2015 Linked Deposit Banking Report to the Mayor

ADDENDUM: SMALL BUSINESS LOANS

CITY OF BOSTON
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Table of Contents
Suffolk County Small Business Loans Aggregate................................................................. 3
East Boston Savings Bank Small Business Loans............................................................... 3
East Boston Savings Bank compared to Suffolk County Aggregate ........................................ 3
Eastern Bank............................................................................................................................. 2
Distribution of Small Business Loans by Income Category of the Census Tract ...................... 2
Distribution of the Number of Small Business Loans .......................................................... 2
Distribution of the Dollar Amount of Small Business Loans ................................................ 2
Small Business Loan Discussion............................................................................................ 3
Suffolk County Small Business Loans Aggregate................................................................. 3
Eastern Bank Small Business Loans...................................................................................... 3
Eastern Bank compared to Suffolk County Aggregate.......................................................... 3
JPMorgan Chase Bank .............................................................................................................. 2
Distribution of Small Business Loans by Income Category of the Census Tract ...................... 2
Distribution of the Number of Small Business Loans .......................................................... 2
Distribution of the Dollar Amount of Small Business Loans ................................................ 2
Small Business Loan Discussion............................................................................................ 3
Suffolk County Small Business Loans Aggregate................................................................. 3
JPMorgan Chase Bank Small Business Loans........................................................................ 3
JPMorgan Chase Bank compared to Suffolk County Aggregate.............................................. 3
TD Bank................................................................................................................................. 2
Distribution of Small Business Loans by Income Category of the Census Tract ...................... 2
Distribution of the Number of Small Business Loans .......................................................... 2
Distribution of the Dollar Amount of Small Business Loans ................................................ 2
Small Business Loan Discussion............................................................................................ 3
Suffolk County Small Business Loans Aggregate................................................................. 3
TD Bank Small Business Loans ............................................................................................. 3
TD Bank compared to Suffolk County Aggregate................................................................. 3
Webster Bank .......................................................................................................................... 2
Distribution of Small Business Loans by Income Category of the Census Tract ...................... 2
Distribution of the Number of Small Business Loans .......................................................... 2
Distribution of the Dollar Amount of Small Business Loans ................................................ 2
Small Business Loan Discussion............................................................................................ 3
Suffolk County Small Business Loans Aggregate................................................................. 3
Webster Bank Small Business Loans..................................................................................... 3
Webster Bank compared to Suffolk County Aggregate.......................................................... 3
BankIQ....................................................................................................................................... 2
Small Business Loans Overview
Small Business Loans Overview

The following charts display the distribution of small business loans in the year 2015 in eleven banks included in City of Boston 2015 Linked Deposit Banking Report to the Mayor. The small business loan activity of these banks in the year 2015 is also compared to the 2015 Aggregate small business loan activity. The data, divided into categories based on Census Tract Income Level, is compared both by the number of loans provided in the year 2015 and the dollar amount of the loans. A discussion of the data section follows each chart.

Banks included in this analysis of small business loans include:

- Bank of America
- Blue Hills Bank
- Boston Private Bank
- Cathay Bank
- Century Bank and Trust
- Citizens Bank
- East Boston Savings Bank
- Eastern Bank
- JP Morgan Chase Bank
- TD Bank
- Webster Bank

No CRA Data was available for small business loans for the following banks included in the City of Boston 2015 Linked Deposit Banking Report to the Mayor:

- Bank of NY Mellon
- Commonwealth Cooperative Bank
- Radius Bank
- OneUnited Bank
- Santander Bank N.A. (DE)
Bank of America
### Distribution of Small Business Loans by Income Category of the Census Tract

<table>
<thead>
<tr>
<th>Census Tract Income Level</th>
<th>Loan Amount at Origination &lt;= $100,000</th>
<th>Loan Amount at Origination &gt; $100,000 but &lt;= $250,000</th>
<th>Loan Amount at Origination &gt; $250,000</th>
<th>Loans to Businesses with Gross Annual Revenues &lt;= $1 million</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td># (000s)</td>
<td>$ (000s)</td>
<td># (000s)</td>
<td>$ (000s)</td>
</tr>
<tr>
<td>Low</td>
<td>228</td>
<td>2613</td>
<td>7</td>
<td>1310</td>
</tr>
<tr>
<td>Moderate</td>
<td>401</td>
<td>4808</td>
<td>7</td>
<td>1165</td>
</tr>
<tr>
<td>Middle</td>
<td>340</td>
<td>4085</td>
<td>9</td>
<td>1460</td>
</tr>
<tr>
<td>Upper</td>
<td>721</td>
<td>12057</td>
<td>20</td>
<td>3840</td>
</tr>
<tr>
<td>Total</td>
<td>1690</td>
<td>23563</td>
<td>43</td>
<td>7775</td>
</tr>
</tbody>
</table>

Source: U.S. Census, CRA Data for 2015

Table 16: CY2015 Small Business Loan Originations for Suffolk County, MA.

### Distribution of the Number of Small Business Loans

<table>
<thead>
<tr>
<th>Census Tract Income Level</th>
<th>2015 Aggregate Lending Data (% of #)</th>
<th>2015 Bank Data (% of #)</th>
<th>Bank Compared to Aggregate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>%</td>
<td>#</td>
</tr>
<tr>
<td>Low</td>
<td>2903</td>
<td>14.93%</td>
<td>403</td>
</tr>
<tr>
<td>Moderate</td>
<td>4291</td>
<td>22.06%</td>
<td>668</td>
</tr>
<tr>
<td>Middle</td>
<td>3660</td>
<td>18.82%</td>
<td>584</td>
</tr>
<tr>
<td>Upper</td>
<td>8594</td>
<td>44.19%</td>
<td>1195</td>
</tr>
<tr>
<td>Total</td>
<td>19448</td>
<td>100.00%</td>
<td>2850</td>
</tr>
</tbody>
</table>

Source: U.S. Census, CRA Data (2015) and CRA Aggregate Data for 2015

Table 17: Number of CY2015 Small Business Loan Originations for Suffolk County, MA compared against Suffolk County, MA aggregate.

### Distribution of the Dollar Amount of Small Business Loans

<table>
<thead>
<tr>
<th>Census Tract Income Level</th>
<th>2015 Aggregate Lending Data (% of $)</th>
<th>2015 Bank Data (% of $)</th>
<th>Bank Compared to Aggregate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$ (000s)</td>
<td>%</td>
<td>$ (000s)</td>
</tr>
<tr>
<td>Low</td>
<td>96907</td>
<td>13.65%</td>
<td>9647</td>
</tr>
<tr>
<td>Moderate</td>
<td>115539</td>
<td>16.27%</td>
<td>9793</td>
</tr>
<tr>
<td>Middle</td>
<td>125448</td>
<td>17.67%</td>
<td>10793</td>
</tr>
<tr>
<td>Upper</td>
<td>372203</td>
<td>52.42%</td>
<td>44897</td>
</tr>
<tr>
<td>Total</td>
<td>710097</td>
<td>100.00%</td>
<td>75130</td>
</tr>
</tbody>
</table>

Source: U.S. Census, CRA Data (2015) and CRA Aggregate Data for 2015

Table 18: Total Dollar Amount of CY2015 Small Business Loan Originations for Suffolk County, MA compared against Suffolk County, MA aggregate.
Small Business Loan Discussion

Suffolk County Small Business Loans
Aggregates
In 2015, according to Suffolk County aggregate lending data, upper-income census tracts received the majority (52.4%) of small business loan dollars. The remaining small business loan dollars were distributed fairly evenly across the low-income, moderate-income, and middle-income census tracts. Low-income census tracts received 13.6% of loan dollars; moderate-income census tracts received 16.7% of loan dollars and middle-income census tracts received 17.7% of loan dollars. This pattern is similar to the distribution of small business loans in 2014, with a slight increase of 2.4% in lending to upper-income census tracts.

