39.5	70.7	22.3	22.6	28.5	35.9
Sherborn	51.9	40.9	37.1	64.9	20.5	22.7	25.9	26.6
Shirley	46.3	44.9	35.3	79.6	16.2	26.8	25.5	34.4
Somerville	40.8	34.6	30.4	57.2	21.1	17.6	22.5	31.1
Stoneham	44.6	40.9	35.4	71.6	21.0	17.2	21.4	33.2
Stow	48.2	40.3	43.7	72.8	26.0	24.4	31.4	35.4
Sudbury	44.7	40.0	36.4	66.6	23.6	20.9	24.1	30.6
Tewksbury	52.4	50.3	46.5	71.7	28.3	25.5	33.3	37.6
Townsend	51.2	48.0	42.7	65.6	21.5	25.9	28.3	37.0
Tyngsborough	60.8	57.5	45.1	86.8	33.0	27.9	25.6	46.9
Wakefield	48.4	45.4	37.3	69.2	24.1	20.6	25.4	29.6
Waltham	42.1	37.5	32.0	61.5	22.9	18.8	23.6	29.6
Watertown	45.3	44.4	42.0	70.4	26.8	22.7	30.8	36.5
Wayland	46.4	42.2	41.0	73.8	23.7	22.0	24.5	34.5
Westford	40.6	37.3	38.3	67.5	22.6	18.5	27.8	32.8
Weston	38.1	34.5	29.6	67.9	24.1	19.3	23.2	29.0
Wilmington	56.5	52.8	44.3	74.7	34.2	32.9	34.6	37.3
Winchester	42.3	40.9	35.3	65.3	24.3	19.7	22.8	27.3
Woburn	45.6	42.5	39.3	67.5	26.0	23.6	27.1	32.5
No Tract Number	NA	NA	NA	NA	NA	NA	NA	NA
County Totals	47.4	41.8	36.8	65.6	24.4	21.1	25.6	32.8
Norfolk County								
Avon	48.4	45.9	40.4	73.4	21.5	16.4	26.5	31.1
Bellingham	51.8	52.1	46.4	71.5	24.7	26.5	29.3	37.6
Braintree	38.7	40.2	35.5	61.2	20.8	20.3	25.5	31.8
Brookline	42.1	37.6	34.9	65.6	24.3	20.2	25.8	33.9
Canton	43.9	45.9	35.7	72.3	22.4	22.5	24.0	31.4
Cohasset	42.4	34.5	30.8	64.9	21.2	22.4	25.8	29.9
Dedham	40.6	38.8	36.1	73.6	21.6	18.2	27.4	33.4
Dover	48.0	37.7	30.4	64.3	27.0	20.3	24.7	33.0
Foxborough	45.5	43.9	39.4	70.1	21.1	18.2	25.0	34.7
Franklin	50.0	47.0	39.9	69.4	25.5	19.2	27.8	35.7
Holbrook	51.0	38.3	35.7	63.9	25.7	17.0	25.8	32.0
Medfield	51.6	46.9	35.5	73.3	31.2	25.4	25.4	32.6
Medway	51.4	47.2	45.2	74.5	21.9	18.8	29.6	35.9
Millis	46.7	43.7	38.0	65.7	17.0	18.8	27.2	39.3

**Table 7B Part 2 – Number of Loans Per 100 Firms (Continued)
In Surrounding Cities & Towns, 2003 – 2006**

City/Town	Total Small Business Loans				Small Business Loans to Small Firms			
	2003	2004	2005	2006	2003	2004	2005	2006
Norfolk County (Continued)								
Milton	48.9	56.8	39.0	73.9	26.5	22.8	26.3	35.6
Needham	44.0	41.4	36.5	69.6	27.0	21.2	24.7	30.5
Norfolk	45.6	45.5	42.6	77.9	22.0	23.2	33.0	39.0
Norwood	41.2	42.9	37.2	62.8	21.6	20.0	25.1	31.6
Plainville	51.3	44.6	46.0	66.5	25.5	24.2	34.0	40.6
Quincy	42.5	41.1	39.8	67.8	21.7	19.0	27.0	32.6
Randolph	40.3	38.0	34.0	66.1	18.9	17.5	22.5	30.9
Sharon	50.5	40.7	42.6	77.1	25.0	20.7	31.6	38.0
Stoughton	49.8	46.4	41.1	73.2	23.5	23.1	26.9	33.9
Walpole	50.9	46.9	41.1	80.7	26.6	23.5	26.8	37.7
Wellesley	38.8	35.1	31.2	63.4	24.8	18.2	21.8	28.0
Westwood	39.1	36.2	35.8	67.6	23.3	19.0	24.2	35.5
Weymouth	44.5	42.3	42.8	67.5	19.7	18.4	27.8	33.8
Wrentham	41.5	32.3	30.2	56.2	21.9	19.2	24.2	29.3
No Tract Number	NA	NA	NA	NA	NA	NA	NA	NA
County Totals	45.5	42.8	38.7	69.3	23.8	20.6	26.6	33.8
Plymouth County								
Abington	46.6	42.3	41.0	66.9	21.7	20.9	27.7	34.2
Bridgewater	44.1	43.7	41.1	67.5	20.2	19.4	30.2	34.6
Brockton	44.5	35.6	32.0	55.0	23.3	17.6	20.4	25.7
Carver	42.1	36.0	29.2	51.6	17.6	22.4	29.4	36.8
Duxbury	41.1	38.4	37.2	71.6	21.7	22.1	27.5	30.2
East Bridgewater	54.5	48.7	47.3	75.6	25.9	23.8	31.7	42.7
Halifax	51.4	46.0	40.0	78.6	31.5	25.7	37.2	45.7
Hanover	44.7	45.4	36.4	65.9	24.8	22.1	24.5	32.1
Hanson	48.9	49.9	44.4	78.1	23.1	22.3	34.0	39.5
Hingham	44.8	40.0	34.0	68.4	25.1	18.9	23.4	30.4
Hull	52.1	46.1	43.8	76.1	29.0	25.2	31.4	41.5
Kingston	43.0	36.4	40.5	74.1	23.7	20.1	30.4	40.8
Lakeville	67.3	55.0	49.6	82.3	30.2	21.1	32.7	42.6
Marion	47.9	38.6	40.7	54.7	24.8	19.3	23.5	29.9
Marshfield	49.6	48.5	42.2	72.8	25.5	21.1	28.6	33.3
Mattapoisett	49.1	45.9	42.6	75.9	23.5	23.5	27.1	38.7
Middleborough	44.1	47.5	43.1	69.5	20.8	20.5	31.3	37.7
Norwell	53.0	43.4	36.1	66.3	28.8	22.1	26.2	26.5
Pembroke	61.1	50.9	46.4	81.6	33.6	27.7	32.7	38.8
Plymouth	54.3	46.0	44.3	72.7	26.3	21.2	30.8	36.1
Plympton	59.5	45.9	58.2	82.5	32.1	21.6	45.5	32.8
Rochester	46.4	52.5	57.3	83.8	19.1	22.5	41.4	47.5
Rockland	53.4	47.2	41.1	70.6	25.8	22.6	27.2	32.6
Scituate	48.3	41.9	38.0	75.3	23.8	21.7	25.5	32.9
Wareham	46.2	38.7	41.1	62.3	23.4	18.9	29.2	34.0
West Bridgewater	49.0	48.2	42.8	76.7	18.1	21.0	26.3	37.3
Whitman	58.5	49.6	40.4	69.0	28.3	25.3	28.6	33.3
No Tract Number	NA	NA	NA	NA	NA	NA	NA	NA
County Totals	51.4	45.0	41.5	70.4	26.0	21.8	28.5	34.9
Suffolk County								
Boston	34.5	30.8	26.3	51.6	18.9	15.7	19.2	25.3
Chelsea	34.1	34.7	24.9	48.5	17.7	12.9	13.9	23.5
Revere	49.4	42.8	40.2	67.7	24.8	17.3	27.8	33.5
Winthrop	48.3	38.7	37.8	72.6	24.5	15.9	26.2	34.9
No Tract Number	NA	NA	NA	NA	NA	NA	NA	NA
County Totals	36.1	32.0	27.5	53.1	19.6	15.9	19.8	26.1
Grand Totals - Boston MSA								
MSA Grand Totals	46.0	41.2	36.5	65.2	24.0	20.5	25.4	32.2

**Table 7B Part 3 – Dollar Amount of Loans
In Surrounding Cities & Towns, 2003 – 2006**

City/Town	Total Small Business Loans				Small Business Loans to Small Firms			
	2003	2004	2005	2006	2003	2004	2005	2006
Essex County								
Amesbury	\$8,513	\$10,177	\$7,787	\$11,989	\$3,986	\$4,388	\$3,217	\$4,761
Andover	\$28,891	\$32,328	\$26,514	\$31,305	\$12,817	\$10,499	\$9,021	\$11,123
Beverly	\$38,690	\$47,059	\$39,710	\$45,539	\$20,592	\$19,077	\$17,745	\$18,683
Boxford	\$4,142	\$3,791	\$4,452	\$5,308	\$1,608	\$2,397	\$3,472	\$2,616
Danvers	\$36,488	\$45,578	\$44,661	\$47,481	\$16,505	\$18,045	\$19,886	\$14,767
Essex	\$3,368	\$5,150	\$6,053	\$4,583	\$1,157	\$1,777	\$2,379	\$2,487
Georgetown	\$4,785	\$12,135	\$9,219	\$9,903	\$1,931	\$2,809	\$2,990	\$3,652
Gloucester	\$22,347	\$20,051	\$20,367	\$24,917	\$11,256	\$10,454	\$9,664	\$13,892
Groveland	\$2,461	\$2,912	\$3,314	\$3,306	\$1,129	\$1,324	\$2,132	\$1,669
Hamilton	\$3,987	\$5,239	\$7,642	\$7,536	\$1,282	\$3,844	\$3,179	\$3,632
Haverhill	\$43,303	\$41,492	\$37,818	\$41,158	\$20,781	\$15,279	\$13,052	\$13,537
Ipswich	\$12,132	\$15,596	\$9,994	\$11,661	\$5,584	\$7,756	\$3,175	\$3,934
Lawrence	\$40,747	\$37,752	\$26,511	\$39,933	\$16,629	\$11,568	\$14,538	\$13,739
Lynn	\$34,163	\$33,759	\$39,269	\$42,443	\$13,909	\$11,750	\$18,353	\$18,302
Lynnfield	\$15,780	\$10,517	\$15,091	\$13,242	\$6,625	\$3,750	\$7,409	\$6,125
Manchester	\$6,134	\$7,336	\$6,722	\$7,921	\$4,244	\$4,141	\$2,666	\$3,093
Marblehead	\$18,810	\$13,536	\$16,666	\$22,174	\$8,392	\$5,568	\$8,629	\$7,455
Merrimac	\$3,246	\$2,835	\$1,856	\$1,868	\$864	\$882	\$1,071	\$852
Methuen	\$24,691	\$26,336	\$26,462	\$23,917	\$12,034	\$10,241	\$11,118	\$9,795
Middleton	\$8,483	\$12,896	\$11,010	\$11,508	\$3,647	\$5,145	\$6,561	\$4,643
Nahant	\$1,275	\$1,031	\$1,382	\$2,607	\$699	\$419	\$481	\$1,468
Newbury	\$1,833	\$3,902	\$5,427	\$5,672	\$832	\$1,527	\$1,121	\$2,739
Newburyport	\$161,839	\$176,653	\$59,678	\$24,815	\$9,584	\$12,386	\$9,190	\$11,103
North Andover	\$33,588	\$24,226	\$25,002	\$34,267	\$14,317	\$9,721	\$10,797	\$11,514
Peabody	\$42,501	\$52,491	\$56,430	\$52,982	\$15,477	\$20,117	\$20,793	\$19,058
Rockport	\$2,685	\$4,551	\$2,460	\$4,971	\$1,588	\$2,365	\$1,357	\$3,279
Rowley	\$5,591	\$10,732	\$8,502	\$8,437	\$2,787	\$4,515	\$2,294	\$2,297
Salem	\$37,395	\$38,757	\$41,556	\$45,571	\$18,998	\$19,173	\$16,888	\$20,195
Salisbury	\$5,881	\$12,837	\$8,782	\$9,223	\$3,290	\$5,800	\$2,810	\$5,388
Saugus	\$15,023	\$13,874	\$14,373	\$18,785	\$5,377	\$5,145	\$7,344	\$9,072
Swampscott	\$8,151	\$10,697	\$8,660	\$14,802	\$3,614	\$5,104	\$2,961	\$7,753
Topsfield	\$6,841	\$10,059	\$10,628	\$11,587	\$2,079	\$3,088	\$5,097	\$4,651
Wenham	\$1,767	\$1,686	\$2,408	\$2,719	\$1,131	\$943	\$1,540	\$1,290
West Newbury	\$3,373	\$3,320	\$2,364	\$2,109	\$2,257	\$667	\$905	\$1,294
No Tract Number	\$5,088	\$4,796	\$4,998	\$6,007	\$1,643	\$1,526	\$2,518	\$2,385
County Totals	\$693,992	\$756,087	\$613,768	\$652,246	\$248,645	\$243,190	\$246,353	\$262,243
Middlesex County								
Acton	\$19,627	\$25,520	\$25,069	\$24,512	\$7,599	\$9,312	\$10,276	\$8,452
Arlington	\$18,072	\$20,924	\$16,866	\$22,497	\$9,274	\$10,957	\$9,157	\$9,286
Ashby	\$6,754	\$1,474	\$905	\$1,026	\$1,135	\$903	\$375	\$427
Ashland	\$12,533	\$18,107	\$14,328	\$20,069	\$4,364	\$5,018	\$4,987	\$6,968
Ayer	\$7,722	\$18,752	\$10,776	\$7,406	\$2,434	\$8,043	\$2,392	\$1,338
Bedford	\$13,109	\$19,656	\$12,500	\$18,861	\$3,502	\$3,018	\$5,549	\$5,642
Belmont	\$10,568	\$15,121	\$14,858	\$18,822	\$6,737	\$6,928	\$7,458	\$9,380
Billerica	\$36,637	\$41,965	\$31,775	\$40,217	\$12,331	\$10,559	\$7,838	\$11,068
Boxborough	\$4,734	\$4,046	\$5,238	\$4,643	\$2,212	\$1,697	\$1,316	\$1,090
Burlington	\$39,067	\$46,803	\$42,728	\$45,839	\$15,921	\$15,537	\$13,616	\$11,631
Cambridge	\$118,927	\$98,206	\$71,435	\$91,086	\$31,842	\$31,926	\$35,533	\$31,360
Carlisle	\$4,456	\$4,563	\$2,404	\$4,337	\$2,887	\$740	\$1,007	\$1,441
Chelmsford	\$32,162	\$36,917	\$31,661	\$29,221	\$15,611	\$13,904	\$15,985	\$11,064
Concord	\$28,350	\$30,596	\$26,820	\$28,037	\$11,503	\$12,539	\$11,646	\$10,390
Dracut	\$13,394	\$13,336	\$9,235	\$17,283	\$9,121	\$4,779	\$3,603	\$6,684
Dunstable	\$700	\$968	\$1,489	\$1,632	\$455	\$393	\$661	\$1,140
Everett	\$17,594	\$26,454	\$20,880	\$22,789	\$6,727	\$7,900	\$7,494	\$10,060

**Table 7B Part 3 – Dollar Amount of Loans (Continued)
In Surrounding Cities & Towns, 2003 – 2006**

City/Town	Total Small Business Loans				Small Business Loans to Small Firms			
	2003	2004	2005	2006	2003	2004	2005	2006
Middlesex County (Continued)								
Framingham	\$55,196	\$68,744	\$56,121	\$69,933	\$25,405	\$25,475	\$22,993	\$28,378
Groton	\$3,855	\$8,618	\$4,110	\$5,540	\$2,227	\$4,131	\$2,420	\$2,709
Holliston	\$19,097	\$19,195	\$19,861	\$18,895	\$4,807	\$6,105	\$6,818	\$5,906
Hopkinton	\$9,221	\$14,038	\$15,190	\$22,639	\$4,690	\$5,508	\$4,972	\$9,675
Hudson	\$20,066	\$17,903	\$13,071	\$15,429	\$10,578	\$6,109	\$4,442	\$3,811
Lexington	\$32,683	\$29,325	\$33,222	\$34,578	\$10,217	\$11,920	\$13,475	\$13,482
Lincoln	\$3,705	\$3,581	\$4,133	\$3,696	\$1,695	\$978	\$1,417	\$1,008
Littleton	\$8,756	\$12,266	\$11,498	\$11,999	\$2,885	\$5,992	\$5,542	\$2,546
Lowell	\$52,233	\$64,812	\$33,206	\$42,217	\$25,940	\$23,011	\$11,938	\$18,213
Malden	\$33,871	\$37,930	\$34,111	\$45,050	\$14,330	\$15,081	\$11,126	\$15,486
Marlborough	\$31,300	\$34,767	\$35,886	\$39,093	\$11,394	\$8,971	\$12,799	\$10,515
Maynard	\$5,900	\$11,540	\$8,552	\$11,828	\$2,294	\$3,312	\$2,281	\$2,868
Medford	\$23,705	\$29,714	\$28,475	\$36,879	\$8,800	\$10,035	\$12,541	\$13,892
Melrose	\$15,894	\$13,756	\$15,768	\$16,477	\$4,493	\$6,173	\$6,295	\$6,836
Natick	\$42,472	\$45,091	\$41,903	\$54,011	\$11,536	\$13,307	\$12,651	\$16,587
Newton	\$91,308	\$106,253	\$80,308	\$97,679	\$35,388	\$32,516	\$28,319	\$31,361
North Reading	\$11,545	\$17,109	\$14,054	\$16,769	\$4,556	\$9,210	\$7,459	\$4,847
Pepperell	\$4,806	\$9,425	\$5,192	\$8,244	\$1,560	\$4,932	\$1,896	\$3,679
Reading	\$16,950	\$18,476	\$14,593	\$21,289	\$7,759	\$8,139	\$6,513	\$7,836
Sherborn	\$3,271	\$2,399	\$2,393	\$2,839	\$974	\$1,106	\$1,191	\$1,221
Shirley	\$2,136	\$9,245	\$3,581	\$5,935	\$285	\$4,706	\$1,920	\$2,302
Somerville	\$38,148	\$39,397	\$25,968	\$42,195	\$12,791	\$16,477	\$13,045	\$17,260
Stoneham	\$12,168	\$18,486	\$15,168	\$21,404	\$5,916	\$6,375	\$5,350	\$7,743
Stow	\$2,920	\$4,177	\$3,491	\$5,799	\$1,517	\$1,854	\$1,733	\$2,298
Sudbury	\$15,833	\$20,747	\$16,997	\$18,856	\$5,059	\$7,693	\$6,287	\$6,411
Tewksbury	\$24,799	\$26,340	\$20,036	\$22,291	\$8,257	\$12,806	\$9,945	\$8,209
Townsend	\$3,229	\$3,763	\$4,895	\$3,024	\$1,146	\$1,458	\$1,903	\$1,398
Tyngsborough	\$9,393	\$15,247	\$7,224	\$8,961	\$4,281	\$6,960	\$3,161	\$3,874
Wakefield	\$26,330	\$31,008	\$27,616	\$36,892	\$9,213	\$10,160	\$9,146	\$9,686
Waltham	\$61,752	\$68,442	\$67,595	\$84,798	\$21,591	\$18,390	\$26,163	\$21,935
Watertown	\$28,899	\$30,320	\$30,590	\$35,465	\$13,137	\$11,464	\$11,302	\$9,763
Wayland	\$14,494	\$9,987	\$7,497	\$10,116	\$6,130	\$4,474	\$2,026	\$3,926
Westford	\$19,151	\$15,530	\$14,433	\$15,156	\$7,490	\$5,301	\$7,072	\$5,628
Weston	\$10,207	\$9,687	\$7,879	\$18,613	\$5,902	\$4,704	\$4,448	\$5,854
Wilmington	\$29,625	\$31,046	\$34,256	\$32,062	\$10,941	\$10,396	\$9,863	\$7,627
Winchester	\$16,800	\$21,603	\$12,962	\$18,554	\$10,036	\$7,095	\$5,955	\$7,542
Woburn	\$76,938	\$78,853	\$82,671	\$84,758	\$24,610	\$24,755	\$23,247	\$24,048
No Tract Number	\$12,744	\$7,123	\$12,031	\$15,860	\$4,688	\$2,052	\$3,753	\$4,160
County Totals	\$1,275,806	\$1,429,351	\$1,205,504	\$1,454,100	\$488,173	\$503,284	\$462,300	\$487,941
Norfolk County								
Avon	\$11,416	\$16,899	\$10,551	\$13,280	\$2,164	\$1,029	\$1,740	\$2,381
Bellingham	\$10,072	\$14,805	\$11,184	\$10,467	\$3,608	\$9,093	\$3,205	\$6,178
Braintree	\$31,701	\$33,651	\$32,229	\$42,460	\$6,678	\$9,868	\$13,200	\$13,971
Brookline	\$37,161	\$47,692	\$38,685	\$48,039	\$16,825	\$18,463	\$16,868	\$22,143
Canton	\$35,383	\$45,503	\$27,354	\$33,791	\$9,820	\$11,639	\$8,089	\$9,080
Cohasset	\$5,897	\$6,622	\$4,856	\$6,195	\$2,521	\$2,571	\$2,250	\$2,786
Dedham	\$17,223	\$18,172	\$19,436	\$21,021	\$8,482	\$6,371	\$6,282	\$8,453
Dover	\$4,516	\$5,198	\$2,332	\$4,202	\$3,016	\$1,534	\$1,064	\$1,835
Foxborough	\$12,467	\$16,664	\$14,486	\$15,876	\$6,038	\$4,629	\$4,474	\$5,263
Franklin	\$29,551	\$26,820	\$27,203	\$26,946	\$10,806	\$6,355	\$6,383	\$8,438
Holbrook	\$7,345	\$4,828	\$6,548	\$6,363	\$2,614	\$1,388	\$2,570	\$2,582
Medfield	\$6,873	\$8,285	\$5,102	\$10,556	\$3,190	\$2,469	\$2,048	\$2,918
Medway	\$8,571	\$7,382	\$5,945	\$7,505	\$2,537	\$1,648	\$1,789	\$3,141
Millis	\$2,984	\$5,761	\$4,735	\$6,015	\$973	\$3,445	\$2,303	\$3,948

