



2014 Linked Deposit Banking Report to the Mayor

ADDENDUM: SMALL BUSINESS LOANS



CITY OF BOSTON





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Small Business Loans Overview



Small Business Loans Overview

The following charts display the distribution of small business loans in the year 2014 in twelve banks included in the [City of Boston 2014 Linked Deposit Banking Report to the Mayor](#). The small business loan activity of these banks in the year 2014 is also compared to the 2014 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 2014 and the dollar amount of the loans. A discussion of the data section follows each chart section.

Banks included in this analysis of small business loans are:

- Bank of America, N.A.
- BNY Mellon, N.A.
- Blue Hills Bank
- Boston Private Bank
- Cathay Bank
- Century Bank and Trust
- Citizens Bank, N.A. (formerly RBS Citizens Bank)
- East Boston Savings Bank
- Eastern Bank
- JPMorgan Chase Bank, N.A.
- TD Bank, N.A.
- Webster Bank, N.A.

No CRA data was available for small business loans for the following banks included in the [City of Boston 2014 Linked Deposit Banking Report to the Mayor](#):

- Commonwealth Cooperative Bank
- Radius Bank (formerly First Trade Union Bank)
- OneUnited Bank
- Santander Bank N. A. (DE) (formerly Sovereign Bank)



Bank of America, N.A.



Bank of America, N.A.

Distribution of Small Business Loans by Income Category of the Census Tract								
Census Tract Income Level	Loan Amount at Origination <= \$100,000		Loan Amount at Origination > \$100,000 but <= \$250,000		Loan Amount at Origination > \$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 million	
	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)
Low	78	1360	5	916	9	5450	42	416
Moderate	127	2861	7	1094	6	2982	71	1873
Middle	100	2244	8	1230	7	3940	52	450
Upper	248	7367	21	3890	44	26146	99	3193
Total	553	13832	41	7130	66	38518	264	5932

Source: U.S. Census, CRA Data for 2014

Table 1: CY2014 Small Business Loan Originations for Suffolk County, MA.

Distribution of the Number of Small Business Loans					
Census Tract Income Level	2014 Aggregate Lending Data (% of #)		2014 Bank Data (% of #)		Bank Compared to Aggregate
	#	%	#	%	%
Low	2688	14.98%	134	14.50%	5.0%
Moderate	4003	22.30%	211	22.84%	5.3%
Middle	3378	18.82%	167	18.07%	4.9%
Upper	7878	43.90%	412	44.59%	5.2%
Total	17947	100.00%	924	100.00%	5.1%

Source: U.S. Census, CRA Data (2014) and CRA Aggregate Data for 2014

Table 2: Number of CY2014 Small Business Loan Originations for Suffolk County, MA compared against Suffolk County, MA aggregate.

Distribution of the Dollar Amount of Small Business Loans					
Census Tract Income Level	2014 Aggregate Lending Data (% of \$)		2014 Bank Data (% of \$)		Bank Compared to Aggregate
	\$ (000s)	%	\$ (000s)	%	%
Low	106825	15.61%	8142	12.45%	7.6%
Moderate	122727	17.94%	8810	13.47%	7.2%
Middle	109827	16.05%	7864	12.02%	7.2%
Upper	344810	50.40%	40596	62.06%	11.8%
Total	684189	100.00%	65412	100.00%	9.6%

Source: U.S. Census, CRA Data (2014) and CRA Aggregate Data for 2014

Table 3: Total Dollar Amount of CY2014 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 2014, according to Suffolk County aggregate lending data, upper-income census tracts received the majority (50.4%) 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 15.6% of loan dollars; moderate-income census tracts received 17.9% of loan dollars; and middle-income census tracts received 16.0% of loan dollars. This pattern is similar to the distribution of small business loans in 2013, with a slight increase of 2.9% 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 12.5% of its loan dollars in lower-income census tracts, while moderate-income census tracts received 13.5%. Middle-income census tracts received 12.0% of loan dollars, and Upper-income census tracts received the greatest share of loan dollars, at 62.0%.