Bank of America Small Business Loans
In Suffolk County, the majority of Bank of America’s small business loans and loan dollars went to upper-income census tracts. The remaining loans and loan dollars were spread fairly evenly across the remaining census tracts.

The bank originated 12.8% of its loan dollars in low-income census tracts, while middle-income census tracts received 14.4% of loan dollars. Upper-income census tracts received the greatest share of loan dollars, at 59.7%. Moderate-income census tracts received 13%.

The bank’s distribution of loans followed similar patterns, though the numerical distribution of small business loans across census tracts was slightly more even. Low-income census tracts received 14.1% of loans, while moderate-income census tracts received 23.4% of loans. Middle-income census tracts received 20.5% of loans by number, and upper-income census tracts again received the largest share of loans, at 41.9%.

Compared to 2014, the distribution of loans reflects a 6.3% decrease in loans originated in upper-income census tracts.

Bank of America compared to Suffolk County Aggregate
Bank of America accounts for 14.7% of small business loans in Suffolk County by number, and 10.6% by dollar volume.
### Distribution of Small Business Loans by Income Category of the Census Tract

<table>
<thead>
<tr>
<th>Census Tract Income Level</th>
<th>Loan Amount at Origination &lt;= $100,000</th>
<th>Loan Amount at Origination &gt; $100,000 but &lt;= $250,000</th>
<th>Loan Amount at Origination &gt; $250,000</th>
<th>Loans to Businesses with Gross Annual Revenues &lt;= $1 million</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td># $ (000s)</td>
<td># $ (000s)</td>
<td># $ (000s)</td>
<td># $ (000s)</td>
</tr>
<tr>
<td>Low</td>
<td>0 0 0 001 3 0 0 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Moderate</td>
<td>1 100 1 215 0 0 2 315</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Middle</td>
<td>0 0 0 0 2 1268 0 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Upper</td>
<td>1 100 2 358 4 2876 4 1334</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>2 200 3 573 7 4444 6 1649</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: U.S. Census, CRA Data for 2015

Table 25: CY2015 Small Business Loan Originations for Suffolk County, MA.

### Distribution of the Number of Small Business Loans

<table>
<thead>
<tr>
<th>Census Tract Income Level</th>
<th>2015 Aggregate Lending Data (% of #)</th>
<th>2015 Bank Data (% of #)</th>
<th>Bank Compared to Aggregate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td># %</td>
<td># %</td>
<td>%</td>
</tr>
<tr>
<td>Low</td>
<td>2903 14.93%</td>
<td>1 5.56%</td>
<td>0.0%</td>
</tr>
<tr>
<td>Moderate</td>
<td>4291 22.06%</td>
<td>4 22.22%</td>
<td>0.1%</td>
</tr>
<tr>
<td>Middle</td>
<td>3660 18.82%</td>
<td>2 11.11%</td>
<td>0.1%</td>
</tr>
<tr>
<td>Upper</td>
<td>8594 44.19%</td>
<td>11 61.11%</td>
<td>0.1%</td>
</tr>
<tr>
<td>Total</td>
<td>19448 100.00%</td>
<td>18 100.00%</td>
<td>0.1%</td>
</tr>
</tbody>
</table>

Source: U.S. Census, CRA Data (2015) and CRA Aggregate Data for 2015

Table 26: Number of CY2015 Small Business Loan Originations for Suffolk County, MA compared against Suffolk County, MA aggregate.

### Distribution of the Dollar Amount of Small Business Loans

<table>
<thead>
<tr>
<th>Census Tract Income Level</th>
<th>2015 Aggregate Lending Data (% of $)</th>
<th>2015 Bank Data (% of $)</th>
<th>Bank Compared to Aggregate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$ (000s) %</td>
<td>$ (000s) %</td>
<td>%</td>
</tr>
<tr>
<td>Low</td>
<td>96907 13.65%</td>
<td>300 4.37%</td>
<td>0.3%</td>
</tr>
<tr>
<td>Moderate</td>
<td>115539 16.27%</td>
<td>630 9.18%</td>
<td>0.5%</td>
</tr>
<tr>
<td>Middle</td>
<td>125448 17.67%</td>
<td>1268 18.47%</td>
<td>1.0%</td>
</tr>
<tr>
<td>Upper</td>
<td>372203 52.42%</td>
<td>4668 67.99%</td>
<td>1.3%</td>
</tr>
<tr>
<td>Total</td>
<td>710097 100.00%</td>
<td>6866 100.00%</td>
<td>1.0%</td>
</tr>
</tbody>
</table>

Source: U.S. Census, CRA Data (2015) and CRA Aggregate Data for 2015

Table 27: Total Dollar Amount of CY2015 Small Business Loan Originations for Suffolk County, MA compared against Suffolk County, MA aggregate.
Small Business Loan Discussion

Suffolk County Small Business Loans
Aggregate
In 2015, according to Suffolk County aggregate lending data, upper-income census tracts received the majority (52.4%) of small business loan dollars. The remaining small business loan dollars were distributed fairly evenly across the low-income, moderate-income, and middle-income census tracts. Low-income census tracts received 13.6% of loan dollars; moderate-income census tracts received 16.7% of loan dollars and middle-income census tracts received 17.7% of loan dollars. This pattern is similar to the distribution of small business loans in 2014, with a slight increase of 2.4% in lending to upper-income census tracts.

Blue Hills Bank Small Business Loans
Blue Hills Bank originated 18 small business loans in Suffolk County in 2015. Low-income census tracts received 5.6% of loans, while moderate-income census tracts received 22.2% of loans. Middle-income census tracts received 11.1% of loans by number, and upper-income census tracts received the largest share of loans, at 61.1%.

The bank’s distribution of small business loan dollars followed a similar pattern. Low-income census tracts received 4.3% of loan dollars, while moderate-income census tracts received 9.2% of loan dollars. Middle-income census tracts received 18.5% of loan dollars, and upper-income census tracts received the largest share of loan dollars, at 68.0%.

Blue Hills Bank compared to Suffolk County Aggregate
Blue Hills Bank accounts for 0.1% of small business loans in Suffolk County by number, and 1.0% by dollar amount. This level of lending represents an increase in terms of loan from the bank’s 2012, 2013 and 2014 lending levels in Suffolk County.
Boston Private Bank
### Distribution of Small Business Loans by Income Category of the Census Tract

<table>
<thead>
<tr>
<th>Census Tract Income Level</th>
<th>Loan Amount at Origination (\leq 100,000)</th>
<th>Loan Amount at Origination (&gt; 100,000 \text{ but } \leq 250,000)</th>
<th>Loan Amount at Origination (&gt; 250,000)</th>
<th>Loans to Businesses with Gross Annual Revenues (\leq 1\text{ million})</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td># ($000s)</td>
<td># ($000s)</td>
<td># ($000s)</td>
<td># ($000s)</td>
</tr>
<tr>
<td>Low</td>
<td>1 100</td>
<td>2 384</td>
<td>1 300</td>
<td>0 0</td>
</tr>
<tr>
<td>Moderate</td>
<td>1 35</td>
<td>0 0</td>
<td>1 800</td>
<td>1 35</td>
</tr>
<tr>
<td>Middle</td>
<td>0 0</td>
<td>0 0</td>
<td>5 3264</td>
<td>1 1000</td>
</tr>
<tr>
<td>Upper</td>
<td>16 1082</td>
<td>8 1690</td>
<td>36 22215</td>
<td>9 2533</td>
</tr>
<tr>
<td>Total</td>
<td>18 1217</td>
<td>10 2074</td>
<td>43 26579</td>
<td>11 3568</td>
</tr>
</tbody>
</table>

Source: U.S. Census, CRA Data for 2015

Table 1: CY2015 Small Business Loan Originations for Suffolk County, MA.