**Table 7B Part 3 – Dollar Amount of Loans (Continued)
In Surrounding Cities & Towns, 2003 – 2006**

City/Town	Total Small Business Loans				Small Business Loans to Small Firms			
	2003	2004	2005	2006	2003	2004	2005	2006
Norfolk County (Continued)								
Milton	\$12,363	\$13,142	\$17,607	\$19,705	\$4,317	\$4,869	\$4,307	\$7,872
Needham	\$38,712	\$41,445	\$40,871	\$42,642	\$13,732	\$10,535	\$12,660	\$12,739
Norfolk	\$5,351	\$7,415	\$3,638	\$5,665	\$3,183	\$2,953	\$1,989	\$2,895
Norwood	\$32,120	\$50,350	\$32,862	\$44,885	\$10,461	\$14,675	\$9,742	\$14,353
Plainville	\$9,653	\$5,532	\$10,109	\$6,524	\$3,317	\$1,835	\$2,257	\$2,893
Quincy	\$51,453	\$58,854	\$55,313	\$71,551	\$19,212	\$20,532	\$18,402	\$23,650
Randolph	\$14,868	\$21,712	\$14,579	\$21,721	\$6,107	\$6,552	\$5,952	\$5,953
Sharon	\$8,296	\$8,795	\$11,205	\$17,648	\$3,452	\$3,616	\$5,826	\$6,687
Stoughton	\$31,004	\$28,744	\$29,043	\$34,421	\$13,842	\$10,038	\$9,935	\$11,697
Walpole	\$18,920	\$27,037	\$21,252	\$30,734	\$6,403	\$7,166	\$6,931	\$8,817
Wellesley	\$29,952	\$30,272	\$30,270	\$35,987	\$12,916	\$9,164	\$10,060	\$11,605
Westwood	\$12,139	\$14,658	\$14,403	\$15,502	\$5,585	\$5,060	\$3,962	\$5,715
Weymouth	\$24,340	\$28,546	\$32,483	\$43,511	\$9,957	\$12,542	\$12,329	\$19,056
Wrentham	\$7,713	\$7,341	\$5,214	\$7,085	\$3,281	\$4,431	\$2,463	\$3,311
No Tract Number	\$5,238	\$4,823	\$6,784	\$9,040	\$1,437	\$1,260	\$2,530	\$2,662
County Totals	\$523,282	\$606,948	\$536,279	\$659,337	\$196,474	\$195,730	\$181,610	\$233,022
Plymouth County								
Abington	\$7,593	\$5,955	\$7,624	\$13,261	\$3,898	\$1,685	\$3,842	\$5,377
Bridgewater	\$9,410	\$7,659	\$11,520	\$14,295	\$4,599	\$3,242	\$4,894	\$4,934
Brockton	\$42,913	\$42,519	\$37,066	\$69,034	\$15,263	\$13,518	\$10,795	\$23,959
Carver	\$2,074	\$3,259	\$3,916	\$7,843	\$1,070	\$1,990	\$2,709	\$3,270
Duxbury	\$8,735	\$9,538	\$8,559	\$14,489	\$4,820	\$4,978	\$3,997	\$4,651
East Bridgewater	\$4,376	\$3,103	\$6,488	\$6,166	\$2,432	\$1,343	\$3,688	\$4,436
Halifax	\$1,987	\$3,343	\$1,806	\$4,208	\$1,404	\$1,283	\$1,249	\$2,393
Hanover	\$16,915	\$20,007	\$14,130	\$19,231	\$6,843	\$4,346	\$5,958	\$9,914
Hanson	\$4,676	\$4,571	\$3,332	\$6,913	\$1,894	\$1,422	\$2,422	\$3,171
Hingham	\$35,641	\$29,149	\$25,493	\$35,992	\$10,404	\$9,811	\$8,779	\$12,715
Hull	\$3,425	\$3,391	\$4,636	\$5,745	\$2,034	\$1,713	\$2,550	\$3,431
Kingston	\$5,211	\$6,752	\$10,057	\$15,138	\$2,539	\$2,679	\$3,436	\$6,426
Lakeville	\$9,270	\$8,290	\$9,158	\$13,147	\$4,734	\$3,692	\$2,635	\$3,338
Marion	\$5,121	\$3,427	\$7,083	\$6,546	\$2,944	\$1,110	\$1,530	\$2,239
Marshfield	\$16,872	\$17,701	\$16,208	\$18,249	\$8,392	\$4,975	\$5,150	\$7,699
Mattapoisett	\$6,362	\$8,496	\$5,981	\$8,606	\$3,152	\$2,378	\$3,189	\$2,770
Middleborough	\$11,317	\$15,361	\$16,934	\$20,228	\$6,089	\$5,066	\$5,507	\$7,030
Norwell	\$29,567	\$23,308	\$23,312	\$27,263	\$8,286	\$9,201	\$8,145	\$8,984
Pembroke	\$16,023	\$14,375	\$15,913	\$25,160	\$4,819	\$5,397	\$5,648	\$8,849
Plymouth	\$48,721	\$35,745	\$45,545	\$56,933	\$17,298	\$11,376	\$20,483	\$20,738
Plympton	\$2,341	\$594	\$2,100	\$1,491	\$444	\$338	\$1,241	\$560
Rochester	\$1,084	\$2,020	\$2,221	\$2,639	\$523	\$1,456	\$987	\$1,712
Rockland	\$19,171	\$23,007	\$18,186	\$27,913	\$5,953	\$6,441	\$7,084	\$7,149
Scituate	\$9,914	\$11,402	\$6,373	\$9,828	\$5,085	\$5,841	\$2,859	\$5,577
Wareham	\$14,545	\$12,034	\$21,766	\$19,597	\$7,084	\$5,633	\$7,534	\$7,695
West Bridgewater	\$10,415	\$12,306	\$12,015	\$13,864	\$2,848	\$3,160	\$3,594	\$4,147
Whitman	\$7,473	\$8,922	\$7,018	\$9,396	\$3,589	\$2,593	\$2,566	\$3,351
No Tract Number	\$5,665	\$5,176	\$6,170	\$5,936	\$1,822	\$1,657	\$2,297	\$2,345
County Totals	\$356,817	\$341,410	\$350,610	\$479,111	\$140,262	\$118,324	\$134,768	\$178,860
Suffolk County								
Boston	\$428,737	\$504,172	\$415,644	\$589,876	\$149,856	\$152,483	\$146,105	\$183,338
Chelsea	\$15,788	\$21,942	\$21,994	\$31,511	\$5,799	\$5,746	\$5,587	\$9,129
Revere	\$11,329	\$17,962	\$20,280	\$20,075	\$6,687	\$10,501	\$11,208	\$8,404
Winthrop	\$6,411	\$5,468	\$8,122	\$7,790	\$3,225	\$2,966	\$3,337	\$4,292
No Tract Number	\$2,751	\$1,889	\$1,852	\$4,820	\$770	\$413	\$535	\$857
County Totals	\$465,016	\$551,433	\$467,892	\$654,072	\$166,337	\$172,109	\$166,772	\$206,020
Grand Totals - Boston MSA								
MSA Grand Totals	\$3,314,913	\$3,685,229	\$3,174,053	\$3,898,866	\$1,239,891	\$1,232,637	\$1,191,803	\$1,368,086

**Table 7B Part 4 – Dollar Amount of Loans Per 100 Firms
In Surrounding Cities & Towns, 2003 – 2006**

City/Town	Total Small Business Loans				Small Business Loans to Small Firms			
	2003	2004	2005	2006	2003	2004	2005	2006
Essex County								
Amesbury	\$1,029	\$1,021	\$702	\$1,080	\$719	\$673	\$456	\$675
Andover	\$1,291	\$1,276	\$952	\$1,124	\$943	\$686	\$515	\$636
Beverly	\$1,526	\$1,632	\$1,266	\$1,452	\$1,198	\$983	\$837	\$882
Boxford	\$1,068	\$846	\$866	\$1,033	\$626	\$799	\$1,015	\$765
Danvers	\$1,668	\$1,805	\$1,658	\$1,763	\$1,248	\$1,198	\$1,184	\$880
Essex	\$1,090	\$1,484	\$1,585	\$1,200	\$526	\$728	\$905	\$946
Georgetown	\$1,003	\$2,298	\$1,623	\$1,743	\$582	\$782	\$781	\$954
Gloucester	\$1,116	\$887	\$845	\$1,034	\$838	\$690	\$602	\$866
Groveland	\$969	\$994	\$992	\$990	\$607	\$613	\$943	\$738
Hamilton	\$952	\$1,112	\$1,507	\$1,486	\$423	\$1,172	\$890	\$1,017
Haverhill	\$1,624	\$1,377	\$1,162	\$1,265	\$1,166	\$770	\$602	\$624
Ipswich	\$1,285	\$1,445	\$835	\$974	\$842	\$1,091	\$394	\$488
Lawrence	\$1,623	\$1,232	\$798	\$1,202	\$1,065	\$599	\$653	\$617
Lynn	\$1,149	\$951	\$1,019	\$1,101	\$688	\$494	\$687	\$685
Lynnfield	\$1,892	\$1,142	\$1,499	\$1,315	\$1,267	\$649	\$1,154	\$954
Manchester	\$1,319	\$1,464	\$1,188	\$1,399	\$1,382	\$1,200	\$685	\$795
Marblehead	\$1,163	\$740	\$859	\$1,142	\$760	\$442	\$623	\$539
Merrimac	\$1,198	\$834	\$485	\$488	\$465	\$410	\$437	\$348
Methuen	\$1,399	\$1,255	\$1,134	\$1,025	\$1,038	\$742	\$713	\$628
Middleton	\$1,393	\$1,819	\$1,381	\$1,444	\$883	\$1,083	\$1,217	\$861
Nahant	\$651	\$475	\$634	\$1,196	\$568	\$306	\$321	\$979
Newbury	\$502	\$897	\$1,167	\$1,220	\$329	\$504	\$355	\$867
Newburyport	\$9,296	\$8,922	\$2,850	\$1,185	\$799	\$926	\$632	\$764
North Andover	\$1,904	\$1,190	\$1,097	\$1,503	\$1,264	\$746	\$736	\$785
Peabody	\$1,514	\$1,660	\$1,615	\$1,516	\$894	\$1,044	\$972	\$891
Rockport	\$432	\$660	\$359	\$726	\$375	\$513	\$273	\$660
Rowley	\$1,274	\$2,072	\$1,468	\$1,457	\$876	\$1,290	\$579	\$580
Salem	\$1,493	\$1,371	\$1,373	\$1,506	\$1,089	\$992	\$790	\$945
Salisbury	\$953	\$1,721	\$1,034	\$1,086	\$758	\$1,165	\$485	\$931
Saugus	\$983	\$797	\$748	\$977	\$554	\$468	\$604	\$746
Swampscott	\$933	\$1,079	\$860	\$1,470	\$635	\$762	\$424	\$1,111
Topsfield	\$1,215	\$1,589	\$1,570	\$1,712	\$554	\$742	\$1,161	\$1,059
Wenham	\$818	\$661	\$902	\$1,018	\$764	\$551	\$846	\$709
West Newbury	\$1,486	\$1,230	\$734	\$655	\$1,305	\$344	\$429	\$613
No Tract Number	NA	NA	NA	NA	NA	NA	NA	NA
County Totals	\$1,703	\$1,612	\$1,204	\$1,279	\$924	\$794	\$726	\$773
Middlesex County								
Acton	\$1,264	\$1,460	\$1,328	\$1,298	\$764	\$819	\$827	\$680
Arlington	\$802	\$790	\$599	\$798	\$570	\$616	\$472	\$479
Ashby	\$4,473	\$828	\$453	\$513	\$987	\$664	\$253	\$289
Ashland	\$1,356	\$1,728	\$1,165	\$1,632	\$660	\$681	\$590	\$825
Ayer	\$1,639	\$3,606	\$1,864	\$1,281	\$872	\$2,561	\$714	\$399
Bedford	\$1,131	\$1,540	\$931	\$1,405	\$529	\$400	\$683	\$694
Belmont	\$651	\$855	\$795	\$1,008	\$580	\$538	\$549	\$691
Billerica	\$1,697	\$1,687	\$1,158	\$1,465	\$990	\$738	\$472	\$666
Boxborough	\$1,484	\$1,070	\$1,353	\$1,200	\$1,063	\$698	\$484	\$401
Burlington	\$1,541	\$1,667	\$1,408	\$1,510	\$1,286	\$1,090	\$833	\$711
Cambridge	\$1,427	\$1,032	\$721	\$920	\$651	\$574	\$585	\$516
Carlisle	\$1,245	\$1,164	\$585	\$1,055	\$1,229	\$287	\$374	\$536
Chelmsford	\$1,388	\$1,413	\$1,128	\$1,041	\$1,063	\$824	\$853	\$590
Concord	\$1,537	\$1,537	\$1,254	\$1,311	\$928	\$936	\$782	\$698
Dracut	\$1,147	\$959	\$595	\$1,114	\$1,079	\$477	\$326	\$605
Dunstable	\$534	\$625	\$876	\$960	\$489	\$354	\$595	\$1,027
Everett	\$1,028	\$1,315	\$941	\$1,027	\$598	\$610	\$500	\$671

**Table 7B Part 4 – Dollar Amount of Loans Per 100 Firms (Continued)
In Surrounding Cities & Towns, 2003 – 2006**

City/Town	Total Small Business Loans				Small Business Loans to Small Firms			
	2003	2004	2005	2006	2003	2004	2005	2006
Middlesex County (Continued)								
Framingham	\$1,175	\$1,301	\$989	\$1,233	\$856	\$760	\$630	\$777
Groton	\$740	\$1,456	\$588	\$793	\$599	\$958	\$486	\$544
Holliston	\$1,845	\$1,652	\$1,665	\$1,584	\$644	\$729	\$786	\$681
Hopkinton	\$1,076	\$1,400	\$1,366	\$2,036	\$853	\$887	\$708	\$1,378
Hudson	\$1,813	\$1,391	\$938	\$1,108	\$1,503	\$741	\$496	\$425
Lexington	\$1,242	\$1,011	\$1,081	\$1,126	\$610	\$639	\$668	\$669
Lincoln	\$700	\$617	\$699	\$625	\$531	\$272	\$372	\$265
Littleton	\$1,293	\$1,595	\$1,328	\$1,386	\$650	\$1,201	\$972	\$447
Lowell	\$1,345	\$1,460	\$690	\$877	\$1,043	\$819	\$375	\$571
Malden	\$1,362	\$1,344	\$1,098	\$1,450	\$851	\$806	\$522	\$726
Marlborough	\$1,210	\$1,140	\$1,053	\$1,147	\$778	\$504	\$624	\$513
Maynard	\$988	\$1,616	\$1,118	\$1,546	\$593	\$726	\$454	\$571
Medford	\$908	\$1,001	\$900	\$1,166	\$512	\$510	\$583	\$646
Melrose	\$1,195	\$1,017	\$1,037	\$1,084	\$457	\$632	\$568	\$617
Natick	\$1,550	\$1,457	\$1,279	\$1,649	\$668	\$681	\$600	\$787
Newton	\$1,244	\$1,298	\$943	\$1,147	\$730	\$599	\$488	\$540
North Reading	\$1,182	\$1,503	\$1,143	\$1,363	\$693	\$1,233	\$911	\$592
Pepperell	\$880	\$1,622	\$796	\$1,264	\$386	\$1,152	\$407	\$789
Reading	\$1,295	\$1,244	\$933	\$1,361	\$891	\$825	\$610	\$734
Sherborn	\$1,148	\$766	\$684	\$811	\$453	\$492	\$460	\$471
Shirley	\$933	\$3,031	\$1,088	\$1,804	\$185	\$2,426	\$906	\$1,086
Somerville	\$1,193	\$994	\$600	\$975	\$600	\$660	\$457	\$604
Stoneham	\$951	\$1,200	\$920	\$1,299	\$697	\$612	\$481	\$696
Stow	\$664	\$885	\$693	\$1,151	\$488	\$572	\$495	\$657
Sudbury	\$1,167	\$1,365	\$1,044	\$1,158	\$553	\$764	\$568	\$580
Tewksbury	\$1,618	\$1,511	\$1,067	\$1,187	\$863	\$1,160	\$817	\$674
Townsend	\$852	\$840	\$967	\$598	\$404	\$450	\$550	\$404
Tyngsborough	\$1,365	\$1,896	\$795	\$986	\$943	\$1,323	\$515	\$631
Wakefield	\$1,388	\$1,414	\$1,168	\$1,560	\$766	\$725	\$581	\$616
Waltham	\$1,382	\$1,306	\$1,218	\$1,528	\$834	\$605	\$778	\$652
Watertown	\$1,332	\$1,258	\$1,172	\$1,359	\$966	\$753	\$664	\$573
Wayland	\$1,621	\$977	\$694	\$936	\$1,000	\$647	\$268	\$519
Westford	\$1,490	\$1,052	\$916	\$962	\$939	\$566	\$701	\$558
Weston	\$1,171	\$985	\$685	\$1,617	\$1,062	\$761	\$609	\$802
Wilmington	\$2,121	\$1,981	\$1,996	\$1,868	\$1,357	\$1,158	\$995	\$770
Winchester	\$1,144	\$1,314	\$740	\$1,060	\$1,002	\$633	\$491	\$622
Woburn	\$2,159	\$1,988	\$1,894	\$1,941	\$1,286	\$1,138	\$922	\$954
No Tract Number	NA	NA	NA	NA	NA	NA	NA	NA
County Totals	\$1,345	\$1,324	\$1,038	\$1,252	\$811	\$737	\$612	\$646
Norfolk County								
Avon	\$2,476	\$3,387	\$1,871	\$2,355	\$929	\$384	\$563	\$771
Bellingham	\$1,251	\$1,623	\$1,120	\$1,048	\$650	\$1,469	\$467	\$901
Braintree	\$1,141	\$1,103	\$996	\$1,312	\$428	\$568	\$683	\$722
Brookline	\$956	\$1,102	\$836	\$1,038	\$642	\$630	\$521	\$684
Canton	\$1,855	\$2,184	\$1,216	\$1,502	\$871	\$912	\$575	\$646
Cohasset	\$889	\$888	\$620	\$791	\$602	\$529	\$418	\$518
Dedham	\$1,014	\$977	\$988	\$1,069	\$785	\$540	\$487	\$655
Dover	\$1,276	\$1,274	\$510	\$919	\$1,359	\$624	\$399	\$687
Foxborough	\$1,181	\$1,378	\$1,072	\$1,175	\$904	\$607	\$520	\$611
Franklin	\$1,852	\$1,481	\$1,366	\$1,353	\$1,076	\$554	\$505	\$668
Holbrook	\$1,343	\$770	\$930	\$904	\$738	\$337	\$567	\$570
Medfield	\$953	\$1,050	\$583	\$1,206	\$655	\$461	\$354	\$504
Medway	\$1,352	\$1,018	\$751	\$948	\$560	\$330	\$331	\$581
Millis	\$587	\$998	\$776	\$986	\$280	\$851	\$539	\$925