The bank's distribution of loans across census tracts was slightly more even. Lower-income census tracts received 14.5% of loans, while moderate-income census tracts received 22.8% of loans. Middle-income census tracts received 18.1% of loans by number, and upper-income census tracts again received the largest share of loans, at 44.6%.

Compared to 2013, this distribution of loans reflects a 7.9% increase in loans originated in upper-income census tracts.

Bank of America compared to Suffolk County Aggregate

Bank of America accounts for 5.1% of small business loans in Suffolk County by number, and 9.6% by dollar volume.





BNY Mellon, N.A.



BNY Mellon, N.A.

Distribution of Small Business Loans by Income Category of the Census Tract								
Census Tract Income Level	Loan Amount at Origination <= \$100,000		Loan Amount at Origination > \$100,000 but <= \$250,000		Loan Amount at Origination > \$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 million	
	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)
Low	0	0	0	0	0	0	0	0
Moderate	0	0	0	0	0	0	0	0
Middle	0	0	0	0	0	0	0	0
Upper	0	0	1	200	3	1819	2	891
Total	0	0	1	200	3	1819	2	891

Source: U.S. Census, CRA Data for 2014

Table 4: CY2014 Small Business Loan Originations for Suffolk County, MA.

Distribution of the Number of Small Business Loans					
Census Tract Income Level	2014 Aggregate Lending Data (% of #)		2014 Bank Data (% of #)		Bank Compared to Aggregate
	#	%	#	%	%
Low	2688	14.98%	0	0.00%	0.0%
Moderate	4003	22.30%	0	0.00%	0.0%
Middle	3378	18.82%	0	0.00%	0.0%
Upper	7878	43.90%	6	100.00%	0.1%
Total	17947	100.00%	6	100.00%	0.0%

Source: U.S. Census, CRA Data (2014) and CRA Aggregate Data for 2014

Table 5: Number of CY2014 Small Business Loan Originations for Suffolk County, MA compared against Suffolk County, MA aggregate.

Distribution of the Dollar Amount of Small Business Loans					
Census Tract Income Level	2014 Aggregate Lending Data (% of \$)		2014 Bank Data (% of \$)		Bank Compared to Aggregate
	\$ (000s)	%	\$ (000s)	%	%
Low	106825	15.61%	0	0.00%	0.0%
Moderate	122727	17.94%	0	0.00%	0.0%
Middle	109827	16.05%	0	0.00%	0.0%
Upper	344810	50.40%	2910	100.00%	0.8%
Total	684189	100.00%	2910	100.00%	0.4%

Source: U.S. Census, CRA Data (2014) and CRA Aggregate Data for 2014

Table 6: Total Dollar Amount of CY2014 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 2014, according to Suffolk County aggregate lending data, upper-income census tracts received the majority (50.4%) 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 15.6% of loan dollars; moderate-income census tracts received 17.9% of loan dollars; and middle-income census tracts received 16.0% of loan dollars. This pattern is similar to the distribution of small business loans in 2013, with a slight increase of 2.9% in lending to upper-income census tracts.

BNY Mellon Small Business Loans

BNY Mellon originated six small business loans in Suffolk County in 2014. Upper-income census tracts received 100.0% of these loans.

BNY Mellon compared to Suffolk County

Aggregate

BNY Mellon accounts for 0.0% of small business loans in Suffolk County by number, and 0.4% by dollar amount. This level of lending represents a decrease in terms of both number of loans and loan dollars from the bank's 2013 lending levels in Suffolk County.





Blue Hills Bank



Blue Hills Bank

Distribution of Small Business Loans by Income Category of the Census Tract								
Census Tract Income Level	Loan Amount at Origination <= \$100,000		Loan Amount at Origination > \$100,000 but <= \$250,000		Loan Amount at Origination > \$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 million	
	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)
Low	0	0	0	0	0	0	0	0
Moderate	2	75	1	159	5	2525	6	1509
Middle	1	100	0	0	0	0	0	0
Upper	1	100	1	137	2	800	1	300
Total	4	275	2	296	7	3325	7	1809

Source: U.S. Census, CRA Data for 2014

Table 7: CY2014 Small Business Loan Originations for Suffolk County, MA.