### Distribution of the Number of Small Business Loans

<table>
<thead>
<tr>
<th>Census Tract Income Level</th>
<th>2015 Aggregate Lending Data (% of #)</th>
<th>2015 Bank Data (% of #)</th>
<th>Bank Compared to Aggregate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>%</td>
<td>#</td>
</tr>
<tr>
<td>Low</td>
<td>2903</td>
<td>14.93%</td>
<td>4</td>
</tr>
<tr>
<td>Moderate</td>
<td>4291</td>
<td>22.06%</td>
<td>3</td>
</tr>
<tr>
<td>Middle</td>
<td>3660</td>
<td>18.82%</td>
<td>6</td>
</tr>
<tr>
<td>Upper</td>
<td>8594</td>
<td>44.19%</td>
<td>69</td>
</tr>
<tr>
<td>Total</td>
<td>19448</td>
<td>100.00%</td>
<td>82</td>
</tr>
</tbody>
</table>

Source: U.S. Census, CRA Data (2015) and CRA Aggregate Data for 2015

Table 2: Number of CY2015 Small Business Loan Originations for Suffolk County, MA compared against Suffolk County, MA aggregate.

### Distribution of the Dollar Amount of Small Business Loans

<table>
<thead>
<tr>
<th>Census Tract Income Level</th>
<th>2015 Aggregate Lending Data (% of $)</th>
<th>2015 Bank Data (% of $)</th>
<th>Bank Compared to Aggregate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$ (000s)</td>
<td>%</td>
<td>$ (000s)</td>
</tr>
<tr>
<td>Low</td>
<td>96907</td>
<td>13.65%</td>
<td>784</td>
</tr>
<tr>
<td>Moderate</td>
<td>115539</td>
<td>16.27%</td>
<td>870</td>
</tr>
<tr>
<td>Middle</td>
<td>125448</td>
<td>17.67%</td>
<td>4264</td>
</tr>
<tr>
<td>Upper</td>
<td>372203</td>
<td>52.42%</td>
<td>27520</td>
</tr>
<tr>
<td>Total</td>
<td>710097</td>
<td>100.00%</td>
<td>33438</td>
</tr>
</tbody>
</table>

Source: U.S. Census, CRA Data (2015) and CRA Aggregate Data for 2015

Table 3: Total Dollar Amount of CY2015 Small Business Loan Originations for Suffolk County, MA compared against Suffolk County, MA aggregate.
Small Business Loan Discussion

Suffolk County Small Business Loans Aggregate
In 2015, according to Suffolk County aggregate lending data, upper-income census tracts received the majority (52.4%) of small business loan dollars. The remaining small business loan dollars were distributed fairly evenly across the low-income, moderate-income, and middle-income census tracts. Low-income census tracts received 13.6% of loan dollars; moderate-income census tracts received 16.7% of loan dollars and middle-income census tracts received 17.7% of loan dollars. This pattern is similar to the distribution of small business loans in 2014, with a slight increase of 2.4% in lending to upper-income census tracts.

Boston Private Bank Small Business Loans
In Suffolk County, Boston Private Bank originated its largest number of small business loans in upper-income census tracts (69 or 84.2%). Middle-income census tracts received a smaller number of loans (six, or 7.3%). Moderate- and low-income census tracts received the fewest loans, with three and four, respectively.

The dollar amount of small business loans followed a similar distribution pattern across the income levels: upper (82.3%), middle (12.7%), moderate (2.6%) and low (2.3%).

Boston Private Bank compared to Suffolk County Aggregate
Boston Private Bank accounts for 0.4% of small business loans in Suffolk County. However, Boston Private Bank accounts for 4.7% of aggregate small business loan dollars.
### Distribution of Small Business Loans by Income Category of the Census Tract

<table>
<thead>
<tr>
<th>Census Tract Income Level</th>
<th>Loan Amount at Origination &lt;= $100,000</th>
<th>Loan Amount at Origination &gt; $100,000 but &lt;= $250,000</th>
<th>Loan Amount at Origination &gt; $250,000</th>
<th>Loans to Businesses with Gross Annual Revenues &lt;= $1 million</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td># (000s)</td>
<td>$ (000s)</td>
<td># (000s)</td>
<td>$ (000s)</td>
</tr>
<tr>
<td>Low</td>
<td>1</td>
<td>45</td>
<td>1</td>
<td>200</td>
</tr>
<tr>
<td>Moderate</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Middle</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Upper</td>
<td>2</td>
<td>100</td>
<td>1</td>
<td>150</td>
</tr>
<tr>
<td>Total</td>
<td>3</td>
<td>145</td>
<td>2</td>
<td>350</td>
</tr>
</tbody>
</table>

Source: U.S. Census, CRA Data for 2015

### Distribution of the Number of Small Business Loans

<table>
<thead>
<tr>
<th>Census Tract Income Level</th>
<th>2015 Aggregate Lending Data (% of #)</th>
<th>2015 Bank Data (% of #)</th>
<th>Bank Compared to Aggregate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>%</td>
<td>#</td>
</tr>
<tr>
<td>Low</td>
<td>2903</td>
<td>14.93%</td>
<td>4</td>
</tr>
<tr>
<td>Moderate</td>
<td>4291</td>
<td>22.06%</td>
<td>2</td>
</tr>
<tr>
<td>Middle</td>
<td>3660</td>
<td>18.82%</td>
<td>0</td>
</tr>
<tr>
<td>Upper</td>
<td>8594</td>
<td>44.19%</td>
<td>3</td>
</tr>
<tr>
<td>Total</td>
<td>19448</td>
<td>100.00%</td>
<td>9</td>
</tr>
</tbody>
</table>

Source: U.S. Census, CRA Data (2015) and CRA Aggregate Data for 2015

### Distribution of the Dollar Amount of Small Business Loans

<table>
<thead>
<tr>
<th>Census Tract Income Level</th>
<th>2015 Aggregate Lending Data (% of $)</th>
<th>2015 Bank Data (% of $)</th>
<th>Bank Compared to Aggregate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$ (000s)</td>
<td>%</td>
<td>$ (000s)</td>
</tr>
<tr>
<td>Low</td>
<td>96907</td>
<td>13.65%</td>
<td>1290</td>
</tr>
<tr>
<td>Moderate</td>
<td>115539</td>
<td>16.27%</td>
<td>1078</td>
</tr>
<tr>
<td>Middle</td>
<td>125448</td>
<td>17.67%</td>
<td>0</td>
</tr>
<tr>
<td>Upper</td>
<td>372203</td>
<td>52.42%</td>
<td>250</td>
</tr>
<tr>
<td>Total</td>
<td>710097</td>
<td>100.00%</td>
<td>2618</td>
</tr>
</tbody>
</table>

Source: U.S. Census, CRA Data (2015) and CRA Aggregate Data for 2015

Table 1: CY2015 Small Business Loan Originations for Suffolk County, MA.

Table 2: Number of CY2015 Small Business Loan Originations for Suffolk County, MA compared against Suffolk County, MA aggregate.