**Table 7B Part 4 – Dollar Amount of Loans Per 100 Firms (Continued)
In Surrounding Cities & Towns, 2003 – 2006**

City/Town	Total Small Business Loans				Small Business Loans to Small Firms			
	2003	2004	2005	2006	2003	2004	2005	2006
Norfolk County (Continued)								
Milton	\$1,061	\$981	\$1,217	\$1,362	\$540	\$528	\$434	\$794
Needham	\$1,463	\$1,400	\$1,290	\$1,346	\$845	\$568	\$622	\$626
Norfolk	\$1,115	\$1,356	\$618	\$962	\$985	\$798	\$501	\$729
Norwood	\$1,271	\$1,812	\$1,126	\$1,538	\$677	\$877	\$528	\$778
Plainville	\$1,856	\$914	\$1,491	\$962	\$1,043	\$506	\$552	\$707
Quincy	\$1,108	\$1,129	\$993	\$1,284	\$633	\$608	\$498	\$640
Randolph	\$1,040	\$1,337	\$834	\$1,242	\$684	\$642	\$512	\$512
Sharon	\$839	\$753	\$870	\$1,370	\$527	\$465	\$674	\$773
Stoughton	\$1,594	\$1,311	\$1,237	\$1,467	\$1,071	\$690	\$621	\$732
Walpole	\$1,391	\$1,775	\$1,280	\$1,851	\$709	\$702	\$630	\$802
Wellesley	\$1,124	\$1,023	\$959	\$1,140	\$771	\$488	\$477	\$550
Westwood	\$1,067	\$1,158	\$1,067	\$1,148	\$814	\$676	\$486	\$701
Weymouth	\$890	\$929	\$983	\$1,316	\$533	\$608	\$545	\$842
Wrentham	\$1,010	\$877	\$573	\$779	\$718	\$914	\$463	\$622
No Tract Number	NA	NA	NA	NA	NA	NA	NA	NA
County Totals	\$1,228	\$1,272	\$1,044	\$1,284	\$722	\$641	\$540	\$693
Plymouth County								
Abington	\$1,089	\$749	\$843	\$1,467	\$799	\$306	\$605	\$847
Bridgewater	\$1,010	\$687	\$935	\$1,160	\$756	\$445	\$603	\$608
Brockton	\$1,131	\$951	\$771	\$1,437	\$634	\$464	\$334	\$740
Carver	\$406	\$500	\$515	\$1,031	\$363	\$564	\$669	\$807
Duxbury	\$919	\$915	\$749	\$1,269	\$740	\$702	\$509	\$592
East Bridgewater	\$766	\$472	\$864	\$821	\$617	\$304	\$704	\$847
Halifax	\$785	\$1,107	\$523	\$1,220	\$867	\$717	\$628	\$1,203
Hanover	\$1,360	\$1,403	\$908	\$1,236	\$861	\$483	\$593	\$987
Hanson	\$1,058	\$962	\$624	\$1,295	\$633	\$453	\$669	\$876
Hingham	\$1,947	\$1,414	\$1,166	\$1,646	\$885	\$750	\$603	\$874
Hull	\$654	\$557	\$689	\$854	\$596	\$419	\$535	\$719
Kingston	\$582	\$669	\$948	\$1,427	\$478	\$441	\$517	\$968
Lakeville	\$1,981	\$1,324	\$1,265	\$1,816	\$1,475	\$849	\$532	\$674
Marion	\$1,443	\$822	\$1,550	\$1,432	\$1,159	\$369	\$492	\$720
Marshfield	\$1,295	\$1,205	\$1,008	\$1,135	\$923	\$489	\$465	\$695
Mattapoisett	\$1,579	\$1,766	\$1,144	\$1,646	\$1,076	\$697	\$846	\$735
Middleborough	\$917	\$1,093	\$1,095	\$1,308	\$766	\$580	\$581	\$742
Norwell	\$2,873	\$1,949	\$1,813	\$2,120	\$1,334	\$1,250	\$973	\$1,073
Pembroke	\$1,635	\$1,230	\$1,210	\$1,913	\$737	\$693	\$630	\$988
Plymouth	\$1,679	\$1,040	\$1,186	\$1,482	\$891	\$497	\$811	\$821
Plympton	\$1,582	\$349	\$1,111	\$789	\$407	\$270	\$926	\$418
Rochester	\$519	\$762	\$719	\$854	\$371	\$818	\$498	\$865
Rockland	\$1,814	\$1,932	\$1,339	\$2,055	\$902	\$861	\$790	\$797
Scituate	\$952	\$969	\$503	\$776	\$699	\$740	\$324	\$632
Wareham	\$1,235	\$875	\$1,453	\$1,308	\$926	\$650	\$806	\$823
West Bridgewater	\$1,590	\$1,663	\$1,591	\$1,836	\$669	\$644	\$716	\$826
Whitman	\$1,277	\$1,297	\$954	\$1,277	\$949	\$585	\$506	\$661
No Tract Number	NA	NA	NA	NA	NA	NA	NA	NA
County Totals	\$1,362	\$1,122	\$1,051	\$1,436	\$818	\$597	\$610	\$809
Suffolk County								
Boston	\$1,073	\$1,107	\$849	\$1,205	\$633	\$563	\$482	\$605
Chelsea	\$1,067	\$1,370	\$1,282	\$1,836	\$694	\$619	\$539	\$880
Revere	\$655	\$859	\$887	\$878	\$563	\$748	\$719	\$539
Winthrop	\$818	\$602	\$836	\$801	\$573	\$467	\$475	\$611
No Tract Number	NA	NA	NA	NA	NA	NA	NA	NA
County Totals	\$1,058	\$1,100	\$868	\$1,213	\$633	\$573	\$496	\$613
Grand Totals - Boston MSA								
MSA Grand Totals	\$1,335	\$1,302	\$1,038	\$1,275	\$786	\$687	\$599	\$688

Table 8A
Small Business Lending in Low and Moderate Census Tracts
In Surrounding Cities & Towns, 2006

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	571	170	59.0	27.6	\$14,159	\$4,703	\$1,464	\$765
Gloucester	621	211	57.7	30.2	\$10,314	\$4,563	\$959	\$654
Haverhill	702	216	48.5	22.0	\$13,071	\$5,519	\$903	\$561
Lawrence	1,305	460	42.1	21.9	\$36,616	\$12,802	\$1,180	\$610
Lynn	1,539	512	53.0	25.7	\$34,459	\$14,697	\$1,187	\$737
Methuen	102	39	59.3	32.8	\$1,181	\$645	\$687	\$542
Peabody	225	70	56.4	25.5	\$4,601	\$2,892	\$1,153	\$1,055
Salem	543	194	55.6	28.1	\$12,832	\$6,494	\$1,315	\$941
County Totals	5,608	1,872	50.8	25.1	\$127,233	\$52,315	\$1,152	\$700
Middlesex County								
Cambridge	2,179	690	53.9	28.2	\$42,656	\$13,439	\$1,056	\$550
Dracut	343	100	77.1	31.3	\$3,156	\$1,414	\$709	\$443
Everett	1,381	440	62.3	29.4	\$22,789	\$10,060	\$1,027	\$671
Framingham	972	367	54.4	30.6	\$25,673	\$9,035	\$1,437	\$754
Lincoln	13	3	29.5	30.0	\$50	\$9	\$114	\$90
Lowell	2,323	802	53.1	27.5	\$38,666	\$16,510	\$884	\$566
Malden	1,417	466	65.9	32.0	\$33,209	\$10,863	\$1,545	\$747
Marlborough	658	249	57.3	32.0	\$10,909	\$4,043	\$949	\$520
Medford	1,007	342	69.4	36.9	\$19,281	\$6,067	\$1,329	\$655
Pepperell	155	53	62.8	29.4	\$1,414	\$735	\$572	\$408
Somerville	1,932	687	55.7	30.4	\$32,310	\$13,912	\$932	\$615
Waltham	1,049	344	62.8	30.7	\$18,387	\$6,791	\$1,101	\$606
Watertown	253	105	112.9	62.5	\$2,294	\$1,169	\$1,024	\$696
Woburn	395	136	59.5	27.8	\$10,418	\$4,495	\$1,569	\$917
County Totals	14,077	4,784	58.8	30.3	\$261,212	\$98,542	\$1,092	\$625
Norfolk County								
Quincy	279	91	75.8	38.2	\$5,645	\$1,748	\$1,534	\$734
Weymouth	222	83	72.1	37.4	\$3,413	\$1,685	\$1,108	\$759
County Totals	501	174	74.1	37.8	\$9,058	\$3,433	\$1,340	\$746
Plymouth County								
Brockton	1,383	468	48.5	24.0	\$34,114	\$13,309	\$1,196	\$684
Plymouth	672	237	65.4	33.1	\$13,815	\$6,060	\$1,345	\$848
Wareham	934	318	62.3	34.0	\$19,597	\$7,695	\$1,308	\$823
County Totals	2,989	1,023	55.6	28.4	\$67,526	\$27,064	\$1,256	\$753
Suffolk County								
Boston	9,445	3,172	51.9	26.6	\$174,427	\$65,258	\$958	\$546
Chelsea	731	207	46.8	22.2	\$27,813	\$7,649	\$1,781	\$819
Revere	1,177	389	71.9	35.3	\$14,381	\$6,215	\$878	\$563
County Totals	11,353	3,768	53.0	26.9	\$216,621	\$79,122	\$1,012	\$566
Grand Totals - Boston MSA								
MSA Grand Totals	34,528	11,621	55.3	28.2	\$681,650	\$260,476	\$1,092	\$631

Table 9A
Small Business Lending Across Various Geographies, 2006

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	35,407	11,378	69.5	33.5	\$652,246	\$262,243	\$1,279	\$773
Middlesex County	76,175	24,787	65.6	32.8	\$1,454,100	\$487,941	\$1,252	\$646
Norfolk County	35,591	11,369	69.3	33.8	\$659,337	\$233,022	\$1,284	\$693
Plymouth County	23,500	7,708	70.4	34.9	\$479,111	\$178,860	\$1,436	\$809
Suffolk County	28,629	8,777	53.1	26.1	\$654,072	\$206,020	\$1,213	\$613
Boston MSA Totals	199,302	64,019	65.2	32.2	\$3,898,866	\$1,368,086	\$1,275	\$688
City of Boston	25,262	7,664	51.6	25.3	\$589,876	\$183,338	\$1,205	\$605
Central Business Area	8,294	2,137	44.7	20.2	\$256,938	\$67,258	\$1,385	\$637
Low and Moderate Income Census Tracts								
Essex County	5,608	1,872	50.8	25.1	\$127,233	\$52,315	\$1,152	\$700
Middlesex County	14,077	4,784	58.8	30.3	\$261,212	\$98,542	\$1,092	\$625
Norfolk County	501	174	74.1	37.8	\$9,058	\$3,433	\$1,340	\$746
Plymouth County	2,989	1,023	55.6	28.4	\$67,526	\$27,064	\$1,256	\$753
Suffolk County	11,353	3,768	53.0	26.9	\$216,621	\$79,122	\$1,012	\$566
Boston MSA Totals	34,528	11,621	55.3	28.2	\$681,650	\$260,476	\$1,092	\$631
City of Boston	9,445	3,172	51.9	26.6	\$174,427	\$65,258	\$958	\$546
Central Business Area	2,962	694	42.3	17.4	\$99,990	\$23,899	\$1,427	\$600

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 4,322 small business loans in the Boston MSA but only 661 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, effective with 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. The asset size threshold was also pegged to the CPI index and allowed to increase in future years to keep pace with inflation. Prior to 2005 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.

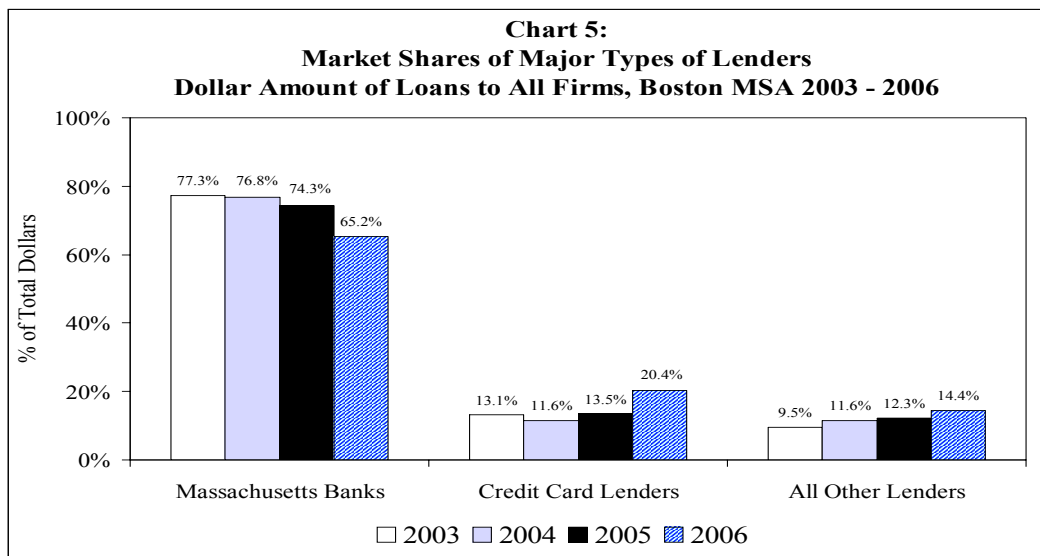
While most of the findings discussed in this section focus on the Boston MSA, the trends generally apply to each of the five Massachusetts counties that comprise the MSA (Essex, Middlesex, Norfolk, Plymouth, and Suffolk). **The combined small business loan volume of Massachusetts banks increased by 7.8% in the Boston MSA in 2006 to \$2.541 billion.** Credit card lenders and other out-of-state lenders originated \$796.0 million and \$561.5 million respectively.

Despite the increase in loan volume, **the overall market share of Massachusetts banks in the Boston MSA declined from 74.3% of small business loan dollars in 2005 to 65.2% in 2006 due in large part to a reporting change involving American Express Bank, FSB.** American Express, which did not report small business loan data in previous years, reported 78,933 small business loans for \$308.0 million and accounted for 7.9% of small business loan dollars in the Boston MSA in 2006.

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 45.1% 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 72.8% of the number of small business loans in the Boston MSA in 2006 and 20.4% of small business loan dollars. The top five credit card lenders alone accounted for 67.3% of the total number of small business loans in the Boston MSA in 2006.

The 2006 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 2006 was \$90,000 for the Massachusetts banks, \$5,000 for credit card lenders, and \$19,000 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 2003 to 2006. 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, 2006**

	Mass Deposits 6/30/06 (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	\$33,818,914	1,798	\$40,874	\$23	5.1%	6.3%	386	\$10,138	\$26	6.9%	8.0%	135.5%	127.2%
TD BankNorth	\$7,433,587	928	\$97,394	\$105	2.6%	14.9%	156	\$16,275	\$104	2.8%	12.8%	106.1%	85.7%
Eastern Bank	\$4,954,740	741	\$75,409	\$102	2.1%	11.6%	153	\$15,040	\$98	2.7%	11.8%	130.4%	102.2%
Sovereign Bank	\$12,810,407	389	\$39,011	\$100	1.1%	6.0%	104	\$10,683	\$103	1.9%	8.4%	168.8%	140.4%
Citizens Bank	\$26,332,729	353	\$29,781	\$84	1.0%	4.6%	72	\$6,026	\$84	1.3%	4.7%	128.8%	103.7%
Salem Five	\$1,616,508	301	\$64,080	\$213	0.9%	9.8%	65	\$14,591	\$224	1.2%	11.5%	136.3%	116.7%
DanversBank	\$914,720	130	\$24,795	\$191	0.4%	3.8%	20	\$5,614	\$281	0.4%	4.4%	97.1%	116.1%
Beverly National	\$346,011	119	\$20,807	\$175	0.3%	3.2%	32	\$4,581	\$143	0.6%	3.6%	169.8%	112.9%
Century B&T	\$1,277,973	98	\$12,337	\$126	0.3%	1.9%	27	\$2,735	\$101	0.5%	2.1%	174.0%	113.6%
Boston Private B&T	\$1,542,261	15	\$7,100	\$473	0.0%	1.1%	1	\$100	\$100	0.0%	0.1%	42.1%	7.2%
The Savings Bank	\$346,317	12	\$1,781	\$148	0.0%	0.3%	2	\$1,000	\$500	0.0%	0.8%	105.3%	287.9%
Northern B&T	\$324,243	11	\$1,962	\$178	0.0%	0.3%	2	\$990	\$495	0.0%	0.8%	114.8%	258.7%
East Boston Savings	\$694,181	8	\$1,469	\$184	0.0%	0.2%	1	\$200	\$200	0.0%	0.2%	79.1%	69.8%
Cambridge Savings	\$1,687,877	4	\$1,902	\$476	0.0%	0.3%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Central Bank	\$410,245	3	\$1,210	\$403	0.0%	0.2%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
All Other Mass Bks	NA	22	\$2,708	\$123	0.1%	0.4%	4	\$744	\$186	0.1%	0.6%	114.8%	140.9%
Subtotal	NA	4,932	\$422,620	\$86	13.9%	64.8%	1,025	\$88,717	\$87	18.3%	69.7%	131.2%	107.6%
B. Credit Card Lenders													
American Express	NA	13,949	\$50,607	\$4	39.4%	7.8%	2,114	\$8,115	\$4	37.7%	6.4%	95.7%	82.2%
CitiBank	NA	4,985	\$28,318	\$6	14.1%	4.3%	761	\$3,911	\$5	13.6%	3.1%	96.4%	70.8%
Capital One	NA	2,362	\$17,943	\$8	6.7%	2.8%	375	\$1,983	\$5	6.7%	1.6%	100.2%	56.7%
Advanta Bank	NA	1,604	\$18,253	\$11	4.5%	2.8%	215	\$2,272	\$11	3.8%	1.8%	84.6%	63.8%
MBNA	NA	912	\$6,202	\$7	2.6%	1.0%	128	\$1,056	\$8	2.3%	0.8%	88.6%	87.3%
FIA Card Services	NA	810	\$7,182	\$9	2.3%	1.1%	151	\$1,368	\$9	2.7%	1.1%	117.7%	97.6%
GE Capital	NA	749	\$2,335	\$3	2.1%	0.4%	87	\$198	\$2	1.6%	0.2%	73.3%	43.5%
Washington Mutual	NA	167	\$1,189	\$7	0.5%	0.2%	28	\$163	\$6	0.5%	0.1%	105.9%	70.3%
Discover Bank	NA	127	\$1,142	\$9	0.4%	0.2%	12	\$95	\$8	0.2%	0.1%	59.6%	42.6%
Other CC Lenders	NA	37	\$350	\$9	0.1%	0.1%	12	\$109	\$9	0.2%	0.1%	204.9%	159.7%
Subtotal	NA	25,702	\$133,521	\$5	72.6%	20.5%	3,883	\$19,270	\$5	69.2%	15.1%	95.4%	74.0%
C. All Other Lenders													
Chase	NA	3,643	\$37,536	\$10	10.3%	5.8%	474	\$4,154	\$9	8.5%	3.3%	82.1%	56.7%
Wells Fargo	NA	1,012	\$32,608	\$32	2.9%	5.0%	197	\$6,036	\$31	3.5%	4.7%	122.9%	94.9%
North Fork Bank	NA	24	\$8,509	\$355	0.1%	1.3%	14	\$4,445	\$318	0.2%	3.5%	368.7%	267.8%
Ocean National Bank	NA	6	\$2,365	\$394	0.0%	0.4%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Comerica Bank	NA	4	\$2,950	\$738	0.0%	0.5%	2	\$1,750	\$875	0.0%	1.4%	317.9%	304.2%
KeyBank	NA	2	\$1,440	\$720	0.0%	0.2%	1	\$500	\$500	0.0%	0.4%	317.9%	178.0%
Cathay Bank	NA	2	\$1,225	\$612	0.0%	0.2%	1	\$1,000	\$1,000	0.0%	0.8%	317.9%	418.5%
Silicon Valley Bank	NA	2	\$1,000	\$500	0.0%	0.2%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
All Other Lenders	NA	78	\$8,472	\$109	0.2%	1.3%	11	\$1,361	\$124	0.2%	1.1%	89.1%	82.4%
Subtotal	NA	4,773	\$96,105	\$20	13.5%	14.7%	700	\$19,246	\$27	12.5%	15.1%	92.6%	102.7%
All Lenders Above	NA	35,270	\$640,716	\$18	99.6%	98.2%	5,581	\$125,019	\$22	99.5%	98.3%	99.9%	100.0%
Total - All Lenders	NA	35,407	\$652,246	\$18	100.0%	100.0%	5,608	\$127,233	\$23	100.0%	100.0%	100.0%	100.0%