Distribution of the Number of Small Business Loans					
Census Tract Income Level	2014 Aggregate Lending Data (% of #)		2014 Bank Data (% of #)		Bank Compared to Aggregate
	#	%	#	%	%
Low	2688	14.98%	0	0.00%	0.0%
Moderate	4003	22.30%	14	70.00%	0.3%
Middle	3378	18.82%	1	5.00%	0.0%
Upper	7878	43.90%	5	25.00%	0.1%
Total	17947	100.00%	20	100.00%	0.1%

Source: U.S. Census, CRA Data (2014) and CRA Aggregate Data for 2014

Table 8: Number of CY2014 Small Business Loan Originations for Suffolk County, MA compared against Suffolk County, MA aggregate.

Distribution of the Dollar Amount of Small Business Loans					
Census Tract Income Level	2014 Aggregate Lending Data (% of \$)		2014 Bank Data (% of \$)		Bank Compared to Aggregate
	\$ (000s)	%	\$ (000s)	%	%
Low	106825	15.61%	0	0.00%	0.0%
Moderate	122727	17.94%	4268	74.81%	3.5%
Middle	109827	16.05%	100	1.75%	0.1%
Upper	344810	50.40%	1337	23.44%	0.4%
Total	684189	100.00%	5705	100.00%	0.8%

Source: U.S. Census, CRA Data (2014) and CRA Aggregate Data for 2014

Table 9: Total Dollar Amount of CY2014 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 2014, according to Suffolk County aggregate lending data, upper-income census tracts received the majority (50.4%) 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 15.6% of loan dollars; moderate-income census tracts received 17.9% of loan dollars; and middle-income census tracts received 16.0% of loan dollars. This pattern is similar to the distribution of small business loans in 2013, with a slight increase of 2.9% in lending to upper-income census tracts.

Blue Hills Bank Small Business Loans

Blue Hills Bank originated 20 small business loans in Suffolk County in 2014. Moderate-income census tracts received the majority of these loans (70.0%), while middle-income tracts received 5.0%, and upper-income tracts received 25.0%. The bank originated no loans in low-income tracts in 2014.

The bank's distribution of small business loan dollars followed a similar pattern. Moderate-income census tracts received 75.0% of loan dollars, middle-income tracts received 2.0%, and upper-income tracts received 23.0%. Low-income tracts received no loan dollars.

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 0.8% by dollar amount. There is no 2013 lending data for Blue Hills Bank. In 2012, the bank originated only one small business loan, in an upper-income census tract.





Boston Private Bank



Boston Private Bank

Distribution of Small Business Loans by Income Category of the Census Tract								
Census Tract Income Level	Loan Amount at Origination <= \$100,000		Loan Amount at Origination > \$100,000 but <= \$250,000		Loan Amount at Origination > \$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 million	
	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)
Low	1	100	3	620	2	1600	2	370
Moderate	1	35	1	160	2	1800	2	195
Middle	0	0	1	200	5	3140	1	300
Upper	14	1025	14	2682	36	20702	8	1095
Total	16	1160	19	3662	45	27242	13	1960

Source: U.S. Census, CRA Data for 2014

Table 10: CY2014 Small Business Loan Originations for Suffolk County, MA.

Distribution of the Number of Small Business Loans					
Census Tract Income Level	2014 Aggregate Lending Data (% of #)		2014 Bank Data (% of #)		Bank Compared to Aggregate
	#	%	#	%	%
Low	2688	14.98%	8	8.60%	0.3%
Moderate	4003	22.30%	6	6.45%	0.1%
Middle	3378	18.82%	7	7.53%	0.2%
Upper	7878	43.90%	72	77.42%	0.9%
Total	17947	100.00%	93	100.00%	0.5%

Source: U.S. Census, CRA Data (2014) and CRA Aggregate Data for 2014

Table 11: Number of CY2014 Small Business Loan Originations for Suffolk County, MA compared against Suffolk County, MA aggregate.