Table 3: Total Dollar Amount of CY2015 Small Business Loan Originations for Suffolk County, MA compared against Suffolk County, MA aggregate.
Small Business Loan Discussion

Suffolk County Small Business Loans
Aggregate
In 2015, according to Suffolk County aggregate lending data, upper-income census tracts received the majority (52.4%) of small business loan dollars. The remaining small business loan dollars were distributed fairly evenly across the low-income, moderate-income, and middle-income census tracts. Low-income census tracts received 13.6% of loan dollars; moderate-income census tracts received 16.7% of loan dollars and middle-income census tracts received 17.7% of loan dollars. This pattern is similar to the distribution of small business loans in 2014, with a slight increase of 2.4% in lending to upper-income census tracts.

Cathay Bank Small Business Loans
In Suffolk County, Cathay Bank originated very few small business loans in 2015. The bank originated nine loans, four (44.4%) of which were in low-income census tracts, three loans (33.3%) were in upper-income and the remaining two loans (22.2%) in a moderate-income census tract. The bank originated, and no loans in middle-income census tracts.

Low-income census tracts received 49.3% of the bank’s small business loan dollars, while moderate-income census tracts received 41.2% of small business loan dollars and upper-income census tracts received 9.5% of small business loan dollars.

Cathay Bank compared to Suffolk County Aggregate
Cathay Bank accounts for a very small percentage of the number of small business loans in Suffolk County (0.0%) and of small business loan dollars (0.4%). This represents an increase over 2014.
Century Bank & Trust
## Century Bank and Trust

### Distribution of Small Business Loans by Income Category of the Census Tract

<table>
<thead>
<tr>
<th>Census Tract Income Level</th>
<th>Loan Amount at Origination &lt;= $100,000</th>
<th>Loan Amount at Origination &gt; $100,000 but &lt;= $250,000</th>
<th>Loan Amount at Origination &gt; $250,000</th>
<th>Loans to Businesses with Gross Annual Revenues &lt;= $1 million</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td># (000s)</td>
<td># (000s)</td>
<td># (000s)</td>
<td># (000s)</td>
</tr>
<tr>
<td>Low</td>
<td>4</td>
<td>350</td>
<td>5</td>
<td>813</td>
</tr>
<tr>
<td>Moderate</td>
<td>1</td>
<td>25</td>
<td>1</td>
<td>200</td>
</tr>
<tr>
<td>Middle</td>
<td>4</td>
<td>112</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Upper</td>
<td>8</td>
<td>307</td>
<td>7</td>
<td>1241</td>
</tr>
<tr>
<td>Total</td>
<td>17</td>
<td>794</td>
<td>13</td>
<td>2254</td>
</tr>
</tbody>
</table>

Source: U.S. Census, CRA Data for 2015

### Distribution of the Number of Small Business Loans

<table>
<thead>
<tr>
<th>Census Tract Income Level</th>
<th>2015 Aggregate Lending Data (% of #)</th>
<th>2015 Bank Data (% of #)</th>
<th>Bank Compared to Aggregate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>%</td>
<td>#</td>
</tr>
<tr>
<td>Low</td>
<td>2903</td>
<td>14.93%</td>
<td>15</td>
</tr>
<tr>
<td>Moderate</td>
<td>4291</td>
<td>22.06%</td>
<td>9</td>
</tr>
<tr>
<td>Middle</td>
<td>3660</td>
<td>18.82%</td>
<td>8</td>
</tr>
<tr>
<td>Upper</td>
<td>8594</td>
<td>44.19%</td>
<td>28</td>
</tr>
<tr>
<td>Total</td>
<td>19448</td>
<td>100.00%</td>
<td>60</td>
</tr>
</tbody>
</table>

Source: U.S. Census, CRA Data (2015) and CRA Aggregate Data for 2015

### Distribution of the Dollar Amount of Small Business Loans

<table>
<thead>
<tr>
<th>Census Tract Income Level</th>
<th>2015 Aggregate Lending Data (% of $)</th>
<th>2015 Bank Data (% of $)</th>
<th>Bank Compared to Aggregate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$ (000s)</td>
<td>%</td>
<td>$ (000s)</td>
</tr>
<tr>
<td>Low</td>
<td>96907</td>
<td>13.65%</td>
<td>2857</td>
</tr>
<tr>
<td>Moderate</td>
<td>115539</td>
<td>16.27%</td>
<td>3450</td>
</tr>
<tr>
<td>Middle</td>
<td>125448</td>
<td>17.67%</td>
<td>499</td>
</tr>
<tr>
<td>Upper</td>
<td>372203</td>
<td>52.42%</td>
<td>3871</td>
</tr>
<tr>
<td>Total</td>
<td>710097</td>
<td>100.00%</td>
<td>10677</td>
</tr>
</tbody>
</table>

Source: U.S. Census, CRA Data (2015) and CRA Aggregate Data for 2015

Table 4: CY2015 Small Business Loan Originations for Suffolk County, MA.

Table 5: Number of CY2015 Small Business Loan Originations for Suffolk County, MA compared against Suffolk County, MA aggregate.

Table 6: Total Dollar Amount of CY2015 Small Business Loan Originations for Suffolk County, MA compared against Suffolk County, MA aggregate.
Small Business Loan Discussion

Suffolk County Small Business Loans

Aggregate
In 2015, according to Suffolk County aggregate lending data, upper-income census tracts received the majority (52.4%) of small business loan dollars. The remaining small business loan dollars were distributed fairly evenly across the low-income, moderate-income, and middle-income census tracts. Low-income census tracts received 13.6% of loan dollars; moderate-income census tracts received 16.7% of loan dollars and middle-income census tracts received 17.7% of loan dollars. This pattern is similar to the distribution of small business loans in 2014, with a slight increase of 2.4% in lending to upper-income census tracts.

Century Bank Small Business Loans
In Suffolk County, Century Bank originated the majority of its loans 28, or 46.7% in the upper-income census tracts. Middle-income accounted for 8, or 13.3% of loans. Moderate-income census tracts received 9, or 15%, while low-income census tracts received 15, or 25% of loans.

The majority of the bank’s loan dollars were also originated in upper-income census tracts, which received 36.3% of all loan dollars. Middle-income census tracts received 4.6% of loan dollars, and moderate-income census tracts received 32.3%. Low-income census tracts received 26.8% of small business loan dollars. These numbers represent a shift of loan dollars away from upper-income census tracts to moderate- and low-income tracts.

Century Bank compared to Suffolk County Aggregate
Century Bank accounts for a small percentage of the number of small business loans in Suffolk County (0.3%). Century Bank accounts for 1.5% of the dollars of small business loans.
## Distribution of Small Business Loans by Income Category of the Census Tract

<table>
<thead>
<tr>
<th>Census Tract Income Level</th>
<th>Loan Amount at Origination &lt;= $100,000</th>
<th>Loan Amount at Origination &gt; $100,000 but &lt;= $250,000</th>
<th>Loan Amount at Origination &gt; $250,000</th>
<th>Loans to Businesses with Gross Annual Revenues &lt;= $1 million</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td># $ (000s)</td>
<td># $ (000s)</td>
<td># $ (000s)</td>
<td># $ (000s)</td>
</tr>
<tr>
<td>Low</td>
<td>38 1075</td>
<td>4 842</td>
<td>5 2375</td>
<td>30 1458</td>
</tr>
<tr>
<td>Moderate</td>
<td>78 1748</td>
<td>2 267</td>
<td>6 2908</td>
<td>67 2386</td>
</tr>
<tr>
<td>Middle</td>
<td>62 1481</td>
<td>2 300</td>
<td>4 2187</td>
<td>45 1278</td>
</tr>
<tr>
<td>Upper</td>
<td>110 3731</td>
<td>18 3133</td>
<td>21 10756</td>
<td>76 4411</td>
</tr>
<tr>
<td>Total</td>
<td>288 8035</td>
<td>26 4542</td>
<td>36 18226</td>
<td>218 9533</td>
</tr>
</tbody>
</table>

Source: U.S. Census, CRA Data for 2015

Table 25: CY2015 Small Business Loan Originations for Suffolk County, MA.