**Table 10A – Middlesex County
Total Small Business Loans
By Lender Type and Largest Individual Lenders, 2006**

	Mass Deposits 6/30/06 (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	\$33,818,914	5,338	\$169,763	\$32	7.0%	11.7%	1,309	\$27,565	\$21	9.3%	10.6%	132.7%	90.4%
Citizens Bank	\$26,332,729	1,903	\$198,468	\$104	2.5%	13.6%	374	\$28,786	\$77	2.7%	11.0%	106.4%	80.7%
TD BankNorth	\$7,433,587	735	\$105,687	\$144	1.0%	7.3%	129	\$15,461	\$120	0.9%	5.9%	95.0%	81.4%
Sovereign Bank	\$12,810,407	624	\$66,670	\$107	0.8%	4.6%	146	\$14,275	\$98	1.0%	5.5%	126.6%	119.2%
Middlesex Savings	\$3,072,747	511	\$86,555	\$169	0.7%	6.0%	45	\$11,619	\$258	0.3%	4.4%	47.6%	74.7%
Eastern Bank	\$4,954,740	452	\$88,981	\$197	0.6%	6.1%	112	\$22,019	\$197	0.8%	8.4%	134.1%	137.8%
Century B&T	\$1,277,973	217	\$26,701	\$123	0.3%	1.8%	67	\$12,253	\$183	0.5%	4.7%	167.1%	255.5%
Northern B&T	\$324,243	183	\$29,198	\$160	0.2%	2.0%	33	\$6,006	\$182	0.2%	2.3%	97.6%	114.5%
Salem Five	\$1,616,508	91	\$24,828	\$273	0.1%	1.7%	21	\$6,915	\$329	0.1%	2.6%	124.9%	155.0%
The Lowell Five	\$562,988	80	\$10,928	\$137	0.1%	0.8%	30	\$3,510	\$117	0.2%	1.3%	203.0%	178.8%
Framingham Coop	\$232,909	67	\$10,155	\$152	0.1%	0.7%	19	\$5,513	\$290	0.1%	2.1%	153.5%	302.2%
Boston Private	\$1,542,261	63	\$19,491	\$309	0.1%	1.3%	11	\$3,902	\$355	0.1%	1.5%	94.4%	111.4%
Cambridge Savings	\$1,687,877	61	\$12,041	\$197	0.1%	0.8%	12	\$2,940	\$245	0.1%	1.1%	106.5%	135.9%
Brookline Bank	\$1,250,192	60	\$12,697	\$212	0.1%	0.9%	16	\$2,715	\$170	0.1%	1.0%	144.3%	119.0%
Watertown Savings	\$1,053,093	46	\$9,271	\$202	0.1%	0.6%	9	\$1,812	\$201	0.1%	0.7%	106.0%	108.8%
DanversBank	\$914,720	39	\$7,696	\$197	0.1%	0.5%	4	\$1,390	\$348	0.0%	0.5%	55.6%	100.5%
Central Bank	\$410,245	29	\$7,030	\$242	0.0%	0.5%	8	\$1,665	\$208	0.1%	0.6%	149.5%	131.9%
Eagle Bank	\$376,750	29	\$6,024	\$208	0.0%	0.4%	6	\$1,548	\$258	0.0%	0.6%	112.1%	143.1%
Rockland Trust	\$2,184,949	22	\$4,332	\$197	0.0%	0.3%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Commerce B&T	\$535,107	12	\$3,961	\$330	0.0%	0.3%	3	\$1,470	\$490	0.0%	0.6%	135.7%	206.6%
All Other Mass Bks	NA	84	\$17,432	\$208	0.1%	1.2%	6	\$1,704	\$284	0.0%	0.7%	38.7%	54.4%
Subtotal	NA	10,646	\$917,909	\$86	14.0%	63.1%	2,360	\$173,068	\$73	16.8%	66.3%	120.0%	105.0%
B. Credit Card Lenders													
American Express	NA	29,634	\$119,372	\$4	38.9%	8.2%	5,008	\$20,121	\$4	35.6%	7.7%	91.4%	93.8%
CitiBank	NA	11,631	\$73,099	\$6	15.3%	5.0%	2,267	\$12,575	\$6	16.1%	4.8%	105.5%	95.8%
Capital One	NA	4,459	\$35,423	\$8	5.9%	2.4%	837	\$5,159	\$6	5.9%	2.0%	101.6%	81.1%
Advanta Bank	NA	3,238	\$36,025	\$11	4.3%	2.5%	555	\$5,642	\$10	3.9%	2.2%	92.8%	87.2%
FIA Card Services	NA	2,150	\$22,452	\$10	2.8%	1.5%	437	\$3,924	\$9	3.1%	1.5%	110.0%	97.3%
MBNA	NA	1,730	\$12,342	\$7	2.3%	0.8%	319	\$2,402	\$8	2.3%	0.9%	99.8%	108.3%
GE Capital	NA	1,564	\$6,525	\$4	2.1%	0.4%	268	\$1,374	\$5	1.9%	0.5%	92.7%	117.2%
Washington Mutual	NA	324	\$2,231	\$7	0.4%	0.2%	79	\$351	\$4	0.6%	0.1%	131.9%	87.5%
Discover Bank	NA	289	\$2,692	\$9	0.4%	0.2%	40	\$321	\$8	0.3%	0.1%	74.9%	66.3%
Other CC Lenders	NA	155	\$1,456	\$9	0.2%	0.1%	38	\$353	\$9	0.3%	0.1%	132.7%	135.0%
Subtotal	NA	55,174	\$311,617	\$6	72.4%	21.4%	9,848	\$52,222	\$5	70.0%	20.0%	96.6%	93.3%
C. All Other Lenders													
Chase	NA	8,304	\$93,979	\$11	10.9%	6.5%	1,499	\$14,214	\$9	10.6%	5.4%	97.7%	84.2%
Wells Fargo	NA	1,813	\$58,926	\$33	2.4%	4.1%	331	\$10,449	\$32	2.4%	4.0%	98.8%	98.7%
Silicon Valley Bank	NA	35	\$22,420	\$641	0.0%	1.5%	2	\$2,000	\$1,000	0.0%	0.8%	30.9%	49.7%
North Fork Bank	NA	24	\$10,446	\$435	0.0%	0.7%	11	\$4,491	\$408	0.1%	1.7%	247.9%	239.3%
Comerica Bank	NA	23	\$12,787	\$556	0.0%	0.9%	1	\$700	\$700	0.0%	0.3%	23.6%	30.5%
United Commercial	NA	13	\$3,693	\$284	0.0%	0.3%	2	\$1,350	\$675	0.0%	0.5%	83.5%	203.5%
All Other Lenders	NA	143	\$22,323	\$156	0.2%	1.5%	23	\$2,718	\$118	0.2%	1.0%	87.0%	67.8%
Subtotal	NA	10,355	\$224,574	\$22	13.6%	15.4%	1,869	\$35,922	\$19	13.3%	13.8%	97.7%	89.0%
All Lenders Above	NA	75,793	\$1,412,889	\$19	99.5%	97.2%	14,010	\$256,437	\$18	99.5%	98.2%	100.0%	101.0%
Total - All Lenders	NA	76,175	\$1,454,100	\$19	100.0%	100.0%	14,077	\$261,212	\$19	100.0%	100.0%	100.0%	100.0%

**Table 10A – Norfolk County
Total Small Business Loans
By Lender Type and Largest Individual Lenders, 2006**

	Mass Deposits 6/30/06 (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	\$33,818,914	2,559	\$93,069	\$36	7.2%	14.1%	44	\$1,143	\$26	8.8%	12.6%	122.1%	89.4%
Citizens Bank	\$26,332,729	946	\$109,854	\$116	2.7%	16.7%	24	\$1,151	\$48	4.8%	12.7%	180.2%	76.3%
Sovereign Bank	\$12,810,407	273	\$36,158	\$132	0.8%	5.5%	11	\$2,045	\$186	2.2%	22.6%	286.3%	411.7%
Eastern Bank	\$4,954,740	210	\$41,021	\$195	0.6%	6.2%	2	\$110	\$55	0.4%	1.2%	67.7%	19.5%
South Shore Savings	\$602,642	206	\$21,441	\$104	0.6%	3.3%	7	\$674	\$96	1.4%	7.4%	241.4%	228.8%
TD BankNorth	\$7,433,587	174	\$28,403	\$163	0.5%	4.3%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Rockland Trust	\$2,184,949	153	\$23,201	\$152	0.4%	3.5%	3	\$825	\$275	0.6%	9.1%	139.3%	258.8%
Middlesex Savings	\$3,072,747	85	\$20,897	\$246	0.2%	3.2%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Century B&T	\$1,277,973	48	\$4,942	\$103	0.1%	0.7%	1	\$50	\$50	0.2%	0.6%	148.1%	73.6%
Boston Private B&T	\$1,542,261	40	\$10,316	\$258	0.1%	1.6%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Bristol County Sav	\$651,279	19	\$4,620	\$243	0.1%	0.7%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Brookline Bank	\$1,250,192	18	\$4,503	\$250	0.1%	0.7%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Salem Five	\$1,616,508	17	\$5,941	\$349	0.0%	0.9%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Framingham Coop	\$232,909	17	\$3,165	\$186	0.0%	0.5%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
The Cooperative Bk	\$232,645	12	\$2,177	\$181	0.0%	0.3%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
DanversBank	\$914,720	5	\$1,805	\$361	0.0%	0.3%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Commerce B&T	\$535,107	3	\$1,943	\$648	0.0%	0.3%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
All Other Mass Bks	NA	25	\$4,565	\$183	0.1%	0.7%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Subtotal	NA	4,810	\$418,021	\$87	13.5%	63.4%	92	\$5,998	\$65	18.4%	66.2%	135.9%	104.4%
B. Credit Card Lenders													
American Express	NA	14,307	\$55,667	\$4	40.2%	8.4%	154	\$544	\$4	30.7%	6.0%	76.5%	71.1%
CitiBank	NA	5,349	\$34,246	\$6	15.0%	5.2%	73	\$501	\$7	14.6%	5.5%	97.0%	106.5%
Capital One	NA	2,090	\$17,411	\$8	5.9%	2.6%	33	\$210	\$6	6.6%	2.3%	112.2%	87.8%
Advanta Bank	NA	1,502	\$17,053	\$11	4.2%	2.6%	18	\$171	\$10	3.6%	1.9%	85.1%	73.0%
FIA Card Services	NA	961	\$10,054	\$10	2.7%	1.5%	23	\$257	\$11	4.6%	2.8%	170.0%	186.1%
MBNA	NA	820	\$7,272	\$9	2.3%	1.1%	12	\$403	\$34	2.4%	4.4%	104.0%	403.4%
GE Capital	NA	767	\$2,826	\$4	2.2%	0.4%	15	\$30	\$2	3.0%	0.3%	138.9%	77.3%
Washington Mutual	NA	132	\$1,062	\$8	0.4%	0.2%	1	\$7	\$7	0.2%	0.1%	53.8%	48.0%
Discover Bank	NA	120	\$1,147	\$10	0.3%	0.2%	1	\$13	\$13	0.2%	0.1%	59.2%	82.5%
Other CC Lenders	NA	59	\$581	\$10	0.2%	0.1%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Subtotal	NA	26,107	\$147,319	\$6	73.4%	22.3%	330	\$2,136	\$6	65.9%	23.6%	89.8%	105.5%
C. All Other Lenders													
Chase	NA	3,721	\$39,627	\$11	10.5%	6.0%	67	\$657	\$10	13.4%	7.3%	127.9%	120.7%
Wells Fargo	NA	840	\$28,425	\$34	2.4%	4.3%	12	\$267	\$22	2.4%	2.9%	101.5%	68.4%
Webster Bank	NA	17	\$2,765	\$163	0.0%	0.4%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
North Fork Bank	NA	10	\$2,586	\$259	0.0%	0.4%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Wachovia Bank	NA	6	\$2,844	\$474	0.0%	0.4%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
HSBC Bank	NA	3	\$2,115	\$705	0.0%	0.3%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
All Other Lenders	NA	77	\$15,635	\$203	0.2%	2.4%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Subtotal	NA	4,674	\$93,997	\$20	13.1%	14.3%	79	\$924	\$12	15.8%	10.2%	120.1%	71.6%
All Lenders Above	NA	35,430	\$638,556	\$18	99.5%	96.8%	501	\$9,058	\$18	100.0%	100.0%	100.5%	103.3%
Total - All Lenders	NA	35,591	\$659,337	\$19	100.0%	100.0%	501	\$9,058	\$18	100.0%	100.0%	100.0%	100.0%

**Table 10A – Plymouth County
Total Small Business Loans
By Lender Type and Largest Individual Lenders, 2006**

	Mass Deposits 6/30/06 (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	\$33,818,914	1,073	\$35,496	\$33	4.6%	7.4%	201	\$3,614	\$18	6.7%	5.4%	147.3%	72.2%
Rockland Trust	\$2,184,949	786	\$88,236	\$112	3.3%	18.4%	115	\$14,382	\$125	3.8%	21.3%	115.0%	115.6%
Citizens Bank	\$26,332,729	485	\$51,086	\$105	2.1%	10.7%	68	\$5,718	\$84	2.3%	8.5%	110.2%	79.4%
Eastern Bank	\$4,954,740	318	\$55,141	\$173	1.4%	11.5%	56	\$6,962	\$124	1.9%	10.3%	138.5%	89.6%
Sovereign Bank	\$12,810,407	289	\$35,650	\$123	1.2%	7.4%	37	\$4,997	\$135	1.2%	7.4%	100.7%	99.5%
South Shore Savings	\$602,642	109	\$11,921	\$109	0.5%	2.5%	6	\$664	\$111	0.2%	1.0%	43.3%	39.5%
TD BankNorth	\$7,433,587	74	\$17,322	\$234	0.3%	3.6%	17	\$3,915	\$230	0.6%	5.8%	180.7%	160.4%
Century B&T	\$1,277,973	28	\$2,936	\$105	0.1%	0.6%	1	\$25	\$25	0.0%	0.0%	28.0%	6.0%
Bristol County Sav	\$651,279	26	\$3,463	\$133	0.1%	0.7%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
North Easton Sav	\$368,137	21	\$2,320	\$110	0.1%	0.5%	5	\$178	\$36	0.2%	0.3%	187.2%	54.4%
Salem Five	\$1,616,508	15	\$4,635	\$309	0.1%	1.0%	5	\$1,669	\$334	0.2%	2.5%	262.1%	255.5%
Boston Private B&T	\$1,542,261	13	\$5,433	\$418	0.1%	1.1%	2	\$1,300	\$650	0.1%	1.9%	121.0%	169.8%
Cape Cod Five	\$1,291,724	8	\$1,351	\$169	0.0%	0.3%	5	\$1,160	\$232	0.2%	1.7%	491.8%	609.4%
Slade's Ferry Trust	\$432,404	7	\$1,242	\$177	0.0%	0.3%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Citizens-Union Sav	\$434,984	4	\$800	\$200	0.0%	0.2%	1	\$100	\$100	0.0%	0.1%	196.5%	88.7%
Brookline Bank	\$1,250,192	3	\$901	\$300	0.0%	0.2%	1	\$78	\$78	0.0%	0.1%	263.0%	61.4%
DanversBank	\$914,720	2	\$1,500	\$750	0.0%	0.3%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Cambridge Savings	\$1,687,877	2	\$1,152	\$576	0.0%	0.2%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
All Other Mass Bks	NA	9	\$2,662	\$296	0.0%	0.6%	3	\$966	\$322	0.1%	1.4%	262.6%	257.5%
Subtotal	NA	3,272	\$323,247	\$99	13.9%	67.5%	523	\$45,728	\$87	17.5%	67.7%	125.7%	100.4%
B. Credit Card Lenders													
American Express	NA	8,632	\$28,842	\$3	36.7%	6.0%	1,014	\$3,433	\$3	33.9%	5.1%	92.4%	84.5%
CitiBank	NA	3,278	\$19,972	\$6	13.9%	4.2%	412	\$2,238	\$5	13.8%	3.3%	98.8%	79.5%
Capital One	NA	1,618	\$13,063	\$8	6.9%	2.7%	219	\$1,601	\$7	7.3%	2.4%	106.4%	87.0%
Advanta Bank	NA	1,153	\$12,895	\$11	4.9%	2.7%	126	\$1,312	\$10	4.2%	1.9%	85.9%	72.2%
GE Capital	NA	888	\$2,828	\$3	3.8%	0.6%	120	\$302	\$3	4.0%	0.4%	106.2%	75.8%
MBNA	NA	717	\$5,054	\$7	3.1%	1.1%	88	\$567	\$6	2.9%	0.8%	96.5%	79.6%
FIA Card Services	NA	653	\$5,330	\$8	2.8%	1.1%	85	\$728	\$9	2.8%	1.1%	102.3%	96.9%
Washington Mutual	NA	100	\$669	\$7	0.4%	0.1%	20	\$133	\$7	0.7%	0.2%	157.3%	141.0%
Discover Bank	NA	75	\$712	\$9	0.3%	0.1%	8	\$78	\$10	0.3%	0.1%	83.9%	77.7%
Other CC Lenders	NA	30	\$260	\$9	0.1%	0.1%	5	\$41	\$8	0.2%	0.1%	131.0%	112.0%
Subtotal	NA	17,144	\$89,625	\$5	73.0%	18.7%	2,097	\$10,433	\$5	70.2%	15.5%	96.2%	82.6%
C. All Other Lenders													
Chase	NA	2,328	\$22,201	\$10	9.9%	4.6%	259	\$2,184	\$8	8.7%	3.2%	87.5%	69.8%
Wells Fargo	NA	633	\$21,093	\$33	2.7%	4.4%	77	\$2,442	\$32	2.6%	3.6%	95.6%	82.1%
Webster Bank	NA	46	\$7,467	\$162	0.2%	1.6%	18	\$3,217	\$179	0.6%	4.8%	307.7%	305.7%
North Fork Bank	NA	22	\$7,367	\$335	0.1%	1.5%	10	\$3,256	\$326	0.3%	4.8%	357.4%	313.6%
SunTrust	NA	7	\$984	\$141	0.0%	0.2%	1	\$125	\$125	0.0%	0.2%	112.5%	90.2%
United Commercial	NA	2	\$1,000	\$500	0.0%	0.2%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Manufacturers&Traders	NA	2	\$800	\$400	0.0%	0.2%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Zions First NB	NA	1	\$874	\$874	0.0%	0.2%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
All Other Lenders	NA	43	\$4,453	\$104	0.2%	0.9%	4	\$141	\$35	0.1%	0.2%	73.2%	22.5%
Subtotal	NA	3,084	\$66,239	\$21	13.1%	13.8%	369	\$11,365	\$31	12.3%	16.8%	94.1%	121.7%
All Lenders Above	NA	23,418	\$471,736	\$20	99.7%	98.5%	2,977	\$66,378	\$22	99.6%	98.3%	99.9%	99.8%
Total - All Lenders	NA	23,500	\$479,111	\$20	100.0%	100.0%	2,989	\$67,526	\$23	100.0%	100.0%	100.0%	100.0%