Distribution of the Dollar Amount of Small Business Loans					
Census Tract Income Level	2014 Aggregate Lending Data (% of \$)		2014 Bank Data (% of \$)		Bank Compared to Aggregate
	\$ (000s)	%	\$ (000s)	%	%
Low	106825	15.61%	2690	7.91%	2.5%
Moderate	122727	17.94%	2190	6.44%	1.8%
Middle	109827	16.05%	3640	10.70%	3.3%
Upper	344810	50.40%	25504	74.96%	7.4%
Total	684189	100.00%	34024	100.00%	5.0%

Source: U.S. Census, CRA Data (2014) and CRA Aggregate Data for 2014

Table 12: Total Dollar Amount of CY2014 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 2014, according to Suffolk County aggregate lending data, upper-income census tracts received the majority (50.4%) 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 15.6% of loan dollars; moderate-income census tracts received 17.9% of loan dollars; and middle-income census tracts received 16.0% of loan dollars. This pattern is similar to the distribution of small business loans in 2013, with a slight increase of 2.9% 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 (72, or 77.4%). Lower-income census tracts received a smaller number of loans (eight, or 8.6%). Moderate- and middle-income census tracts received the fewest loans, with six and seven, respectively.

The dollar amount of small business loans followed a similar distribution pattern across the income levels: upper (75.0%), lower (7.9%), moderate (6.4%) and middle (10.7%).

Boston Private Bank compared to Suffolk County Aggregate

Boston Private Bank accounts for 0.5% of small business loans in Suffolk County, and 5.0% of aggregate small business loan dollars.





Cathay Bank



Cathay Bank

Distribution of Small Business Loans by Income Category of the Census Tract								
Census Tract Income Level	Loan Amount at Origination <= \$100,000		Loan Amount at Origination > \$100,000 but <= \$250,000		Loan Amount at Origination > \$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 million	
	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)
Low	0	0	0	0	0	0	0	0
Moderate	0	0	0	0	0	0	0	0
Middle	0	0	0	0	0	0	0	0
Upper	3	150	0	0	0	0	2	100
Total	3	150	0	0	0	0	2	100

Source: U.S. Census, CRA Data for 2014

Table 13: CY2014 Small Business Loan Originations for Suffolk County, MA.

Distribution of the Number of Small Business Loans					
Census Tract Income Level	2014 Aggregate Lending Data (% of #)		2014 Bank Data (% of #)		Bank Compared to Aggregate
	#	%	#	%	%
Low	2688	14.98%	0	0.00%	0.0%
Moderate	4003	22.30%	0	0.00%	0.0%
Middle	3378	18.82%	0	0.00%	0.0%
Upper	7878	43.90%	5	100.00%	0.1%
Total	17947	100.00%	5	100.00%	0.0%

Source: U.S. Census, CRA Data (2014) and CRA Aggregate Data for 2014

Table 14: Number of CY2014 Small Business Loan Originations for Suffolk County, MA compared against Suffolk County, MA aggregate.

Distribution of the Dollar Amount of Small Business Loans					
Census Tract Income Level	2014 Aggregate Lending Data (% of \$)		2014 Bank Data (% of \$)		Bank Compared to Aggregate
	\$ (000s)	%	\$ (000s)	%	%
Low	106825	15.61%	0	0.00%	0.0%
Moderate	122727	17.94%	0	0.00%	0.0%
Middle	109827	16.05%	0	0.00%	0.0%
Upper	344810	50.40%	250	100.00%	0.1%
Total	684189	100.00%	250	100.00%	0.0%

Source: U.S. Census, CRA Data (2014) and CRA Aggregate Data for 2014

Table 15: Total Dollar Amount of CY2014 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 2014, according to Suffolk County aggregate lending data, upper-income census tracts received the majority (50.4%) 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 15.6% of loan dollars; moderate-income census tracts received 17.9% of loan dollars; and middle-income census tracts received 16.0% of loan dollars. This pattern is similar to the distribution of small business loans in 2013, with a slight increase of 2.9% in lending to upper-income census tracts.

Cathay Bank Small Business Loans

In Suffolk County, Cathay Bank originated very few small business loans in 2014. The bank originated only five loans, all of which were in upper-income census tracts. These loans totaled \$250,000, as compared to \$2,710,000 in 2013.

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 (0.0%). This marks a decrease from lending levels in 2013, when the bank accounted for 0.4% of small business loan dollars.