## Distribution of the Number of Small Business Loans

<table>
<thead>
<tr>
<th>Census Tract Income Level</th>
<th>2015 Aggregate Lending Data (% of #)</th>
<th>2015 Bank Data (% of #)</th>
<th>Bank Compared to Aggregate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td># %</td>
<td># %</td>
<td>%</td>
</tr>
<tr>
<td>Low</td>
<td>2903 14.93%</td>
<td>77 13.56%</td>
<td>2.7%</td>
</tr>
<tr>
<td>Moderate</td>
<td>4291 22.06%</td>
<td>153 26.94%</td>
<td>3.6%</td>
</tr>
<tr>
<td>Middle</td>
<td>3660 18.82%</td>
<td>113 19.89%</td>
<td>3.1%</td>
</tr>
<tr>
<td>Upper</td>
<td>8594 44.19%</td>
<td>225 39.61%</td>
<td>2.6%</td>
</tr>
<tr>
<td>Total</td>
<td>19448 100.00%</td>
<td>568 100.00%</td>
<td>2.9%</td>
</tr>
</tbody>
</table>

Source: U.S. Census, CRA Data (2015) and CRA Aggregate Data for 2015

Table 26: Number of CY2015 Small Business Loan Originations for Suffolk County, MA compared against Suffolk County, MA aggregate.

## Distribution of the Dollar Amount of Small Business Loans

<table>
<thead>
<tr>
<th>Census Tract Income Level</th>
<th>2015 Aggregate Lending Data (% of $)</th>
<th>2015 Bank Data (% of $)</th>
<th>Bank Compared to Aggregate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$ (000s) %</td>
<td>$ (000s) %</td>
<td>%</td>
</tr>
<tr>
<td>Low</td>
<td>96907 13.65%</td>
<td>5750 14.26%</td>
<td>5.9%</td>
</tr>
<tr>
<td>Moderate</td>
<td>115539 16.27%</td>
<td>7309 18.12%</td>
<td>6.3%</td>
</tr>
<tr>
<td>Middle</td>
<td>125448 17.67%</td>
<td>5246 13.01%</td>
<td>4.2%</td>
</tr>
<tr>
<td>Upper</td>
<td>372203 52.42%</td>
<td>22031 54.62%</td>
<td>5.9%</td>
</tr>
<tr>
<td>Total</td>
<td>710097 100.00%</td>
<td>40336 100.00%</td>
<td>5.7%</td>
</tr>
</tbody>
</table>

Source: U.S. Census, CRA Data (2015) and CRA Aggregate Data for 2015

Table 27: Total Dollar Amount of CY2015 Small Business Loan Originations for Suffolk County, MA compared against Suffolk County, MA aggregate.
Small Business Loan Discussion

Suffolk County Small Business Loans

Aggregate
In 2015, according to Suffolk County aggregate lending data, upper-income census tracts received the majority (52.4%) of small business loan dollars. The remaining small business loan dollars were distributed fairly evenly across the low-income, moderate-income, and middle-income census tracts. Low-income census tracts received 13.6% of loan dollars; moderate-income census tracts received 16.7% of loan dollars and middle-income census tracts received 17.7% of loan dollars. This pattern is similar to the distribution of small business loans in 2014, with a slight increase of 2.4% in lending to upper-income census tracts.

Citizens Bank Small Business Loans
In Suffolk County, the numbers of small business loans originated in 2015 by Citizens Bank were distributed in the following pattern across income tracts: low (13.5%), moderate (26.9%), middle (19.9%), and upper (39.6%).

The bank’s small-business loan dollars followed a similar distribution. Low- and moderate-income census tracts received 14.3% and 18.1% respectively. Middle-income census tracts received 13% while upper-income geographies received the majority (54.6%) of loan dollars.

Citizens Bank compared to Suffolk County Aggregate
Citizens Bank accounts for 2.9% of small business loans in Suffolk County by number, and 5.7% by dollar amount.
East Boston Savings Bank
### Distribution of Small Business Loans by Income Category of the Census Tract

<table>
<thead>
<tr>
<th>Census Tract Income Level</th>
<th>Loan Amount at Origination &lt;= $100,000</th>
<th>Loan Amount at Origination &gt; $100,000 but &lt;= $250,000</th>
<th>Loan Amount at Origination &gt; $250,000</th>
<th>Loans to Businesses with Gross Annual Revenues &lt;= $1 million</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>$ (000s)</td>
<td>#</td>
<td>$ (000s)</td>
</tr>
<tr>
<td>Low</td>
<td>2</td>
<td>140</td>
<td>3</td>
<td>688</td>
</tr>
<tr>
<td>Moderate</td>
<td>1</td>
<td>86</td>
<td>3</td>
<td>436</td>
</tr>
<tr>
<td>Middle</td>
<td>3</td>
<td>300</td>
<td>1</td>
<td>200</td>
</tr>
<tr>
<td>Upper</td>
<td>0</td>
<td>0</td>
<td>4</td>
<td>725</td>
</tr>
<tr>
<td>Total</td>
<td>6</td>
<td>526</td>
<td>11</td>
<td>2049</td>
</tr>
</tbody>
</table>

Source: U.S. Census, CRA Data for 2015

Table 10: CY2015 Small Business Loan Originations for Suffolk County, MA.

### Distribution of the Number of Small Business Loans

<table>
<thead>
<tr>
<th>Census Tract Income Level</th>
<th>2015 Aggregate Lending Data (% of #)</th>
<th>2015 Bank Data (% of #)</th>
<th>Bank Compared to Aggregate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>%</td>
<td>#</td>
</tr>
<tr>
<td>Low</td>
<td>2903</td>
<td>14.93%</td>
<td>11</td>
</tr>
<tr>
<td>Moderate</td>
<td>4291</td>
<td>22.06%</td>
<td>15</td>
</tr>
<tr>
<td>Middle</td>
<td>3660</td>
<td>18.82%</td>
<td>11</td>
</tr>
<tr>
<td>Upper</td>
<td>8594</td>
<td>44.19%</td>
<td>10</td>
</tr>
<tr>
<td>Total</td>
<td>19448</td>
<td>100.00%</td>
<td>47</td>
</tr>
</tbody>
</table>

Source: U.S. Census, CRA Data (2015) and CRA Aggregate Data for 2015

Table 11: Number of CY2015 Small Business Loan Originations for Suffolk County, MA compared against Suffolk County, MA aggregate.