**Table 10A – Suffolk County
Total Small Business Loans
By Lender Type and Largest Individual Lenders, 2006**

	Mass Deposits 6/30/06 (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	\$33,818,914	2,183	\$80,153	\$37	7.6%	12.3%	1,237	\$36,057	\$29	8.6%	11.4%	113.3%	92.9%
Citizens Bank	\$26,332,729	1,103	\$152,225	\$138	3.9%	23.3%	575	\$72,843	\$127	4.0%	23.0%	104.3%	98.9%
Sovereign Bank	\$12,810,407	388	\$42,699	\$110	1.4%	6.5%	223	\$24,953	\$112	1.6%	7.9%	114.9%	120.7%
Eastern Bank	\$4,954,740	172	\$47,778	\$278	0.6%	7.3%	87	\$23,253	\$267	0.6%	7.3%	101.2%	100.5%
Boston Private B&T	\$1,542,261	135	\$34,182	\$253	0.5%	5.2%	44	\$9,416	\$214	0.3%	3.0%	65.2%	56.9%
TD BankNorth	\$7,433,587	111	\$20,075	\$181	0.4%	3.1%	61	\$9,851	\$161	0.4%	3.1%	109.9%	101.4%
Century B&T	\$1,277,973	110	\$23,925	\$218	0.4%	3.7%	59	\$12,734	\$216	0.4%	4.0%	107.3%	110.0%
The Cooperative Bk	\$232,645	46	\$6,810	\$148	0.2%	1.0%	12	\$914	\$76	0.1%	0.3%	52.2%	27.7%
Salem Five	\$1,616,508	31	\$10,036	\$324	0.1%	1.5%	11	\$4,672	\$425	0.1%	1.5%	71.0%	96.2%
DanversBank	\$914,720	29	\$8,117	\$280	0.1%	1.2%	10	\$3,551	\$355	0.1%	1.1%	69.0%	90.4%
Middlesex Savings	\$3,072,747	27	\$6,888	\$255	0.1%	1.1%	11	\$3,910	\$355	0.1%	1.2%	81.4%	117.3%
Rockland Trust	\$2,184,949	23	\$2,504	\$109	0.1%	0.4%	16	\$1,489	\$93	0.1%	0.5%	139.1%	122.8%
Brookline Bank	\$1,250,192	17	\$4,530	\$266	0.1%	0.7%	9	\$2,203	\$245	0.1%	0.7%	105.9%	100.5%
Framingham Coop	\$232,909	16	\$1,948	\$122	0.1%	0.3%	12	\$1,573	\$131	0.1%	0.5%	150.2%	166.8%
Cambridge Savings	\$1,687,877	14	\$3,050	\$218	0.0%	0.5%	6	\$1,760	\$293	0.0%	0.6%	85.7%	119.2%
East Boston Savings	\$694,181	12	\$3,935	\$328	0.0%	0.6%	11	\$3,900	\$355	0.1%	1.2%	183.3%	204.7%
Mellon	\$8,353,381	10	\$4,784	\$478	0.0%	0.7%	1	\$933	\$933	0.0%	0.3%	19.8%	40.3%
South Shore Savings	\$602,642	10	\$2,513	\$251	0.0%	0.4%	5	\$1,675	\$335	0.0%	0.5%	100.0%	137.7%
Central Bank	\$410,245	2	\$1,390	\$695	0.0%	0.2%	1	\$700	\$700	0.0%	0.2%	100.0%	104.0%
All Other Mass Bks	NA	11	\$2,079	\$189	0.0%	0.3%	10	\$2,064	\$206	0.1%	0.7%	181.8%	205.1%
Subtotal	NA	4,450	\$459,621	\$103	15.5%	70.3%	2,401	\$218,451	\$91	16.8%	69.0%	107.9%	98.2%
B. Credit Card Lenders													
American Express	NA	12,411	\$53,517	\$4	43.4%	8.2%	5,787	\$24,321	\$4	40.4%	7.7%	93.3%	93.9%
CitiBank	NA	4,244	\$25,773	\$6	14.8%	3.9%	2,151	\$11,933	\$6	15.0%	3.8%	101.4%	95.7%
Capital One	NA	1,448	\$8,659	\$6	5.1%	1.3%	737	\$3,599	\$5	5.1%	1.1%	101.8%	85.9%
Advanta Bank	NA	939	\$9,851	\$10	3.3%	1.5%	484	\$4,974	\$10	3.4%	1.6%	103.1%	104.3%
FIA Card Services	NA	813	\$8,895	\$11	2.8%	1.4%	433	\$4,734	\$11	3.0%	1.5%	106.5%	109.9%
MBNA	NA	519	\$4,145	\$8	1.8%	0.6%	231	\$1,959	\$8	1.6%	0.6%	89.0%	97.6%
GE Capital	NA	354	\$1,309	\$4	1.2%	0.2%	193	\$678	\$4	1.3%	0.2%	109.0%	107.0%
Washington Mutual	NA	136	\$762	\$6	0.5%	0.1%	88	\$438	\$5	0.6%	0.1%	129.4%	118.7%
Discover Bank	NA	62	\$567	\$9	0.2%	0.1%	37	\$326	\$9	0.3%	0.1%	119.4%	118.8%
Other CC Lenders	NA	55	\$404	\$7	0.2%	0.1%	19	\$174	\$9	0.1%	0.1%	69.1%	89.0%
Subtotal	NA	20,981	\$113,882	\$5	73.3%	17.4%	10,160	\$53,136	\$5	71.0%	16.8%	96.8%	96.4%
C. All Other Lenders													
Chase	NA	2,487	\$26,855	\$11	8.7%	4.1%	1,360	\$13,183	\$10	9.5%	4.2%	109.4%	101.4%
Wells Fargo	NA	570	\$18,079	\$32	2.0%	2.8%	299	\$9,260	\$31	2.1%	2.9%	104.9%	105.8%
North Fork Bank	NA	39	\$13,601	\$349	0.1%	2.1%	30	\$10,611	\$354	0.2%	3.4%	153.8%	161.2%
United Commercial	NA	12	\$5,628	\$469	0.0%	0.9%	10	\$4,908	\$491	0.1%	1.6%	166.6%	180.2%
Wachovia Bank	NA	9	\$2,691	\$299	0.0%	0.4%	5	\$1,404	\$281	0.0%	0.4%	111.1%	107.8%
Emigrant Bank	NA	6	\$2,798	\$466	0.0%	0.4%	4	\$1,532	\$383	0.0%	0.5%	133.5%	113.1%
Comerica Bank	NA	5	\$1,620	\$324	0.0%	0.2%	4	\$620	\$155	0.0%	0.2%	160.3%	79.1%
Silicon Valley Bank	NA	3	\$2,500	\$833	0.0%	0.4%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
All Other Lenders	NA	67	\$6,797	\$101	0.2%	1.0%	42	\$3,506	\$83	0.3%	1.1%	125.3%	106.6%
Subtotal	NA	3,198	\$80,569	\$25	11.2%	12.3%	1,754	\$45,024	\$26	12.3%	14.2%	109.7%	115.4%
All Lenders Above	NA	28,496	\$644,792	\$23	99.5%	98.6%	14,244	\$310,867	\$22	99.5%	98.2%	100.0%	99.6%
Total - All Lenders	NA	28,629	\$654,072	\$23	100.0%	100.0%	14,315	\$316,611	\$22	100.0%	100.0%	100.0%	100.0%

**Table 10A – Boston MSA
Total Small Business Loans
By Lender Type and Largest Individual Lenders, 2006**

	Mass Deposits 6/30/06 (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	\$33,818,914	12,951	\$419,355	\$32	6.5%	10.8%	3,177	\$78,517	\$25	8.5%	10.0%	130.4%	93.4%
Citizens Bank	\$26,332,729	4,790	\$541,414	\$113	2.4%	13.9%	1,113	\$114,524	\$103	3.0%	14.7%	123.5%	105.5%
TD BankNorth	\$7,433,587	2,022	\$268,881	\$133	1.0%	6.9%	363	\$45,502	\$125	1.0%	5.8%	95.4%	84.4%
Sovereign Bank	\$12,810,407	1,963	\$220,188	\$112	1.0%	5.6%	521	\$56,953	\$109	1.4%	7.3%	141.1%	129.0%
Eastern Bank	\$4,954,740	1,893	\$308,330	\$163	0.9%	7.9%	410	\$67,384	\$164	1.1%	8.6%	115.1%	109.0%
Rockland Trust	\$2,184,949	985	\$118,279	\$120	0.5%	3.0%	134	\$16,696	\$125	0.4%	2.1%	72.3%	70.4%
Middlesex Savings	\$3,072,747	628	\$115,458	\$184	0.3%	3.0%	57	\$15,679	\$275	0.2%	2.0%	48.3%	67.7%
Century B&T	\$1,277,973	501	\$70,841	\$141	0.3%	1.8%	155	\$27,797	\$179	0.4%	3.6%	164.5%	195.7%
Salem Five	\$1,616,508	455	\$109,520	\$241	0.2%	2.8%	102	\$27,847	\$273	0.3%	3.6%	119.2%	126.8%
South Shore Savings	\$602,642	331	\$36,985	\$112	0.2%	0.9%	18	\$3,013	\$167	0.0%	0.4%	28.9%	40.6%
Boston Private B&T	\$1,542,261	266	\$76,522	\$288	0.1%	2.0%	58	\$14,718	\$254	0.2%	1.9%	116.0%	95.9%
DanversBank	\$914,720	205	\$43,913	\$214	0.1%	1.1%	34	\$10,555	\$310	0.1%	1.4%	88.1%	119.9%
Northern B&T	\$324,243	198	\$31,430	\$159	0.1%	0.8%	37	\$7,126	\$193	0.1%	0.9%	99.3%	113.1%
Beverly National	\$346,011	129	\$23,868	\$185	0.1%	0.6%	33	\$4,981	\$151	0.1%	0.6%	136.0%	104.1%
Framingham Coop	\$232,909	105	\$15,670	\$149	0.1%	0.4%	34	\$7,346	\$216	0.1%	0.9%	172.2%	233.8%
Brookline Bank	\$1,250,192	100	\$22,945	\$229	0.1%	0.6%	26	\$4,996	\$192	0.1%	0.6%	138.3%	108.6%
The Lowell Five	\$562,988	82	\$10,975	\$134	0.0%	0.3%	30	\$3,510	\$117	0.1%	0.4%	194.6%	159.6%
Cambridge Savings	\$1,687,877	81	\$18,145	\$224	0.0%	0.5%	18	\$4,700	\$261	0.0%	0.6%	118.2%	129.2%
The Cooperative Bk	\$232,645	64	\$10,466	\$164	0.0%	0.3%	12	\$914	\$76	0.0%	0.1%	99.7%	43.6%
Central Bank	\$410,245	36	\$10,345	\$287	0.0%	0.3%	9	\$2,365	\$263	0.0%	0.3%	133.3%	114.0%
All Other Mass Bks	NA	325	\$67,888	\$209	0.2%	1.7%	60	\$16,839	\$281	0.2%	2.2%	98.2%	123.7%
Subtotal	NA	28,110	\$2,541,418	\$90	14.1%	65.2%	6,401	\$531,962	\$83	17.1%	68.1%	121.1%	104.4%
B. Credit Card Lenders													
American Express	NA	78,933	\$308,005	\$4	39.6%	7.9%	14,077	\$56,534	\$4	37.5%	7.2%	94.8%	91.6%
CitiBank	NA	29,487	\$181,408	\$6	14.8%	4.7%	5,664	\$31,158	\$6	15.1%	4.0%	102.1%	85.7%
Capital One	NA	11,977	\$92,499	\$8	6.0%	2.4%	2,201	\$12,552	\$6	5.9%	1.6%	97.7%	67.7%
Advanta Bank	NA	8,436	\$94,077	\$11	4.2%	2.4%	1,398	\$14,371	\$10	3.7%	1.8%	88.1%	76.2%
FIA Card Services	NA	5,387	\$53,913	\$10	2.7%	1.4%	1,129	\$11,011	\$10	3.0%	1.4%	111.4%	101.9%
MBNA	NA	4,698	\$35,015	\$7	2.4%	0.9%	778	\$6,387	\$8	2.1%	0.8%	88.0%	91.0%
GE Capital	NA	4,322	\$15,823	\$4	2.2%	0.4%	683	\$2,582	\$4	1.8%	0.3%	84.0%	81.4%
Washington Mutual	NA	859	\$5,913	\$7	0.4%	0.2%	216	\$1,092	\$5	0.6%	0.1%	133.7%	92.2%
Discover Bank	NA	673	\$6,260	\$9	0.3%	0.2%	98	\$833	\$8	0.3%	0.1%	77.4%	66.4%
Other CC Lenders	NA	336	\$3,051	\$9	0.2%	0.1%	74	\$677	\$9	0.2%	0.1%	117.1%	110.7%
Subtotal	NA	145,108	\$795,964	\$5	72.8%	20.4%	26,318	\$137,197	\$5	70.2%	17.6%	96.4%	86.0%
C. All Other Lenders													
Chase	NA	20,483	\$220,198	\$11	10.3%	5.6%	3,659	\$34,392	\$9	9.8%	4.4%	95.0%	77.9%
Wells Fargo	NA	4,868	\$159,131	\$33	2.4%	4.1%	916	\$28,454	\$31	2.4%	3.6%	100.0%	89.2%
North Fork Bank	NA	119	\$42,509	\$357	0.1%	1.1%	65	\$22,803	\$351	0.2%	2.9%	290.3%	267.6%
Webster Bank	NA	65	\$10,311	\$159	0.0%	0.3%	18	\$3,217	\$179	0.0%	0.4%	147.2%	155.6%
Silicon Valley Bank	NA	42	\$27,170	\$647	0.0%	0.7%	2	\$2,000	\$1,000	0.0%	0.3%	25.2%	36.7%
Comerica Bank	NA	36	\$18,498	\$514	0.0%	0.5%	7	\$3,070	\$439	0.0%	0.4%	103.3%	82.8%
United Commercial	NA	29	\$10,986	\$379	0.0%	0.3%	13	\$6,458	\$497	0.0%	0.8%	238.6%	293.3%
All Other Lenders	NA	442	\$72,681	\$164	0.2%	1.9%	91	\$12,087	\$133	0.2%	1.5%	109.5%	83.0%
Subtotal	NA	26,084	\$561,484	\$22	13.1%	14.4%	4,771	\$112,481	\$24	12.7%	14.4%	97.2%	99.9%
All Lenders Above	NA	198,199	\$3,755,246	\$19	99.4%	96.3%	37,265	\$752,037	\$20	99.4%	96.2%	100.0%	99.9%
Total - All Lenders	NA	199,302	\$3,898,866	\$20	100.0%	100.0%	37,490	\$781,640	\$21	100.0%	100.0%	100.0%	100.0%

**Table 10B – Essex County
Change in Total Small Business Loans
By Lender Type, 2003 – 2006**

	Number of Loans				Dollar Amount of Loans (000s)			
	2003	2004	2005	2006	2003	2004	2005	2006
A. Overall Change in Loans								
Massachusetts Banks	4,471	4,896	4,946	4,932	\$575,965	\$614,965	\$473,708	\$422,620
Credit Card Lenders	14,119	13,287	11,825	25,702	\$72,802	\$72,747	\$75,868	\$133,521
All Other Bank Lenders	1,852	3,100	3,392	4,773	\$45,225	\$68,375	\$64,192	\$96,105
Totals - All Lenders	20,442	21,283	20,163	35,407	\$693,992	\$756,087	\$613,768	\$652,246
B. Overall Change in Market Share								
Massachusetts Banks	21.9%	23.0%	24.5%	13.9%	83.0%	81.3%	77.2%	64.8%
Credit Card Lenders	69.1%	62.4%	58.6%	72.6%	10.5%	9.6%	12.4%	20.5%
All Other Bank Lenders	9.1%	14.6%	16.8%	13.5%	6.5%	9.0%	10.5%	14.7%
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	1,053	925	1,076	1,025	\$113,543	\$92,537	\$94,811	\$88,717
Credit Card Lenders	2,426	2,221	1,853	3,883	\$11,157	\$11,334	\$10,622	\$19,270
All Other Bank Lenders	427	631	570	700	\$9,518	\$15,728	\$10,056	\$19,246
Totals - All Lenders	3,906	3,777	3,499	5,608	\$134,218	\$119,599	\$115,489	\$127,233
D. Change in Market Share in Low & Moderate Income Tracts								
Massachusetts Banks	27.0%	24.5%	30.8%	18.3%	84.6%	77.4%	82.1%	69.7%
Credit Card Lenders	62.1%	58.8%	53.0%	69.2%	8.3%	9.5%	9.2%	15.1%
All Other Bank Lenders	10.9%	16.7%	16.3%	12.5%	7.1%	13.2%	8.7%	15.1%
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, 2003 – 2006**

	Number of Loans				Dollar Amount of Loans (000s)			
	2003	2004	2005	2006	2003	2004	2005	2006
A. Overall Change in Loans								
Massachusetts Banks	9,970	11,126	11,062	10,646	\$952,604	\$1,065,133	\$874,898	\$917,909
Credit Card Lenders	31,497	27,627	25,166	55,174	\$190,137	\$181,356	\$166,768	\$311,617
All Other Bank Lenders	3,529	6,400	6,538	10,355	\$133,065	\$182,862	\$163,838	\$224,574
Totals - All Lenders	44,996	45,153	42,766	76,175	\$1,275,806	\$1,429,351	\$1,205,504	\$1,454,100
B. Overall Change in Market Share								
Massachusetts Banks	22.2%	24.6%	25.9%	14.0%	74.7%	74.5%	72.6%	63.1%
Credit Card Lenders	70.0%	61.2%	58.8%	72.4%	14.9%	12.7%	13.8%	21.4%
All Other Bank Lenders	7.8%	14.2%	15.3%	13.6%	10.4%	12.8%	13.6%	15.4%
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	1,671	2,143	2,300	2,360	\$159,562	\$216,532	\$162,074	\$173,068
Credit Card Lenders	5,797	5,233	4,614	9,848	\$45,294	\$30,891	\$26,908	\$52,222
All Other Bank Lenders	520	1,267	1,143	1,869	\$20,164	\$34,854	\$25,963	\$35,922
Totals - All Lenders	7,988	8,643	8,057	14,077	\$225,020	\$282,277	\$214,945	\$261,212
D. Change in Market Share in Low & Moderate Income Tracts								
Massachusetts Banks	20.9%	24.8%	28.5%	16.8%	70.9%	76.7%	75.4%	66.3%
Credit Card Lenders	72.6%	60.5%	57.3%	70.0%	20.1%	10.9%	12.5%	20.0%
All Other Bank Lenders	6.5%	14.7%	14.2%	13.3%	9.0%	12.3%	12.1%	13.8%
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, 2003 – 2006**

	Number of Loans				Dollar Amount of Loans (000s)			
	2003	2004	2005	2006	2003	2004	2005	2006
A. Overall Change in Loans								
Massachusetts Banks	4,267	4,827	5,093	4,810	\$396,761	\$466,243	\$392,549	\$418,021
Credit Card Lenders	13,368	12,570	11,834	26,107	\$70,413	\$74,599	\$80,912	\$147,319
All Other Bank Lenders	1,765	3,020	2,942	4,674	\$56,108	\$66,106	\$62,818	\$93,997
Totals - All Lenders	19,400	20,417	19,869	35,591	\$523,282	\$606,948	\$536,279	\$659,337
B. Overall Change in Market Share								
Massachusetts Banks	22.0%	23.6%	25.6%	13.5%	75.8%	76.8%	73.2%	63.4%
Credit Card Lenders	68.9%	61.6%	59.6%	73.4%	13.5%	12.3%	15.1%	22.3%
All Other Bank Lenders	9.1%	14.8%	14.8%	13.1%	10.7%	10.9%	11.7%	14.3%
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	162	48	76	92	\$15,057	\$3,898	\$4,231	\$5,998
Credit Card Lenders	368	180	164	330	\$1,932	\$772	\$1,000	\$2,136
All Other Bank Lenders	50	43	38	79	\$992	\$1,151	\$419	\$924
Totals - All Lenders	580	271	278	501	\$17,981	\$5,821	\$5,650	\$9,058
D. Change in Market Share in Low & Moderate Income Tracts								
Massachusetts Banks	27.9%	17.7%	27.3%	18.4%	83.7%	67.0%	74.9%	66.2%
Credit Card Lenders	63.4%	66.4%	59.0%	65.9%	10.7%	13.3%	17.7%	23.6%
All Other Bank Lenders	8.6%	15.9%	13.7%	15.8%	5.5%	19.8%	7.4%	10.2%
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, 2003 – 2006**

	Number of Loans				Dollar Amount of Loans (000s)			
	2003	2004	2005	2006	2003	2004	2005	2006
A. Overall Change in Loans								
Massachusetts Banks	2,760	2,675	3,300	3,272	\$283,246	\$258,677	\$255,177	\$323,247
Credit Card Lenders	9,474	8,994	8,394	17,144	\$46,176	\$45,734	\$52,357	\$89,625
All Other Bank Lenders	1,239	2,024	2,146	3,084	\$27,395	\$36,999	\$43,076	\$66,239
Totals - All Lenders	13,473	13,693	13,840	23,500	\$356,817	\$341,410	\$350,610	\$479,111
B. Overall Change in Market Share								
Massachusetts Banks	20.5%	19.5%	23.8%	13.9%	79.4%	75.8%	72.8%	67.5%
Credit Card Lenders	70.3%	65.7%	60.7%	73.0%	12.9%	13.4%	14.9%	18.7%
All Other Bank Lenders	9.2%	14.8%	15.5%	13.1%	7.7%	10.8%	12.3%	13.8%
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	391	308	493	523	\$41,389	\$34,823	\$37,813	\$45,728
Credit Card Lenders	1,264	1,139	1,072	2,097	\$5,800	\$5,391	\$6,173	\$10,433
All Other Bank Lenders	229	287	254	369	\$2,944	\$5,091	\$6,654	\$11,365
Totals - All Lenders	1,884	1,734	1,819	2,989	\$50,133	\$45,305	\$50,640	\$67,526
D. Change in Market Share in Low & Moderate Income Tracts								
Massachusetts Banks	20.8%	17.8%	27.1%	17.5%	82.6%	76.9%	74.7%	67.7%
Credit Card Lenders	67.1%	65.7%	58.9%	70.2%	11.6%	11.9%	12.2%	15.5%
All Other Bank Lenders	12.2%	16.6%	14.0%	12.3%	5.9%	11.2%	13.1%	16.8%
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, 2003 – 2006**

	Number of Loans				Dollar Amount of Loans (000s)			
	2003	2004	2005	2006	2003	2004	2005	2006
A. Overall Change in Loans								
Massachusetts Banks	3,881	4,064	4,579	4,450	\$355,307	\$425,520	\$360,413	\$459,621
Credit Card Lenders	10,444	9,421	8,327	20,981	\$54,969	\$52,329	\$51,684	\$113,882
All Other Bank Lenders	1,533	2,551	1,923	3,198	\$54,740	\$73,584	\$55,795	\$80,569
Totals - All Lenders	15,858	16,036	14,829	28,629	\$465,016	\$551,433	\$467,892	\$654,072
B. Overall Change in Market Share								
Massachusetts Banks	24.5%	25.3%	30.9%	15.5%	76.4%	77.2%	77.0%	70.3%
Credit Card Lenders	65.9%	58.7%	56.2%	73.3%	11.8%	9.5%	11.0%	17.4%
All Other Bank Lenders	9.7%	15.9%	13.0%	11.2%	11.8%	13.3%	11.9%	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	2,288	2,038	2,440	2,401	\$192,411	\$201,597	\$171,442	\$218,451
Credit Card Lenders	5,627	4,817	4,195	10,160	\$28,319	\$25,074	\$24,806	\$53,136
All Other Bank Lenders	841	1,338	1,024	1,754	\$26,867	\$41,479	\$30,345	\$45,024
Totals - All Lenders	8,756	8,193	7,659	14,315	\$247,597	\$268,150	\$226,593	\$316,611
D. Change in Market Share in Low & Moderate Income Tracts								
Massachusetts Banks	26.1%	24.9%	31.9%	16.8%	77.7%	75.2%	75.7%	69.0%
Credit Card Lenders	64.3%	58.8%	54.8%	71.0%	11.4%	9.4%	10.9%	16.8%
All Other Bank Lenders	9.6%	16.3%	13.4%	12.3%	10.9%	15.5%	13.4%	14.2%
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, 2003 – 2006**

	Number of Loans				Dollar Amount of Loans (000s)			
	2003	2004	2005	2006	2003	2004	2005	2006
A. Overall Change in Loans								
Massachusetts Banks	25,349	27,588	28,980	28,110	\$2,563,883	\$2,830,538	\$2,356,745	\$2,541,418
Credit Card Lenders	78,902	71,899	65,546	145,108	\$434,497	\$426,765	\$427,589	\$795,964
All Other Bank Lenders	9,918	17,095	16,941	26,084	\$316,533	\$427,926	\$389,719	\$561,484
Totals - All Lenders	114,169	116,582	111,467	199,302	\$3,314,913	\$3,685,229	\$3,174,053	\$3,898,866
B. Overall Change in Market Share								
Massachusetts Banks	22.2%	23.7%	26.0%	14.1%	77.3%	76.8%	74.3%	65.2%
Credit Card Lenders	69.1%	61.7%	58.8%	72.8%	13.1%	11.6%	13.5%	20.4%
All Other Bank Lenders	8.7%	14.7%	15.2%	13.1%	9.5%	11.6%	12.3%	14.4%
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	5,565	5,738	6,385	6,401	\$521,962	\$582,655	\$470,371	\$531,962
Credit Card Lenders	15,482	13,590	11,898	26,318	\$92,502	\$73,462	\$69,509	\$137,197
All Other Bank Lenders	2,067	3,566	3,029	4,771	\$60,485	\$98,303	\$73,437	\$112,481
Totals - All Lenders	23,114	22,894	21,312	37,490	\$674,949	\$754,420	\$613,317	\$781,640
D. Change in Market Share in Low & Moderate Income Tracts								
Massachusetts Banks	24.1%	25.1%	30.0%	17.1%	77.3%	77.2%	76.7%	68.1%
Credit Card Lenders	67.0%	59.4%	55.8%	70.2%	13.7%	9.7%	11.3%	17.6%
All Other Bank Lenders	8.9%	15.6%	14.2%	12.7%	9.0%	13.0%	12.0%	14.4%
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, 2006**

	Mass Deposits 6/30/06 (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	\$33,818,914	875	\$16,726	\$19	7.7%	6.4%	189	\$3,579	\$19	10.1%	6.8%	131.3%	107.3%
TD BankNorth	\$7,433,587	541	\$40,566	\$75	4.8%	15.5%	92	\$8,045	\$87	4.9%	15.4%	103.4%	99.4%
Sovereign Bank	\$12,810,407	261	\$13,046	\$50	2.3%	5.0%	64	\$3,017	\$47	3.4%	5.8%	149.0%	115.9%
Citizens Bank	\$26,332,729	232	\$8,784	\$38	2.0%	3.3%	49	\$1,550	\$32	2.6%	3.0%	128.4%	88.5%
Eastern Bank	\$4,954,740	211	\$15,807	\$75	1.9%	6.0%	36	\$3,692	\$103	1.9%	7.1%	103.7%	117.1%
Salem Five	\$1,616,508	175	\$32,578	\$186	1.5%	12.4%	37	\$8,090	\$219	2.0%	15.5%	128.5%	124.5%
Century B&T	\$1,277,973	71	\$8,308	\$117	0.6%	3.2%	22	\$2,095	\$95	1.2%	4.0%	188.3%	126.4%
Beverly National	\$346,011	65	\$7,954	\$122	0.6%	3.0%	19	\$2,206	\$116	1.0%	4.2%	177.7%	139.0%
DanversBank	\$914,720	52	\$6,862	\$132	0.5%	2.6%	10	\$1,955	\$196	0.5%	3.7%	116.9%	142.8%
The Savings Bank	\$346,317	12	\$1,781	\$148	0.1%	0.7%	2	\$1,000	\$500	0.1%	1.9%	101.3%	281.5%
Boston Private B&T	\$1,542,261	8	\$3,422	\$428	0.1%	1.3%	1	\$100	\$100	0.1%	0.2%	76.0%	14.6%
East Boston Savings	\$694,181	8	\$1,469	\$184	0.1%	0.6%	1	\$200	\$200	0.1%	0.4%	76.0%	68.2%
Northern B&T	\$324,243	5	\$1,603	\$321	0.0%	0.6%	2	\$990	\$495	0.1%	1.9%	243.3%	309.6%
Cambridge Savings	\$1,687,877	2	\$402	\$201	0.0%	0.2%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Middlesex Savings	\$3,072,747	1	\$400	\$400	0.0%	0.2%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
All Other Mass Bks	NA	11	\$1,220	\$111	0.1%	0.5%	2	\$160	\$80	0.1%	0.3%	110.6%	65.7%
Subtotal	NA	2,530	\$160,928	\$64	22.2%	61.4%	526	\$36,679	\$70	28.1%	70.1%	126.4%	114.3%
B. Credit Card Lenders													
CitiBank	NA	3,191	\$19,918	\$6	28.0%	7.6%	476	\$2,766	\$6	25.4%	5.3%	90.7%	69.6%
Advanta Bank	NA	1,604	\$18,253	\$11	14.1%	7.0%	215	\$2,272	\$11	11.5%	4.3%	81.5%	62.4%
American Express	NA	1,412	\$14,313	\$10	12.4%	5.5%	197	\$1,935	\$10	10.5%	3.7%	84.8%	67.8%
Capital One	NA	1,041	\$8,916	\$9	9.1%	3.4%	175	\$1,058	\$6	9.3%	2.0%	102.2%	59.5%
MBNA	NA	299	\$3,445	\$12	2.6%	1.3%	46	\$572	\$12	2.5%	1.1%	93.5%	83.2%
FIA Card Services	NA	287	\$4,200	\$15	2.5%	1.6%	51	\$640	\$13	2.7%	1.2%	108.0%	76.4%
Discover Bank	NA	114	\$1,035	\$9	1.0%	0.4%	12	\$95	\$8	0.6%	0.2%	64.0%	46.0%
GE Capital	NA	92	\$457	\$5	0.8%	0.2%	11	\$35	\$3	0.6%	0.1%	72.7%	38.4%
Other CC Lenders	NA	15	\$288	\$19	0.1%	0.1%	3	\$80	\$27	0.2%	0.2%	121.5%	139.3%
Subtotal	NA	8,055	\$70,825	\$9	70.8%	27.0%	1,186	\$9,453	\$8	63.4%	18.1%	89.5%	66.9%
C. All Other Lenders													
Wells Fargo	NA	747	\$22,155	\$30	6.6%	8.4%	152	\$4,316	\$28	8.1%	8.3%	123.7%	97.7%
Banco Popular	NA	3	\$432	\$144	0.0%	0.2%	1	\$112	\$112	0.1%	0.2%	203.0%	129.9%
Cathay Bank	NA	2	\$1,225	\$612	0.0%	0.5%	1	\$1,000	\$1,000	0.1%	1.9%	305.1%	409.2%
Silicon Valley Bank	NA	2	\$1,000	\$500	0.0%	0.4%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
KeyBank	NA	1	\$940	\$940	0.0%	0.4%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Sunflower Bank	NA	1	\$750	\$750	0.0%	0.3%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Branch Banking&Tr	NA	1	\$581	\$581	0.0%	0.2%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
SunTrust	NA	1	\$550	\$550	0.0%	0.2%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
All Other Lenders	NA	35	\$2,857	\$82	0.3%	1.1%	6	\$755	\$126	0.3%	1.4%	104.2%	132.5%
Subtotal	NA	793	\$30,490	\$38	7.0%	11.6%	160	\$6,183	\$39	8.5%	11.8%	122.6%	101.7%
All Lenders Above	NA	11,317	\$257,878	\$23	99.5%	98.3%	1,861	\$51,320	\$28	99.4%	98.1%	99.9%	99.8%
Total - All Lenders	NA	11,378	\$262,243	\$23	100.0%	100.0%	1,872	\$52,315	\$28	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, 2006**

	Mass Deposits 6/30/06 (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	\$33,818,914	2,946	\$62,748	\$21	11.9%	12.9%	697	\$13,310	\$19	14.6%	13.5%	122.6%	105.0%
Citizens Bank	\$26,332,729	1,109	\$38,024	\$34	4.5%	7.8%	252	\$8,823	\$35	5.3%	9.0%	117.7%	114.9%
Sovereign Bank	\$12,810,407	443	\$22,151	\$50	1.8%	4.5%	102	\$5,115	\$50	2.1%	5.2%	119.3%	114.3%
TD BankNorth	\$7,433,587	400	\$33,270	\$83	1.6%	6.8%	82	\$6,654	\$81	1.7%	6.8%	106.2%	99.0%
Middlesex Savings	\$3,072,747	239	\$20,132	\$84	1.0%	4.1%	24	\$4,315	\$180	0.5%	4.4%	52.0%	106.1%
Century B&T	\$1,277,973	128	\$11,633	\$91	0.5%	2.4%	37	\$4,075	\$110	0.8%	4.1%	149.8%	173.5%
Eastern Bank	\$4,954,740	103	\$9,541	\$93	0.4%	2.0%	26	\$2,748	\$106	0.5%	2.8%	130.8%	142.6%
Northern B&T	\$324,243	95	\$11,715	\$123	0.4%	2.4%	19	\$4,089	\$215	0.4%	4.1%	103.6%	172.8%
Salem Five	\$1,616,508	51	\$12,026	\$236	0.2%	2.5%	15	\$4,250	\$283	0.3%	4.3%	152.4%	175.0%
The Lowell Five	\$562,988	38	\$5,396	\$142	0.2%	1.1%	10	\$1,487	\$149	0.2%	1.5%	136.3%	136.5%
Cambridge Savings	\$1,687,877	31	\$2,836	\$91	0.1%	0.6%	5	\$640	\$128	0.1%	0.6%	83.6%	111.7%
Brookline Bank	\$1,250,192	29	\$7,906	\$273	0.1%	1.6%	6	\$1,612	\$269	0.1%	1.6%	107.3%	101.0%
Central Bank	\$410,245	21	\$6,109	\$291	0.1%	1.3%	7	\$1,606	\$229	0.1%	1.6%	172.7%	130.2%
Boston Private B&T	\$1,542,261	21	\$4,492	\$214	0.1%	0.9%	2	\$1,440	\$720	0.0%	1.5%	49.4%	158.7%
Framingham Coop	\$232,909	21	\$2,158	\$103	0.1%	0.4%	6	\$374	\$62	0.1%	0.4%	148.1%	85.8%
Fidelity Bank	\$265,518	20	\$2,163	\$108	0.1%	0.4%	1	\$25	\$25	0.0%	0.0%	25.9%	5.7%
Watertown Savings	\$1,053,093	17	\$3,267	\$192	0.1%	0.7%	4	\$707	\$177	0.1%	0.7%	122.0%	107.2%
DanversBank	\$914,720	17	\$1,406	\$83	0.1%	0.3%	1	\$190	\$190	0.0%	0.2%	30.5%	66.9%
The Savings Bank	\$346,317	13	\$2,383	\$183	0.1%	0.5%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Eagle Bank	\$376,750	12	\$3,144	\$262	0.0%	0.6%	3	\$1,044	\$348	0.1%	1.1%	129.5%	164.4%
Beverly National	\$346,011	6	\$2,077	\$346	0.0%	0.4%	1	\$400	\$400	0.0%	0.4%	86.4%	95.4%
All Other Mass Bks	NA	27	\$3,884	\$144	0.1%	0.8%	3	\$553	\$184	0.1%	0.6%	57.6%	70.5%
Subtotal	NA	5,787	\$268,461	\$46	23.3%	55.0%	1,303	\$63,457	\$49	27.2%	64.4%	116.7%	117.0%
B. Credit Card Lenders													
CitiBank	NA	7,550	\$51,742	\$7	30.5%	10.6%	1,371	\$8,352	\$6	28.7%	8.5%	94.1%	79.9%
Advanta Bank	NA	3,238	\$36,025	\$11	13.1%	7.4%	555	\$5,642	\$10	11.6%	5.7%	88.8%	77.5%
American Express	NA	3,033	\$30,231	\$10	12.2%	6.2%	599	\$5,123	\$9	12.5%	5.2%	102.3%	83.9%
Capital One	NA	1,825	\$15,497	\$8	7.4%	3.2%	325	\$2,285	\$7	6.8%	2.3%	92.3%	73.0%
FIA Card Services	NA	905	\$13,960	\$15	3.7%	2.9%	185	\$2,278	\$12	3.9%	2.3%	105.9%	80.8%
MBNA	NA	574	\$6,916	\$12	2.3%	1.4%	115	\$1,380	\$12	2.4%	1.4%	103.8%	98.8%
Discover Bank	NA	245	\$2,245	\$9	1.0%	0.5%	36	\$284	\$8	0.8%	0.3%	76.1%	62.7%
GE Capital	NA	166	\$1,017	\$6	0.7%	0.2%	25	\$161	\$6	0.5%	0.2%	78.0%	78.4%
US Bank ND	NA	54	\$632	\$12	0.2%	0.1%	12	\$116	\$10	0.3%	0.1%	115.2%	90.9%
Other CC Lenders	NA	13	\$116	\$9	0.1%	0.0%	4	\$16	\$4	0.1%	0.0%	159.5%	68.4%
Subtotal	NA	17,603	\$158,381	\$9	71.0%	32.5%	3,227	\$25,637	\$8	67.5%	26.0%	95.0%	80.2%
C. All Other Lenders													
Wells Fargo	NA	1,301	\$37,694	\$29	5.2%	7.7%	244	\$7,280	\$30	5.1%	7.4%	97.2%	95.6%
NetBank	NA	14	\$1,173	\$84	0.1%	0.2%	1	\$32	\$32	0.0%	0.0%	37.1%	13.5%
Silicon Valley Bank	NA	10	\$6,500	\$650	0.0%	1.3%	1	\$1,000	\$1,000	0.0%	1.0%	51.9%	76.2%
Comerica Bank	NA	8	\$4,357	\$545	0.0%	0.9%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
United Commercial	NA	6	\$1,228	\$205	0.0%	0.3%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Wachovia Bank	NA	4	\$1,425	\$356	0.0%	0.3%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
All Other Lenders	NA	54	\$8,722	\$162	0.2%	1.8%	8	\$1,136	\$142	0.2%	1.2%	76.8%	64.5%
Subtotal	NA	1,397	\$61,099	\$44	5.6%	12.5%	254	\$9,448	\$37	5.3%	9.6%	94.2%	76.6%
All Lenders Above	NA	24,693	\$475,219	\$19	99.6%	97.4%	4,769	\$96,837	\$20	99.7%	98.3%	100.1%	100.9%
Total - All Lenders	NA	24,787	\$487,941	\$20	100.0%	100.0%	4,784	\$98,542	\$21	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, 2006**

	Mass Deposits 6/30/06 (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	\$33,818,914	1,424	\$30,068	\$21	12.5%	12.9%	19	\$430	\$23	10.9%	12.5%	87.2%	97.1%
Citizens Bank	\$26,332,729	552	\$26,685	\$48	4.9%	11.5%	15	\$392	\$26	8.6%	11.4%	177.6%	99.7%
Sovereign Bank	\$12,810,407	182	\$11,199	\$62	1.6%	4.8%	6	\$608	\$101	3.4%	17.7%	215.4%	368.5%
South Shore Savings	\$602,642	157	\$13,710	\$87	1.4%	5.9%	6	\$474	\$79	3.4%	13.8%	249.7%	234.7%
TD BankNorth	\$7,433,587	96	\$8,388	\$87	0.8%	3.6%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Rockland Trust	\$2,184,949	89	\$6,803	\$76	0.8%	2.9%	2	\$275	\$138	1.1%	8.0%	146.8%	274.4%
Eastern Bank	\$4,954,740	44	\$3,749	\$85	0.4%	1.6%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Middlesex Savings	\$3,072,747	36	\$4,815	\$134	0.3%	2.1%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Century B&T	\$1,277,973	21	\$1,742	\$83	0.2%	0.7%	1	\$50	\$50	0.6%	1.5%	311.2%	194.8%
Boston Private B&T	\$1,542,261	19	\$3,517	\$185	0.2%	1.5%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Riverton County Sav	\$651,279	12	\$2,520	\$210	0.1%	1.1%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Brookline Bank	\$1,250,192	11	\$4,039	\$367	0.1%	1.7%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Salem Five	\$1,616,508	11	\$3,691	\$336	0.1%	1.6%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
The Cooperative Bk	\$232,645	11	\$1,977	\$180	0.1%	0.8%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Framingham Coop	\$232,909	7	\$1,384	\$198	0.1%	0.6%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
DanversBank	\$914,720	3	\$950	\$317	0.0%	0.4%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Central Bank	\$410,245	2	\$715	\$358	0.0%	0.3%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Southbridge Sav	\$324,181	1	\$1,000	\$1,000	0.0%	0.4%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Commerce B&T	\$535,107	1	\$978	\$978	0.0%	0.4%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
All Other Mass Bks	NA	13	\$1,637	\$126	0.1%	0.7%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Subtotal	NA	2,692	\$129,567	\$48	23.7%	55.6%	49	\$2,229	\$45	28.2%	64.9%	118.9%	116.8%
B. Credit Card Lenders													
CitiBank	NA	3,352	\$22,716	\$7	29.5%	9.7%	48	\$319	\$7	27.6%	9.3%	93.6%	95.3%
Advanta Bank	NA	1,502	\$17,053	\$11	13.2%	7.3%	18	\$171	\$10	10.3%	5.0%	78.3%	68.1%
American Express	NA	1,402	\$14,553	\$10	12.3%	6.2%	18	\$234	\$13	10.3%	6.8%	83.9%	109.1%
Capital One	NA	830	\$7,092	\$9	7.3%	3.0%	16	\$92	\$6	9.2%	2.7%	126.0%	88.1%
FIA Card Services	NA	425	\$7,108	\$17	3.7%	3.1%	13	\$208	\$16	7.5%	6.1%	199.9%	198.6%
MBNA	NA	256	\$3,801	\$15	2.3%	1.6%	5	\$46	\$9	2.9%	1.3%	127.6%	82.1%
GE Capital	NA	146	\$660	\$5	1.3%	0.3%	1	\$10	\$10	0.6%	0.3%	44.8%	102.8%
Discover Bank	NA	107	\$980	\$9	0.9%	0.4%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Other CC Lenders	NA	30	\$326	\$11	0.3%	0.1%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Subtotal	NA	8,050	\$74,289	\$9	70.8%	31.9%	119	\$1,080	\$9	68.4%	31.5%	96.6%	98.7%
C. All Other Lenders													
Wells Fargo	NA	572	\$18,095	\$32	5.0%	7.8%	6	\$124	\$21	3.4%	3.6%	68.5%	46.5%
Webster Bank	NA	10	\$1,716	\$172	0.1%	0.7%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Regions Bank	NA	5	\$1,054	\$211	0.0%	0.5%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Cathay Bank	NA	3	\$730	\$243	0.0%	0.3%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Silicon Valley Bank	NA	2	\$1,250	\$625	0.0%	0.5%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
NBT Bank	NA	2	\$1,232	\$616	0.0%	0.5%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Commerce Bank	NA	1	\$1,000	\$1,000	0.0%	0.4%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Zions First NB	NA	1	\$700	\$700	0.0%	0.3%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
All Other Lenders	NA	31	\$3,389	\$109	0.3%	1.5%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Subtotal	NA	627	\$29,166	\$47	5.5%	12.5%	6	\$124	\$21	3.4%	3.6%	62.5%	28.9%
All Lenders Above	NA	11,295	\$227,670	\$20	99.3%	97.7%	174	\$3,433	\$20	100.0%	100.0%	100.7%	102.4%
Total - All Lenders	NA	11,369	\$233,022	\$20	100.0%	100.0%	174	\$3,433	\$20	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, 2006**