### Distribution of the Dollar Amount of Small Business Loans

<table>
<thead>
<tr>
<th>Census Tract Income Level</th>
<th>2015 Aggregate Lending Data (% of $)</th>
<th>2015 Bank Data (% of $)</th>
<th>Bank Compared to Aggregate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$ (000s)</td>
<td>%</td>
<td>$ (000s)</td>
</tr>
<tr>
<td>Low</td>
<td>96907</td>
<td>13.65%</td>
<td>3568</td>
</tr>
<tr>
<td>Moderate</td>
<td>115539</td>
<td>16.27%</td>
<td>6277</td>
</tr>
<tr>
<td>Middle</td>
<td>125448</td>
<td>17.67%</td>
<td>4161</td>
</tr>
<tr>
<td>Upper</td>
<td>372203</td>
<td>52.42%</td>
<td>4529</td>
</tr>
<tr>
<td>Total</td>
<td>710097</td>
<td>100.00%</td>
<td>18353</td>
</tr>
</tbody>
</table>

Source: U.S. Census, CRA Data (2015) and CRA Aggregate Data for 2015

Table 12: Total Dollar Amount of CY2015 Small Business Loan Originations for Suffolk County, MA compared against Suffolk County, MA aggregate.
Small Business Loan Discussion

Suffolk County Small Business Loans Aggregate
In 2015, according to Suffolk County aggregate lending data, upper-income census tracts received the majority (52.4%) of small business loan dollars. The remaining small business loan dollars were distributed fairly evenly across the low-income, moderate-income, and middle-income census tracts. Low-income census tracts received 13.6% of loan dollars; moderate-income census tracts received 16.7% of loan dollars and middle-income census tracts received 17.7% of loan dollars. This pattern is similar to the distribution of small business loans in 2014, with a slight increase of 2.4% in lending to upper-income census tracts.

East Boston Savings Bank Small Business Loans
In Suffolk County, East Boston Savings Bank originated 15, or 31.9% of its loans in the moderate-income census tract. Low- and middle-income census tracts each originated 11, or 23.4%, and 10 loans, or 21.3% were in upper-income census tracts.

In terms of distribution of loan dollars, moderate-income census tracts received the highest proportion (33.9%), followed by upper-income census tracts (24.4%). Middle-income census tracts received 22.4% of the bank’s small business loan dollars, while low-income census tracts received 19.2% of loan dollars.

East Boston Savings Bank compared to Suffolk County Aggregate
East Boston Savings Bank accounts for a small percentage of the number of small business loans in Suffolk County (0.2%). However, East Boston Savings Bank accounts for 2.6% of the dollars of small business loans.
### Eastern Bank

#### Distribution of Small Business Loans by Income Category of the Census Tract

<table>
<thead>
<tr>
<th>Census Tract Income Level</th>
<th>Loan Amount at Origination &lt;= $100,000</th>
<th>Loan Amount at Origination &gt; $100,000 but &lt;= $250,000</th>
<th>Loan Amount at Origination &gt; $250,000</th>
<th>Loans to Businesses with Gross Annual Revenues &lt;= $1 million</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td># $ (000s)</td>
<td># $ (000s)</td>
<td># $ (000s)</td>
<td># $ (000s)</td>
</tr>
<tr>
<td>Low</td>
<td>37 1857</td>
<td>7 1277</td>
<td>16 9726</td>
<td>33 3916</td>
</tr>
<tr>
<td>Moderate</td>
<td>88 4288</td>
<td>9 1677</td>
<td>7 4206</td>
<td>81 5170</td>
</tr>
<tr>
<td>Middle</td>
<td>55 2637</td>
<td>7 1350</td>
<td>10 6270</td>
<td>50 5177</td>
</tr>
<tr>
<td>Upper</td>
<td>147 7920</td>
<td>36 7186</td>
<td>53 26881</td>
<td>85 7654</td>
</tr>
<tr>
<td>Total</td>
<td>327 16702</td>
<td>59 11490</td>
<td>86 47083</td>
<td>249 21917</td>
</tr>
</tbody>
</table>

Source: U.S. Census, CRA Data for 2015

Table 13: CY2015 Small Business Loan Originations for Suffolk County, MA.

#### Distribution of the Number of Small Business Loans

<table>
<thead>
<tr>
<th>Census Tract Income Level</th>
<th>2015 Aggregate Lending Data (% of #)</th>
<th>2015 Bank Data (% of #)</th>
<th>Bank Compared to Aggregate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>%</td>
<td>#</td>
</tr>
<tr>
<td>Low</td>
<td>2903</td>
<td>14.93%</td>
<td>93</td>
</tr>
<tr>
<td>Moderate</td>
<td>4291</td>
<td>22.06%</td>
<td>185</td>
</tr>
<tr>
<td>Middle</td>
<td>3660</td>
<td>18.82%</td>
<td>122</td>
</tr>
<tr>
<td>Upper</td>
<td>8594</td>
<td>44.19%</td>
<td>321</td>
</tr>
<tr>
<td>Total</td>
<td>19448</td>
<td>100.00%</td>
<td>721</td>
</tr>
</tbody>
</table>

Source: U.S. Census, CRA Data (2015) and CRA Aggregate Data for 2015

Table 14: Number of CY2015 Small Business Loan Originations for Suffolk County, MA compared against Suffolk County, MA aggregate.

#### Distribution of the Dollar Amount of Small Business Loans

<table>
<thead>
<tr>
<th>Census Tract Income Level</th>
<th>2015 Aggregate Lending Data (% of $)</th>
<th>2015 Bank Data (% of $)</th>
<th>Bank Compared to Aggregate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$ (000s)</td>
<td>%</td>
<td>$ (000s)</td>
</tr>
<tr>
<td>Low</td>
<td>96907</td>
<td>13.65%</td>
<td>16776</td>
</tr>
<tr>
<td>Moderate</td>
<td>115539</td>
<td>16.27%</td>
<td>15341</td>
</tr>
<tr>
<td>Middle</td>
<td>125448</td>
<td>17.67%</td>
<td>15434</td>
</tr>
<tr>
<td>Upper</td>
<td>372203</td>
<td>52.42%</td>
<td>49641</td>
</tr>
<tr>
<td>Total</td>
<td>710097</td>
<td>100.00%</td>
<td>97192</td>
</tr>
</tbody>
</table>

Source: U.S. Census, CRA Data (2015) and CRA Aggregate Data for 2015

Table 15: Total Dollar Amount of CY2015 Small Business Loan Originations for Suffolk County, MA compared against Suffolk County, MA aggregate.
Small Business Loan Discussion

Suffolk County Small Business Loans
Aggregate
In 2015, according to Suffolk County aggregate lending data, upper-income census tracts received the majority (52.4%) of small business loan dollars. The remaining small business loan dollars were distributed fairly evenly across the low-income, moderate-income, and middle-income census tracts. Low-income census tracts received 13.6% of loan dollars; moderate-income census tracts received 16.7% of loan dollars and middle-income census tracts received 17.7% of loan dollars. This pattern is similar to the distribution of small business loans in 2014, with a slight increase of 2.4% in lending to upper-income census tracts.

Eastern Bank Small Business Loans
In Suffolk County, Eastern Bank originated the greatest number of small business loans in upper-income census tracts (321, or 44.5%). Moderate-income census tracts received 185, or 25.7%. Middle-income census tracts received 122 loans, or 16.9% while low-income census tracts received 93, or 12.9%.

The bank’s small business loan dollars were concentrated in upper-income census tracts, which received over half of all loan dollars (51.1%). Middle-income census tracts received 15.9% of loan dollars, while moderate-income and low-income census tracts received 15.8% and 17.3% of loan dollars respectively.