	Mass Deposits 6/30/06 (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	\$33,818,914	576	\$12,886	\$22	7.5%	7.2%	88	\$1,387	\$16	8.6%	5.1%	115.1%	71.1%
Rockland Trust	\$2,184,949	441	\$34,182	\$78	5.7%	19.1%	73	\$6,651	\$91	7.1%	24.6%	124.7%	128.6%
Citizens Bank	\$26,332,729	287	\$12,284	\$43	3.7%	6.9%	47	\$1,944	\$41	4.6%	7.2%	123.4%	104.6%
Sovereign Bank	\$12,810,407	196	\$16,500	\$84	2.5%	9.2%	27	\$2,645	\$98	2.6%	9.8%	103.8%	105.9%
Eastern Bank	\$4,954,740	97	\$12,668	\$131	1.3%	7.1%	27	\$2,755	\$102	2.6%	10.2%	209.7%	143.7%
South Shore Savings	\$602,642	88	\$8,590	\$98	1.1%	4.8%	5	\$564	\$113	0.5%	2.1%	42.8%	43.4%
TD BankNorth	\$7,433,587	28	\$5,638	\$201	0.4%	3.2%	7	\$1,610	\$230	0.7%	5.9%	188.4%	188.7%
Century B&T	\$1,277,973	17	\$634	\$37	0.2%	0.4%	1	\$25	\$25	0.1%	0.1%	44.3%	26.0%
Bristol County Sav	\$651,279	16	\$1,325	\$83	0.2%	0.7%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
North Easton Sav	\$368,137	13	\$1,126	\$87	0.2%	0.6%	3	\$85	\$28	0.3%	0.3%	173.9%	49.9%
Salem Five	\$1,616,508	8	\$2,187	\$273	0.1%	1.2%	5	\$1,669	\$334	0.5%	6.2%	471.3%	504.4%
Boston Private B&T	\$1,542,261	7	\$2,512	\$359	0.1%	1.4%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Slade's Ferry Trust	\$432,404	5	\$642	\$128	0.1%	0.4%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Citizens-Union Sav	\$434,984	2	\$450	\$225	0.0%	0.3%	1	\$100	\$100	0.1%	0.4%	377.2%	146.9%
Brookline Bank	\$1,250,192	1	\$758	\$758	0.0%	0.4%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
East Boston Savings	\$694,181	1	\$400	\$400	0.0%	0.2%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Fidelity Bank	\$265,518	1	\$338	\$338	0.0%	0.2%	1	\$338	\$338	0.1%	1.2%	757.4%	661.1%
All Other Mass Bks	NA	3	\$150	\$50	0.0%	0.1%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Subtotal	NA	1,787	\$113,270	\$63	23.2%	63.3%	285	\$19,773	\$69	27.9%	73.1%	120.2%	115.4%
B. Credit Card Lenders													
CitiBank	NA	1,995	\$12,881	\$6	25.9%	7.2%	232	\$1,377	\$6	22.7%	5.1%	87.6%	70.6%
Advanta Bank	NA	1,153	\$12,895	\$11	15.0%	7.2%	126	\$1,312	\$10	12.3%	4.8%	82.3%	67.2%
American Express	NA	839	\$7,586	\$9	10.9%	4.2%	109	\$830	\$8	10.7%	3.1%	97.9%	72.3%
Capital One	NA	728	\$5,935	\$8	9.4%	3.3%	107	\$833	\$8	10.5%	3.1%	110.7%	92.8%
MBNA	NA	225	\$3,232	\$14	2.9%	1.8%	39	\$315	\$8	3.8%	1.2%	130.6%	64.4%
FIA Card Services	NA	214	\$3,327	\$16	2.8%	1.9%	25	\$429	\$17	2.4%	1.6%	88.0%	85.2%
GE Capital	NA	202	\$752	\$4	2.6%	0.4%	22	\$44	\$2	2.2%	0.2%	82.1%	38.7%
Discover Bank	NA	69	\$623	\$9	0.9%	0.3%	7	\$65	\$9	0.7%	0.2%	76.4%	68.9%
Other CC Lenders	NA	12	\$81	\$7	0.2%	0.0%	2	\$13	\$6	0.2%	0.0%	125.6%	106.2%
Subtotal	NA	5,437	\$47,312	\$9	70.5%	26.5%	669	\$5,218	\$8	65.4%	19.3%	92.7%	72.9%
C. All Other Lenders													
Wells Fargo	NA	432	\$13,360	\$31	5.6%	7.5%	57	\$1,626	\$29	5.6%	6.0%	99.4%	80.4%
Webster Bank	NA	29	\$1,379	\$48	0.4%	0.8%	10	\$357	\$36	1.0%	1.3%	259.8%	171.1%
NetBank	NA	4	\$292	\$73	0.1%	0.2%	2	\$90	\$45	0.2%	0.3%	377.4%	203.7%
United Commercial	NA	2	\$1,000	\$500	0.0%	0.6%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Zions First NB	NA	1	\$874	\$874	0.0%	0.5%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Commerce Bank	NA	1	\$480	\$480	0.0%	0.3%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
BankNewport	NA	1	\$450	\$450	0.0%	0.3%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
All Other Lenders	NA	14	\$443	\$32	0.2%	0.2%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Subtotal	NA	484	\$18,278	\$38	6.3%	10.2%	69	\$2,073	\$30	6.7%	7.7%	107.4%	75.0%
All Lenders Above	NA	7,679	\$178,186	\$23	99.6%	99.6%	1,021	\$27,051	\$26	99.8%	100.0%	100.2%	100.3%
Total - All Lenders	NA	7,708	\$178,860	\$23	100.0%	100.0%	1,023	\$27,064	\$26	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, 2006**

	Mass Deposits 6/30/06 (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	\$33,818,914	1,118	\$27,337	\$24	12.7%	13.3%	608	\$11,617	\$19	13.6%	11.3%	107.0%	85.0%
Citizens Bank	\$26,332,729	613	\$28,637	\$47	7.0%	13.9%	322	\$14,014	\$44	7.2%	13.6%	103.3%	97.9%
Sovereign Bank	\$12,810,407	250	\$13,830	\$55	2.8%	6.7%	160	\$10,107	\$63	3.6%	9.8%	125.9%	146.1%
TD BankNorth	\$7,433,587	72	\$8,159	\$113	0.8%	4.0%	41	\$4,383	\$107	0.9%	4.3%	112.0%	107.4%
Boston Private B&T	\$1,542,261	49	\$9,704	\$198	0.6%	4.7%	13	\$1,382	\$106	0.3%	1.3%	52.2%	28.5%
Century B&T	\$1,277,973	45	\$7,113	\$158	0.5%	3.5%	24	\$4,317	\$180	0.5%	4.2%	104.9%	121.4%
Eastern Bank	\$4,954,740	44	\$10,030	\$228	0.5%	4.9%	26	\$4,934	\$190	0.6%	4.8%	116.2%	98.4%
The Cooperative Bk	\$232,645	34	\$4,663	\$137	0.4%	2.3%	10	\$834	\$83	0.2%	0.8%	57.9%	35.8%
Salem Five	\$1,616,508	18	\$5,461	\$303	0.2%	2.7%	8	\$3,247	\$406	0.2%	3.2%	87.4%	118.9%
Brookline Bank	\$1,250,192	14	\$4,182	\$299	0.2%	2.0%	6	\$1,855	\$309	0.1%	1.8%	84.3%	88.7%
Rockland Trust	\$2,184,949	14	\$1,579	\$113	0.2%	0.8%	8	\$654	\$82	0.2%	0.6%	112.4%	82.8%
East Boston Savings	\$694,181	12	\$3,935	\$328	0.1%	1.9%	11	\$3,900	\$355	0.2%	3.8%	180.3%	198.2%
DanversBank	\$914,720	10	\$3,093	\$309	0.1%	1.5%	6	\$2,058	\$343	0.1%	2.0%	118.0%	133.1%
South Shore Savings	\$602,642	10	\$2,513	\$251	0.1%	1.2%	5	\$1,675	\$335	0.1%	1.6%	98.3%	133.3%
Framingham Coop	\$232,909	5	\$530	\$106	0.1%	0.3%	2	\$230	\$115	0.0%	0.2%	78.7%	86.8%
Cambridge Savings	\$1,687,877	5	\$450	\$90	0.1%	0.2%	2	\$160	\$80	0.0%	0.2%	78.7%	71.1%
Eagle Bank	\$376,750	1	\$879	\$879	0.0%	0.4%	1	\$879	\$879	0.0%	0.9%	198.2%	200.0%
Central Bank	\$410,245	1	\$700	\$700	0.0%	0.3%	1	\$700	\$700	0.0%	0.7%	198.2%	200.0%
All Other Mass Bks	NA	7	\$405	\$58	0.1%	0.2%	4	\$280	\$70	0.1%	0.3%	112.4%	138.3%
Subtotal	NA	2,322	\$133,200	\$57	26.5%	64.7%	1,258	\$67,226	\$53	28.2%	65.3%	106.6%	100.9%
B. Credit Card Lenders													
CitiBank	NA	2,515	\$16,855	\$7	28.7%	8.2%	1,225	\$7,238	\$6	27.5%	7.0%	95.8%	85.9%
American Express	NA	1,292	\$11,821	\$9	14.7%	5.7%	614	\$4,995	\$8	13.8%	4.8%	93.5%	84.5%
Advanta Bank	NA	939	\$9,851	\$10	10.7%	4.8%	484	\$4,974	\$10	10.8%	4.8%	101.4%	101.0%
Capital One	NA	572	\$3,723	\$7	6.5%	1.8%	291	\$1,546	\$5	6.5%	1.5%	100.1%	83.0%
FIA Card Services	NA	382	\$5,769	\$15	4.4%	2.8%	214	\$3,092	\$14	4.8%	3.0%	110.2%	107.2%
MBNA	NA	170	\$2,379	\$14	1.9%	1.2%	77	\$1,188	\$15	1.7%	1.2%	89.1%	99.9%
Discover Bank	NA	57	\$534	\$9	0.6%	0.3%	35	\$318	\$9	0.8%	0.3%	120.8%	119.1%
GE Capital	NA	55	\$279	\$5	0.6%	0.1%	25	\$157	\$6	0.6%	0.2%	89.4%	112.5%
US Bank ND	NA	22	\$197	\$9	0.3%	0.1%	8	\$93	\$12	0.2%	0.1%	71.5%	94.4%
Other CC Lenders	NA	2	\$3	\$2	0.0%	0.0%	2	\$3	\$2	0.0%	0.0%	197.4%	207.1%
Subtotal	NA	6,006	\$51,411	\$9	68.4%	25.0%	2,975	\$23,604	\$8	66.7%	22.9%	97.4%	91.8%
C. All Other Lenders													
Wells Fargo	NA	405	\$12,259	\$30	4.6%	6.0%	206	\$6,226	\$30	4.6%	6.0%	100.1%	101.6%
United Commercial	NA	7	\$3,028	\$433	0.1%	1.5%	6	\$2,808	\$468	0.1%	2.7%	168.6%	185.5%
NetBank	NA	5	\$452	\$90	0.1%	0.2%	1	\$32	\$32	0.0%	0.0%	39.4%	14.1%
Wachovia Bank	NA	3	\$1,169	\$390	0.0%	0.6%	1	\$870	\$870	0.0%	0.8%	65.7%	148.8%
Hanmi Bank	NA	1	\$627	\$627	0.0%	0.3%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Fifth Third Bank	NA	1	\$500	\$500	0.0%	0.2%	1	\$500	\$500	0.0%	0.5%	198.2%	200.0%
Union Savings	NA	1	\$488	\$488	0.0%	0.2%	1	\$488	\$488	0.0%	0.5%	198.2%	200.0%
All Other Lenders	NA	26	\$2,886	\$111	0.3%	1.4%	13	\$1,267	\$97	0.3%	1.2%	98.3%	87.8%
Subtotal	NA	449	\$21,409	\$48	5.1%	10.4%	229	\$12,191	\$53	5.1%	11.8%	100.3%	113.9%
All Lenders Above	NA	8,742	\$202,726	\$23	99.6%	98.4%	4,443	\$101,471	\$23	99.6%	98.5%	100.0%	100.1%
Total - All Lenders	NA	8,777	\$206,020	\$23	100.0%	100.0%	4,462	\$103,021	\$23	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, 2006

	Mass Deposits 6/30/06 (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	\$33,818,914	6,939	\$149,765	\$22	10.8%	10.9%	1,601	\$30,323	\$19	13.0%	10.7%	119.9%	97.4%
Citizens Bank	\$26,332,729	2,793	\$114,414	\$41	4.4%	8.4%	685	\$26,723	\$39	5.6%	9.4%	127.5%	112.4%
Sovereign Bank	\$12,810,407	1,332	\$76,726	\$58	2.1%	5.6%	359	\$21,492	\$60	2.9%	7.6%	140.1%	134.8%
TD BankNorth	\$7,433,587	1,137	\$96,021	\$84	1.8%	7.0%	222	\$20,692	\$93	1.8%	7.3%	101.5%	103.7%
Rockland Trust	\$2,184,949	551	\$43,342	\$79	0.9%	3.2%	83	\$7,580	\$91	0.7%	2.7%	78.3%	84.1%
Eastern Bank	\$4,954,740	499	\$51,795	\$104	0.8%	3.8%	115	\$14,129	\$123	0.9%	5.0%	119.8%	131.2%
Century B&T	\$1,277,973	282	\$29,430	\$104	0.4%	2.2%	85	\$10,562	\$124	0.7%	3.7%	156.7%	172.7%
Middlesex Savings	\$3,072,747	281	\$25,622	\$91	0.4%	1.9%	26	\$4,465	\$172	0.2%	1.6%	48.1%	83.8%
Salem Five	\$1,616,508	263	\$55,943	\$213	0.4%	4.1%	65	\$17,256	\$265	0.5%	6.1%	128.5%	148.4%
South Shore Savings	\$602,642	259	\$25,123	\$97	0.4%	1.8%	16	\$2,713	\$170	0.1%	1.0%	32.1%	52.0%
Boston Private B&T	\$1,542,261	104	\$23,647	\$227	0.2%	1.7%	16	\$2,922	\$183	0.1%	1.0%	80.0%	59.4%
Northern B&T	\$324,243	104	\$13,588	\$131	0.2%	1.0%	23	\$5,209	\$226	0.2%	1.8%	115.0%	184.4%
DanversBank	\$914,720	82	\$12,311	\$150	0.1%	0.9%	17	\$4,203	\$247	0.1%	1.5%	107.8%	164.2%
Beverly National	\$346,011	72	\$10,292	\$143	0.1%	0.8%	20	\$2,606	\$130	0.2%	0.9%	144.5%	121.8%
Brookline Bank	\$1,250,192	56	\$17,185	\$307	0.1%	1.3%	12	\$3,467	\$289	0.1%	1.2%	111.4%	97.1%
The Cooperative Bk	\$232,645	47	\$7,090	\$151	0.1%	0.5%	10	\$834	\$83	0.1%	0.3%	110.6%	56.6%
The Lowell Five	\$562,988	38	\$5,396	\$142	0.1%	0.4%	10	\$1,487	\$149	0.1%	0.5%	136.9%	132.6%
Cambridge Savings	\$1,687,877	38	\$3,688	\$97	0.1%	0.3%	7	\$800	\$114	0.1%	0.3%	95.8%	104.4%
Framingham Coop	\$232,909	36	\$4,274	\$119	0.1%	0.3%	10	\$764	\$76	0.1%	0.3%	144.5%	86.0%
Bristol County Sav	\$651,279	28	\$3,845	\$137	0.0%	0.3%	0	\$0	\$0	0.0%	0.0%	0.0%	0.0%
Central Bank	\$410,245	25	\$7,674	\$307	0.0%	0.6%	8	\$2,306	\$288	0.1%	0.8%	166.4%	144.6%
The Savings Bank	\$346,317	25	\$4,164	\$167	0.0%	0.3%	2	\$1,000	\$500	0.0%	0.4%	41.5%	115.5%
East Boston Savings	\$694,181	24	\$6,371	\$265	0.0%	0.5%	13	\$4,183	\$322	0.1%	1.5%	282.1%	315.9%
Eagle Bank	\$376,750	18	\$4,732	\$263	0.0%	0.3%	4	\$1,923	\$481	0.0%	0.7%	115.3%	195.5%
All Other Mass Bks	NA	85	\$12,988	\$153	0.1%	0.9%	12	\$1,725	\$144	0.1%	0.6%	73.4%	63.9%
Subtotal	NA	15,118	\$805,426	\$53	23.6%	58.9%	3,421	\$189,364	\$55	27.8%	66.6%	117.6%	113.1%
B. Credit Card Lenders													
CitiBank	NA	18,603	\$124,112	\$7	29.1%	9.1%	3,352	\$20,052	\$6	27.2%	7.1%	93.7%	77.7%
Advanta Bank	NA	8,436	\$94,077	\$11	13.2%	6.9%	1,398	\$14,371	\$10	11.4%	5.1%	86.1%	73.5%
American Express	NA	7,978	\$78,504	\$10	12.5%	5.7%	1,537	\$13,117	\$9	12.5%	4.6%	100.2%	80.4%
Capital One	NA	4,996	\$41,163	\$8	7.8%	3.0%	914	\$5,814	\$6	7.4%	2.0%	95.1%	67.9%
FIA Card Services	NA	2,213	\$34,364	\$16	3.5%	2.5%	488	\$6,647	\$14	4.0%	2.3%	114.6%	93.1%
MBNA	NA	1,524	\$19,773	\$13	2.4%	1.4%	282	\$3,501	\$12	2.3%	1.2%	96.2%	85.2%
GE Capital	NA	661	\$3,165	\$5	1.0%	0.2%	84	\$407	\$5	0.7%	0.1%	66.1%	61.9%
Discover Bank	NA	592	\$5,417	\$9	0.9%	0.4%	90	\$762	\$8	0.7%	0.3%	79.0%	67.7%
Other CC Lenders	NA	148	\$1,643	\$11	0.2%	0.1%	31	\$321	\$10	0.3%	0.1%	108.9%	94.0%
Subtotal	NA	45,151	\$402,218	\$9	70.5%	29.4%	8,176	\$64,992	\$8	66.4%	22.9%	94.1%	77.7%
C. All Other Lenders													
Wells Fargo	NA	3,457	\$103,563	\$30	5.4%	7.6%	665	\$19,572	\$29	5.4%	6.9%	100.0%	90.9%
United Commercial	NA	16	\$5,456	\$341	0.0%	0.4%	7	\$3,008	\$430	0.1%	1.1%	228.1%	265.2%
Silicon Valley Bank	NA	14	\$8,750	\$625	0.0%	0.6%	1	\$1,000	\$1,000	0.0%	0.4%	37.2%	55.0%
Comerica Bank	NA	12	\$5,143	\$429	0.0%	0.4%	2	\$295	\$148	0.0%	0.1%	86.6%	27.6%
All Other Lenders	NA	251	\$37,530	\$150	0.4%	2.7%	43	\$6,144	\$143	0.3%	2.2%	89.1%	78.8%
Subtotal	NA	3,750	\$160,442	\$43	5.9%	11.7%	718	\$30,019	\$42	5.8%	10.6%	99.5%	90.0%
All Lenders Above	NA	63,535	\$1,315,925	\$21	99.2%	96.2%	12,229	\$276,185	\$23	99.3%	97.1%	100.1%	101.0%
Total - All Lenders	NA	64,019	\$1,368,086	\$21	100.0%	100.0%	12,315	\$284,375	\$23	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, 2003 – 2006