Eastern Bank compared to Suffolk County Aggregate
Eastern Bank accounts for 3.7% of small business loans in Suffolk County by number of loans and 13.7% by dollar amount.
**JPMorgan Chase Bank**

**Distribution of Small Business Loans by Income Category of the Census Tract**

<table>
<thead>
<tr>
<th>Census Tract Income Level</th>
<th>Loan Amount at Origination &lt;= $100,000</th>
<th>Loan Amount at Origination &gt; $100,000 but &lt;= $250,000</th>
<th>Loan Amount at Origination &gt; $250,000</th>
<th>Loans to Businesses with Gross Annual Revenues &lt;= $1 million</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td># $ (000s)</td>
<td># $ (000s)</td>
<td># $ (000s)</td>
<td># $ (000s)</td>
</tr>
<tr>
<td>Low</td>
<td>8 248</td>
<td>1 109</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Moderate</td>
<td>11 375</td>
<td>0 0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Middle</td>
<td>4 126</td>
<td>0 0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Upper</td>
<td>14 595</td>
<td>1 105</td>
<td>1 300</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>37 1344</td>
<td>2 214</td>
<td>1 300</td>
<td>0</td>
</tr>
</tbody>
</table>

Source: U.S. Census, CRA Data for 2015

Table 25: CY2015 Small Business Loan Originations for Suffolk County, MA.

**Distribution of the Number of Small Business Loans**

<table>
<thead>
<tr>
<th>Census Tract Income Level</th>
<th>2015 Aggregate Lending Data (% of #)</th>
<th>2015 Bank Data (% of #)</th>
<th>Bank Compared to Aggregate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>%</td>
<td>#</td>
</tr>
<tr>
<td>Low</td>
<td>2903</td>
<td>14.93%</td>
<td>9</td>
</tr>
<tr>
<td>Moderate</td>
<td>4291</td>
<td>22.06%</td>
<td>11</td>
</tr>
<tr>
<td>Middle</td>
<td>3660</td>
<td>18.82%</td>
<td>4</td>
</tr>
<tr>
<td>Upper</td>
<td>8594</td>
<td>44.19%</td>
<td>16</td>
</tr>
<tr>
<td>Total</td>
<td>19448</td>
<td>100.00%</td>
<td>40</td>
</tr>
</tbody>
</table>

Source: U.S. Census, CRA Data (2015) and CRA Aggregate Data for 2015

Table 26: Number of CY2015 Small Business Loan Originations for Suffolk County, MA compared against Suffolk County, MA aggregate.

**Distribution of the Dollar Amount of Small Business Loans**

<table>
<thead>
<tr>
<th>Census Tract Income Level</th>
<th>2015 Aggregate Lending Data (% of $)</th>
<th>2015 Bank Data (% of $)</th>
<th>Bank Compared to Aggregate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$ (000s)</td>
<td>%</td>
<td>$ (000s)</td>
</tr>
<tr>
<td>Low</td>
<td>96907</td>
<td>13.65%</td>
<td>357</td>
</tr>
<tr>
<td>Moderate</td>
<td>115539</td>
<td>16.27%</td>
<td>375</td>
</tr>
<tr>
<td>Middle</td>
<td>125448</td>
<td>17.67%</td>
<td>126</td>
</tr>
<tr>
<td>Upper</td>
<td>372203</td>
<td>52.42%</td>
<td>1000</td>
</tr>
<tr>
<td>Total</td>
<td>710097</td>
<td>100.00%</td>
<td>1858</td>
</tr>
</tbody>
</table>

Source: U.S. Census, CRA Data (2015) and CRA Aggregate Data for 2015

Table 27: Total Dollar Amount of CY2015 Small Business Loan Originations for Suffolk County, MA compared against Suffolk County, MA aggregate.
Small Business Loan Discussion

Suffolk County Small Business Loans
Aggregate
In 2015, according to Suffolk County aggregate lending data, upper-income census tracts received the majority (52.4%) of small business loan dollars. The remaining small business loan dollars were distributed fairly evenly across the low-income, moderate-income, and middle-income census tracts. Low-income census tracts received 13.6% of loan dollars; moderate-income census tracts received 16.7% of loan dollars and middle-income census tracts received 17.7% of loan dollars. This pattern is similar to the distribution of small business loans in 2014, with a slight increase of 2.4% in lending to upper-income census tracts.

JPMorgan Chase Bank Small Business Loans
In Suffolk County in 2015, JPMorgan Chase Bank originated 40 small business loans. The bank originated 16 (40.0%) of these loans in upper-income census tracts and 4 (10.0%) of these loans in middle-income census tracts. Moderate-income census tracts received 11 (27.5%) small business loans and low-income census tracts received 9 (22.5%) loans.

The bank’s small-business loan dollars were most heavily concentrated in upper-income census tracts: they received 53.8% of all loan dollars. Moderate-income census tracts received 20.2% of loan dollars, while middle- and low-income census tracts received 6.8% and 19.2% respectively.

JPMorgan Chase Bank compared to Suffolk County Aggregate
JPMorgan Chase Bank accounts for 0.2% by number of small business loans in Suffolk County and 0.3% by dollar amount.
TD Bank
TD Bank

### Distribution of Small Business Loans by Income Category of the Census Tract

<table>
<thead>
<tr>
<th>Census Tract Income Level</th>
<th>Loan Amount at Origination &lt;= $100,000</th>
<th>Loan Amount at Origination &gt; $100,000 but &lt;= $250,000</th>
<th>Loan Amount at Origination &gt; $250,000</th>
<th>Loans to Businesses with Gross Annual Revenues &lt;= $1 million</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td># ($000s)</td>
<td>$ ($000s)</td>
<td># ($000s)</td>
<td># ($000s)</td>
</tr>
<tr>
<td>Low</td>
<td>16 594</td>
<td>2 325</td>
<td>1 300</td>
<td>10 450</td>
</tr>
<tr>
<td>Moderate</td>
<td>37 1197</td>
<td>2 300</td>
<td>4 2029</td>
<td>23 1144</td>
</tr>
<tr>
<td>Middle</td>
<td>15 448</td>
<td>3 500</td>
<td>4 2789</td>
<td>14 1279</td>
</tr>
<tr>
<td>Upper</td>
<td>54 2044</td>
<td>6 1075</td>
<td>13 7404</td>
<td>32 2244</td>
</tr>
<tr>
<td>Total</td>
<td>122 4283</td>
<td>13 2200</td>
<td>22 12522</td>
<td>79 5117</td>
</tr>
</tbody>
</table>

Source: U.S. Census, CRA Data for 2015

Table 22: CY2015 Small Business Loan Originations for Suffolk County, MA.

### Distribution of the Number of Small Business Loans

<table>
<thead>
<tr>
<th>Census Tract Income Level</th>
<th>2015 Aggregate Lending Data (% of #)</th>
<th>2015 Bank Data (% of #)</th>
<th>Bank Compared to Aggregate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>%</td>
<td>#</td>
</tr>
<tr>
<td>Low</td>
<td>2903</td>
<td>14.93%</td>
<td>29</td>
</tr>
<tr>
<td>Moderate</td>
<td>4291</td>
<td>22.06%</td>
<td>66</td>
</tr>
<tr>
<td>Middle</td>
<td>3660</td>
<td>18.82%</td>
<td>36</td>
</tr>
<tr>
<td>Upper</td>
<td>8594</td>
<td>44.19%</td>
<td>105</td>
</tr>
<tr>
<td>Total</td>
<td>19448</td>
<td>100.00%</td>
<td>236</td>
</tr>
</tbody>
</table>

Source: U.S. Census, CRA Data (2015) and CRA Aggregate Data for 2015

Table 23: Number of CY2015 Small Business Loan Originations for Suffolk County, MA compared against Suffolk County, MA aggregate.

### Distribution of the Dollar Amount of Small Business Loans

<table>
<thead>
<tr>
<th>Census Tract Income Level</th>
<th>2015 Aggregate Lending Data (% of $)</th>
<th>2015 Bank Data (% of $)</th>
<th>Bank Compared to Aggregate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$ (000s)</td>
<td>%</td>
<td>$ (000s)</td>
</tr>
<tr>
<td>Low</td>
<td>96907</td>
<td>13.65%</td>
<td>1669</td>
</tr>
<tr>
<td>Moderate</td>
<td>115539</td>
<td>16.27%</td>
<td>4670</td>
</tr>
<tr>
<td>Middle</td>
<td>125448</td>
<td>17.67%</td>
<td>5016</td>
</tr>
<tr>
<td>Upper</td>
<td>372203</td>
<td>52.42%</td>
<td>12767</td>
</tr>
<tr>
<td>Total</td>
<td>710097</td>
<td>100.00%</td>
<td>24122</td>
</tr>
</tbody>
</table>

Source: U.S. Census, CRA Data (2015) and CRA Aggregate Data for 2015

Table 24: Total Dollar Amount of CY2015 Small Business Loan Originations for Suffolk County, MA compared against Suffolk County, MA aggregate.
Small Business Loan Discussion

Suffolk County Small Business Loans
Aggregate
In 2015, according to Suffolk County aggregate lending data, upper-income census tracts received the majority (52.4%) of small business loan dollars. The remaining small business loan dollars were distributed fairly evenly across the low-income, moderate-income, and middle-income census tracts. Low-income census tracts received 13.6% of loan dollars; moderate-income census tracts received 16.7% of loan dollars and middle-income census tracts received 17.7% of loan dollars. This pattern is similar to the distribution of small business loans in 2014, with a slight increase of 2.4% in lending to upper-income census tracts.

TD Bank Small Business Loans
In Suffolk County, TD Bank originated the highest proportion of its small business loans in upper-income census tracts (44.5%). Middle-income census tracts received 15.3% of loans, while moderate-income census tracts received 28.0% of loans. Low-income census tracts received the fewest loans (12.3%).

The dollar amount of small business loans, was highest in the upper-income census tracts (52.9%). Middle-income census tract received 20.8% of loan dollars. Moderate-income census tracts received 19.4% while lower-income census tracts received 6.9% of loan dollars.

TD Bank compared to Suffolk County Aggregate
TD Bank accounts for 1.2% of small business loans in Suffolk County and 3.4% of small business dollars loaned.
Webster Bank
Webster Bank

Distribution of Small Business Loans by Income Category of the Census Tract

<table>
<thead>
<tr>
<th>Census Tract Income Level</th>
<th>Loan Amount at Origination &lt;= $100,000</th>
<th>Loan Amount at Origination &gt; $100,000 but &lt;= $250,000</th>
<th>Loan Amount at Origination &gt; $250,000</th>
<th>Loans to Businesses with Gross Annual Revenues &lt;= $1 million</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td># $ (000s)</td>
<td># $ (000s)</td>
<td># $ (000s)</td>
<td># $ (000s)</td>
</tr>
<tr>
<td>Low</td>
<td>0 0</td>
<td>0 0</td>
<td>0 0</td>
<td>0 0</td>
</tr>
<tr>
<td>Moderate</td>
<td>0 0</td>
<td>0 0</td>
<td>0 0</td>
<td>0 0</td>
</tr>
<tr>
<td>Middle</td>
<td>0 0</td>
<td>0 0</td>
<td>0 0</td>
<td>0 0</td>
</tr>
<tr>
<td>Upper</td>
<td>1 85</td>
<td>4 850</td>
<td>1 500</td>
<td>1 85</td>
</tr>
<tr>
<td>Total</td>
<td>1 85</td>
<td>4 850</td>
<td>1 500</td>
<td>1 85</td>
</tr>
</tbody>
</table>

Source: U.S. Census, CRA Data for 2015

Table 22: CY2015 Small Business Loan Originations for Suffolk County, MA.

Distribution of the Number of Small Business Loans

<table>
<thead>
<tr>
<th>Census Tract Income Level</th>
<th>2015 Aggregate Lending Data (% of #)</th>
<th>2015 Bank Data (% of #)</th>
<th>Bank Compared to Aggregate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>%</td>
<td>#</td>
</tr>
<tr>
<td>Low</td>
<td>2903</td>
<td>14.93%</td>
<td>0</td>
</tr>
<tr>
<td>Moderate</td>
<td>4291</td>
<td>22.06%</td>
<td>0</td>
</tr>
<tr>
<td>Middle</td>
<td>3660</td>
<td>18.82%</td>
<td>0</td>
</tr>
<tr>
<td>Upper</td>
<td>8594</td>
<td>44.19%</td>
<td>7</td>
</tr>
<tr>
<td>Total</td>
<td>19448</td>
<td>100.00%</td>
<td>7</td>
</tr>
</tbody>
</table>

Source: U.S. Census, CRA Data (2015) and CRA Aggregate Data for 2015

Table 23: Number of CY2015 Small Business Loan Originations for Suffolk County, MA compared against Suffolk County, MA aggregate.

Distribution of the Dollar Amount of Small Business Loans

<table>
<thead>
<tr>
<th>Census Tract Income Level</th>
<th>2015 Aggregate Lending Data (% of $)</th>
<th>2015 Bank Data (% of $)</th>
<th>Bank Compared to Aggregate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$ (000s)</td>
<td>%</td>
<td>$ (000s)</td>
</tr>
<tr>
<td>Low</td>
<td>96907</td>
<td>13.65%</td>
<td>0</td>
</tr>
<tr>
<td>Moderate</td>
<td>115539</td>
<td>16.27%</td>
<td>0</td>
</tr>
<tr>
<td>Middle</td>
<td>125448</td>
<td>17.67%</td>
<td>0</td>
</tr>
<tr>
<td>Upper</td>
<td>372203</td>
<td>52.42%</td>
<td>1520</td>
</tr>
<tr>
<td>Total</td>
<td>710097</td>
<td>100.00%</td>
<td>1520</td>
</tr>
</tbody>
</table>

Source: U.S. Census, CRA Data (2015) and CRA Aggregate Data for 2015

Table 24: Total Dollar Amount of CY2015 Small Business Loan Originations for Suffolk County, MA compared against Suffolk County, MA aggregate.
Small Business Loan Discussion

Suffolk County Small Business Loans
Aggregate
In 2015, according to Suffolk County aggregate lending data, upper-income census tracts received the majority (52.4%) of small business loan dollars. The remaining small business loan dollars were distributed fairly evenly across the low-income, moderate-income, and middle-income census tracts. Low-income census tracts received 13.6% of loan dollars; moderate-income census tracts received 16.7% of loan dollars and middle-income census tracts received 17.7% of loan dollars. This pattern is similar to the distribution of small business loans in 2014, with a slight increase of 2.4% in lending to upper-income census tracts.

Webster Bank Small Business Loans
Webster Bank originated very few small business loans in Suffolk County in 2015. The bank originated 7 loans in upper-income census tracts and no loans in low-, moderate- or middle-income census tracts.

Webster Bank compared to Suffolk County Aggregate
Webster Bank accounts for 0.0% of small business loans in Suffolk County, and 0.2% of small business dollars loaned.
BankIQ prepared this document for the City of Boston.

With over twenty-five years’ Government Banking experience, BankIQ is an independent, woman-owned and operated business. BankIQ specializes in collecting, analyzing, preparing, and documenting Financial Services information for the Public Sector.

For further information, contact us via email at jnoble@bankiq.com