	Number of Loans				Dollar Amount of Loans (000s)			
	2003	2004	2005	2006	2003	2004	2005	2006
A. Overall Change in Loans								
Massachusetts Banks	2,367	2,389	2,642	2,530	\$208,392	\$193,839	\$177,386	\$160,928
Credit Card Lenders	4,225	3,933	5,892	8,055	\$23,406	\$22,936	\$44,677	\$70,825
All Other Bank Lenders	431	706	672	793	\$16,847	\$26,415	\$24,290	\$30,490
Totals - All Lenders	7,023	7,028	9,206	11,378	\$248,645	\$243,190	\$246,353	\$262,243
B. Overall Change in Market Share								
Massachusetts Banks	33.7%	34.0%	28.7%	22.2%	83.8%	79.7%	72.0%	61.4%
Credit Card Lenders	60.2%	56.0%	64.0%	70.8%	9.4%	9.4%	18.1%	27.0%
All Other Bank Lenders	6.1%	10.0%	7.3%	7.0%	6.8%	10.9%	9.9%	11.6%
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	581	430	548	526	\$57,580	\$35,851	\$42,652	\$36,679
Credit Card Lenders	785	634	903	1,186	\$3,930	\$3,511	\$6,338	\$9,453
All Other Bank Lenders	83	124	129	160	\$2,452	\$4,947	\$4,179	\$6,183
Totals - All Lenders	1,449	1,188	1,580	1,872	\$63,962	\$44,309	\$53,169	\$52,315
D. Change in Market Share in Low & Moderate Income Tracts								
Massachusetts Banks	40.1%	36.2%	34.7%	28.1%	90.0%	80.9%	80.2%	70.1%
Credit Card Lenders	54.2%	53.4%	57.2%	63.4%	6.1%	7.9%	11.9%	18.1%
All Other Bank Lenders	5.7%	10.4%	8.2%	8.5%	3.8%	11.2%	7.9%	11.8%
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, 2003 – 2006

	Number of Loans				Dollar Amount of Loans (000s)			
	2003	2004	2005	2006	2003	2004	2005	2006
A. Overall Change in Loans								
Massachusetts Banks	5,014	5,274	5,883	5,787	\$383,715	\$393,350	\$308,264	\$268,461
Credit Card Lenders	8,756	7,653	12,167	17,603	\$53,116	\$46,040	\$93,302	\$158,381
All Other Bank Lenders	942	1,516	1,290	1,397	\$51,342	\$63,894	\$60,734	\$61,099
Totals - All Lenders	14,712	14,443	19,340	24,787	\$488,173	\$503,284	\$462,300	\$487,941
B. Overall Change in Market Share								
Massachusetts Banks	34.1%	36.5%	30.4%	23.3%	78.6%	78.2%	66.7%	55.0%
Credit Card Lenders	59.5%	53.0%	62.9%	71.0%	10.9%	9.1%	20.2%	32.5%
All Other Bank Lenders	6.4%	10.5%	6.7%	5.6%	10.5%	12.7%	13.1%	12.5%
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	786	946	1,170	1,303	\$62,218	\$81,203	\$60,549	\$63,457
Credit Card Lenders	1,044	1,346	2,152	3,227	\$6,043	\$7,592	\$14,595	\$25,637
All Other Bank Lenders	138	306	247	254	\$9,066	\$12,589	\$10,034	\$9,448
Totals - All Lenders	1,968	2,598	3,569	4,784	\$77,327	\$101,384	\$85,178	\$98,542
D. Change in Market Share in Low & Moderate Income Tracts								
Massachusetts Banks	39.9%	36.4%	32.8%	27.2%	80.5%	80.1%	71.1%	64.4%
Credit Card Lenders	53.0%	51.8%	60.3%	67.5%	7.8%	7.5%	17.1%	26.0%
All Other Bank Lenders	7.0%	11.8%	6.9%	5.3%	11.7%	12.4%	11.8%	9.6%
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, 2003 – 2006

	Number of Loans				Dollar Amount of Loans (000s)			
	2003	2004	2005	2006	2003	2004	2005	2006
A. Overall Change in Loans								
Massachusetts Banks	2,170	2,156	2,648	2,692	\$155,290	\$152,493	\$117,466	\$129,567
Credit Card Lenders	3,894	3,459	5,703	8,050	\$22,787	\$22,070	\$43,466	\$74,289
All Other Bank Lenders	409	669	591	627	\$18,397	\$21,167	\$20,678	\$29,166
Totals - All Lenders	6,473	6,284	8,942	11,369	\$196,474	\$195,730	\$181,610	\$233,022
B. Overall Change in Market Share								
Massachusetts Banks	33.5%	34.3%	29.6%	23.7%	79.0%	77.9%	64.7%	55.6%
Credit Card Lenders	60.2%	55.0%	63.8%	70.8%	11.6%	11.3%	23.9%	31.9%
All Other Bank Lenders	6.3%	10.6%	6.6%	5.5%	9.4%	10.8%	11.4%	12.5%
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	78	25	37	49	\$5,718	\$2,258	\$1,190	\$2,229
Credit Card Lenders	111	55	60	119	\$668	\$268	\$454	\$1,080
All Other Bank Lenders	7	5	5	6	\$160	\$794	\$95	\$124
Totals - All Lenders	196	85	102	174	\$6,546	\$3,320	\$1,739	\$3,433
D. Change in Market Share in Low & Moderate Income Tracts								
Massachusetts Banks	39.8%	29.4%	36.3%	28.2%	87.4%	68.0%	68.4%	64.9%
Credit Card Lenders	56.6%	64.7%	58.8%	68.4%	10.2%	8.1%	26.1%	31.5%
All Other Bank Lenders	3.6%	5.9%	4.9%	3.4%	2.4%	23.9%	5.5%	3.6%
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, 2003 – 2006

	Number of Loans				Dollar Amount of Loans (000s)			
	2003	2004	2005	2006	2003	2004	2005	2006
A. Overall Change in Loans								
Massachusetts Banks	1,586	1,351	1,848	1,787	\$115,546	\$88,235	\$89,303	\$113,270
Credit Card Lenders	2,586	2,484	4,046	5,437	\$14,792	\$13,945	\$29,390	\$47,312
All Other Bank Lenders	277	480	397	484	\$9,924	\$16,144	\$16,075	\$18,278
Totals - All Lenders	4,449	4,315	6,291	7,708	\$140,262	\$118,324	\$134,768	\$178,860
B. Overall Change in Market Share								
Massachusetts Banks	35.6%	31.3%	29.4%	23.2%	82.4%	74.6%	66.3%	63.3%
Credit Card Lenders	58.1%	57.6%	64.3%	70.5%	10.5%	11.8%	21.8%	26.5%
All Other Bank Lenders	6.2%	11.1%	6.3%	6.3%	7.1%	13.6%	11.9%	10.2%
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	246	174	262	285	\$21,947	\$13,661	\$13,137	\$19,773
Credit Card Lenders	343	313	496	669	\$1,892	\$1,753	\$3,444	\$5,218
All Other Bank Lenders	45	68	57	69	\$1,260	\$2,890	\$1,913	\$2,073
Totals - All Lenders	634	555	815	1,023	\$25,099	\$18,304	\$18,494	\$27,064
D. Change in Market Share in Low & Moderate Income Tracts								
Massachusetts Banks	38.8%	31.4%	32.1%	27.9%	87.4%	74.6%	71.0%	73.1%
Credit Card Lenders	54.1%	56.4%	60.9%	65.4%	7.5%	9.6%	18.6%	19.3%
All Other Bank Lenders	7.1%	12.3%	7.0%	6.7%	5.0%	15.8%	10.3%	7.7%
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, 2003 – 2006

	Number of Loans				Dollar Amount of Loans (000s)			
	2003	2004	2005	2006	2003	2004	2005	2006
A. Overall Change in Loans								
Massachusetts Banks	1,828	1,820	2,344	2,322	\$132,523	\$133,368	\$120,939	\$133,200
Credit Card Lenders	2,998	2,445	3,883	6,006	\$17,789	\$15,361	\$27,609	\$51,411
All Other Bank Lenders	333	495	422	449	\$16,025	\$22,220	\$18,224	\$21,409
Totals - All Lenders	5,159	4,760	6,649	8,777	\$166,337	\$170,949	\$166,772	\$206,020
B. Overall Change in Market Share								
Massachusetts Banks	35.4%	38.2%	35.3%	26.5%	79.7%	78.0%	72.5%	64.7%
Credit Card Lenders	58.1%	51.4%	58.4%	68.4%	10.7%	9.0%	16.6%	25.0%
All Other Bank Lenders	6.5%	10.4%	6.3%	5.1%	9.6%	13.0%	10.9%	10.4%
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	1,101	926	1,236	1,258	\$73,955	\$65,586	\$63,666	\$67,226
Credit Card Lenders	1,571	1,197	1,909	2,975	\$9,097	\$7,174	\$13,196	\$23,604
All Other Bank Lenders	194	259	231	229	\$9,729	\$11,883	\$9,441	\$12,191
Totals - All Lenders	2,866	2,382	3,376	4,462	\$92,781	\$84,643	\$86,303	\$103,021
D. Change in Market Share in Low & Moderate Income Tracts								
Massachusetts Banks	38.4%	38.9%	36.6%	28.2%	79.7%	77.5%	73.8%	65.3%
Credit Card Lenders	54.8%	50.3%	56.5%	66.7%	9.8%	8.5%	15.3%	22.9%
All Other Bank Lenders	6.8%	10.9%	6.8%	5.1%	10.5%	14.0%	10.9%	11.8%
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, 2003 – 2006

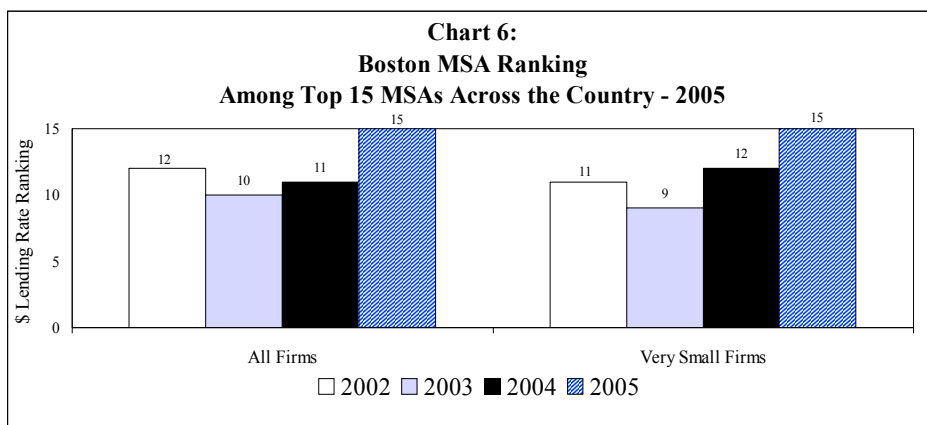
	Number of Loans				Dollar Amount of Loans (000s)			
	2003	2004	2005	2006	2003	2004	2005	2006
A. Overall Change in Loans								
Massachusetts Banks	12,965	13,008	15,365	15,118	\$995,466	\$962,332	\$813,358	\$805,426
Credit Card Lenders	22,459	19,974	31,691	45,151	\$131,890	\$120,352	\$238,444	\$402,218
All Other Bank Lenders	2,392	3,850	3,372	3,750	\$112,535	\$149,953	\$140,001	\$160,442
Totals - All Lenders	37,816	36,832	50,428	64,019	\$1,239,891	\$1,232,637	\$1,191,803	\$1,368,086
B. Overall Change in Market Share								
Massachusetts Banks	34.3%	35.3%	30.5%	23.6%	80.3%	78.1%	68.2%	58.9%
Credit Card Lenders	59.4%	54.2%	62.8%	70.5%	10.6%	9.8%	20.0%	29.4%
All Other Bank Lenders	6.3%	10.5%	6.7%	5.9%	9.1%	12.2%	11.7%	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	2,792	2,484	3,253	3,421	\$221,418	\$196,247	\$181,194	\$189,364
Credit Card Lenders	3,854	3,545	5,520	8,176	\$21,630	\$20,298	\$38,027	\$64,992
All Other Bank Lenders	467	762	669	718	\$22,667	\$33,418	\$25,662	\$30,019
Totals - All Lenders	7,113	6,791	9,442	12,315	\$265,715	\$249,963	\$244,883	\$284,375
D. Change in Market Share in Low & Moderate Income Tracts								
Massachusetts Banks	39.3%	36.6%	34.5%	27.8%	83.3%	78.5%	74.0%	66.6%
Credit Card Lenders	54.2%	52.2%	58.5%	66.4%	8.1%	8.1%	15.5%	22.9%
All Other Bank Lenders	6.6%	11.2%	7.1%	5.8%	8.5%	13.4%	10.5%	10.6%
Totals - All Lenders	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

J. 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.

2006 LENDING RATES

Tables 13 – 14 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 2006 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 15th in terms of the lending to small firms in low-to-moderate income neighborhoods.** In comparison, in 2005 the Boston MSA ranked 15th in terms of the overall lending rate, 15th in terms of the lending rate to small firms, 15th 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 12
Selected Demographic Data For 15 Largest Metro Areas, 2006**

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 13
Total Small Business Loans in 15 Largest Metro Areas, 2006

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)	869,731	1	\$15,797,486	2	134.1	6	\$2,436	10	152,561	2	\$2,823,824	2
Los Angeles (31100)	862,120	2	\$16,807,841	1	154.1	1	\$3,004	3	210,799	1	\$5,069,059	1
Chicago (16980)	364,902	4	\$10,537,154	3	105.8	9	\$3,055	2	51,219	7	\$1,558,064	5
Philadelphia (37980)	233,394	10	\$5,887,564	7	101.6	12	\$2,563	7	35,000	13	\$980,844	13
Dallas (19100)	256,341	6	\$5,518,098	8	101.0	13	\$2,173	14	56,469	6	\$1,504,996	6
Miami (33100)	392,129	3	\$6,648,935	4	135.3	5	\$2,294	12	85,337	3	\$1,638,364	4
Washington DC (47900)	253,272	8	\$5,495,416	9	104.4	10	\$2,266	13	45,745	10	\$988,355	12
Houston (26420)	239,505	9	\$5,302,164	11	107.8	8	\$2,387	11	57,443	5	\$1,465,347	7
Detroit (19820)	164,681	14	\$5,375,060	10	90.5	15	\$2,953	5	32,686	15	\$1,298,818	8
Atlanta (12060)	256,009	7	\$6,045,626	6	109.9	7	\$2,596	6	46,413	9	\$1,267,614	10
Boston (14460)	222,164	11	\$4,419,823	12	103.8	11	\$2,066	15	40,528	12	\$859,865	15
San Francisco (41860)	286,592	5	\$6,062,826	5	141.6	4	\$2,995	4	71,323	4	\$1,738,774	3
Riverside-San Bernardino (40140)	175,508	13	\$2,993,976	15	148.0	3	\$2,524	8	42,422	11	\$870,964	14
Phoenix (38060)	201,256	12	\$4,240,762	13	149.7	2	\$3,154	1	46,525	8	\$1,269,503	9
Seattle (42660)	155,673	15	\$3,967,762	14	97.9	14	\$2,495	9	33,646	14	\$1,057,328	11

Table 14
Loans to Business With Revenues Under \$1 Million in 15 Largest Metro Areas, 2006

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)	258,343	2	\$6,510,423	2	53.6	7	\$1,350	11	49,618	2	\$1,252,628	2
Los Angeles (31100)	318,315	1	\$6,846,731	1	74.8	1	\$1,608	4	76,556	1	\$1,951,774	1
Chicago (16980)	119,902	4	\$3,818,579	3	48.0	10	\$1,529	5	16,462	8	\$590,020	5
Philadelphia (37980)	77,477	10	\$2,477,987	7	46.9	12	\$1,499	6	11,623	13	\$394,509	12
Dallas (19100)	99,577	6	\$2,460,626	8	53.1	8	\$1,312	12	19,600	5	\$559,504	8
Miami (33100)	128,879	3	\$2,642,113	5	59.1	5	\$1,212	14	27,301	4	\$601,124	4
Washington DC (47900)	78,278	9	\$2,191,770	10	44.1	14	\$1,234	13	14,354	11	\$368,192	13
Houston (26420)	82,052	8	\$2,336,677	9	49.1	9	\$1,398	10	18,816	6	\$574,995	7
Detroit (19820)	55,215	15	\$1,973,142	11	40.5	15	\$1,447	9	10,438	15	\$426,995	9
Atlanta (12060)	92,136	7	\$2,852,912	4	54.1	6	\$1,676	3	16,882	7	\$578,176	6
Boston (14460)	72,526	11	\$1,572,437	14	46.3	13	\$1,004	15	13,506	12	\$313,116	15
San Francisco (41860)	111,521	5	\$2,617,271	6	72.9	3	\$1,711	2	27,456	3	\$710,465	3
Riverside-San Bernardino (40140)	66,474	13	\$1,297,377	15	74.2	2	\$1,449	8	15,150	9	\$354,495	14
Phoenix (38060)	70,012	12	\$1,760,463	12	72.7	4	\$1,828	1	14,776	10	\$416,076	10
Seattle (42660)	57,002	14	\$1,739,619	13	47.9	11	\$1,462	7	11,317	14	\$396,899	11

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 became exempt from CRA data collection and reporting requirements. Prior to 2005, only banks with assets under \$250 million were exempt from CRA data collection and reporting requirements. As a result, the number of institutions reporting CRA small business loan data has declined from 1,999 in 2004 to 1,103 in 2005 and 1,028 in 2006.
- 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 73% of the number of loans in the Boston MSA, but accounted for approximately 20% of total dollars with an average loan size of approximately \$5,000. Massachusetts banks had an average loan size of approximately \$90,000.
- 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, 2006.

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 2003 to 2006. 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

Effective with the 2006 report, the MCBC has modified the way it uses business demographic data in the calculation of lending rates. Past reports on small business lending have generally used the business demographic data for the same time period as the lending data. For example, last year's study used 2005 business demographic data together with 2005 lending data to arrive at the 2005 lending rates. This methodology, however, has led to some unexpected results due to the fact that the number of firms data has fluctuated significantly more than the lending data and, therefore, has had more of an impact on lending rates than the actual lending volume. In fact, in the 2002 through 2004 studies the lending rate in the city of Boston actually moved in the opposite direction than would be expected given the change in loan volume, and in the 2005 study the decline in the lending rate was more than triple the decline in loan volume. The variability in the number of firms data has affected all geographic areas, racial groups, and income levels in a similar manner and appears to be related to the data collection process. While the fluctuations in the numbers of firms data do not invalidate the findings for any given year, they do make year-over-year comparisons difficult. Consequently, the MCBC has changed the methodology used in the study and will update the business demographic data periodically rather than every year, much the way the census demographic data is updated once every 10 years.

The business demographic data is compiled by Dun & Bradstreet on an ongoing basis and is estimated using telephone surveys, reviews of public business filings, and other methods. While Dun & Bradstreet is the standard source of business data used in the analysis of small business lending data, there are reasons to be cautious in drawing conclusions on the basis of its business counts, namely:

- The Dun & Bradstreet data report substantially different numbers of businesses compared to 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 number of firms data 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

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

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

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

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

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 43.6% of total small business loan dollars in the city in 2006. 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 2006, 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

Boston’s Harbor Islands, which consist of a single census tract (1501.00), are not considered a neighborhood. There were no firms reported in the Harbor Islands and no small business loans were made during the years covered by this report.

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.