Century Bank and Trust



Century Bank and Trust

Distribution of Small Business Loans by Income Category of the Census Tract								
Census Tract Income Level	Loan Amount at Origination <= \$100,000		Loan Amount at Origination > \$100,000 but <= \$250,000		Loan Amount at Origination > \$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 million	
	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)
Low	6	333	3	700	5	1825	6	1060
Moderate	11	503	2	310	0	0	9	598
Middle	7	418	0	0	1	431	4	534
Upper	11	522	6	1259	8	4234	9	910
Total	35	1776	11	2269	14	6490	28	3102

Source: U.S. Census, CRA Data for 2014

Table 16: CY2014 Small Business Loan Originations for Suffolk County, MA.

Distribution of the Number of Small Business Loans					
Census Tract Income Level	2014 Aggregate Lending Data (% of #)		2014 Bank Data (% of #)		Bank Compared to Aggregate
	#	%	#	%	%
Low	2688	14.98%	20	22.73%	0.7%
Moderate	4003	22.30%	22	25.00%	0.5%
Middle	3378	18.82%	12	13.64%	0.4%
Upper	7878	43.90%	34	38.64%	0.4%
Total	17947	100.00%	88	100.00%	0.5%

Source: U.S. Census, CRA Data (2014) and CRA Aggregate Data for 2014

Table 17: Number of CY2014 Small Business Loan Originations for Suffolk County, MA compared against Suffolk County, MA aggregate.

Distribution of the Dollar Amount of Small Business Loans					
Census Tract Income Level	2014 Aggregate Lending Data (% of \$)		2014 Bank Data (% of \$)		Bank Compared to Aggregate
	\$ (000s)	%	\$ (000s)	%	%
Low	106825	15.61%	3918	28.73%	3.7%
Moderate	122727	17.94%	1411	10.35%	1.1%
Middle	109827	16.05%	1383	10.14%	1.3%
Upper	344810	50.40%	6925	50.78%	2.0%
Total	684189	100.00%	13637	100.00%	2.0%

Source: U.S. Census, CRA Data (2014) and CRA Aggregate Data for 2014

Table 18: Total Dollar Amount of CY2014 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 2014, according to Suffolk County aggregate lending data, upper-income census tracts received the majority (50.4%) 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 15.6% of loan dollars; moderate-income census tracts received 17.9% of loan dollars; and middle-income census tracts received 16.0% of loan dollars. This pattern is similar to the distribution of small business loans in 2013, with a slight increase of 2.9% in lending to upper-income census tracts.

Century Bank Small Business Loans

In Suffolk County, Century Bank originated the majority of its loans (38.6%) in upper-income census tracts. Moderate-income census tracts received 22 loans, or 25.0%, while lower-income census tracts received 20 loans, or 22.7%. Middle-income census tracts received the smallest share, with 13.6%.

The majority of the bank's loan dollars were also originated in upper-income census tracts, which received 50.8% of all loan dollars. Middle-income census tracts received 10.1% of loan dollars, and moderate-income census tracts received 10.4%. Lower-income census tracts received 28.7% of small business loan dollars.

Century Bank compared to Suffolk County

Aggregate

Century Bank accounts for a small percentage of the number of small business loans in Suffolk County (0.5%). Century Bank accounts for 2.0% of the dollars of small business loans.





Citizens Bank, N.A.



Citizens Bank, N.A.

Distribution of Small Business Loans by Income Category of the Census Tract								
Census Tract Income Level	Loan Amount at Origination <= \$100,000		Loan Amount at Origination > \$100,000 but <= \$250,000		Loan Amount at Origination > \$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 million	
	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)
Low	58	1048	3	600	3	1900	43	1181
Moderate	108	1463	5	796	4	2458	78	1810
Middle	54	1054	7	1278	5	1798	44	2434
Upper	158	4010	20	3957	18	10430	109	5239
Total	378	7575	35	6631	30	16586	274	10664

Source: U.S. Census, CRA Data for 2014

Table 19: CY2014 Small Business Loan Originations for Suffolk County, MA.

Distribution of the Number of Small Business Loans					
Census Tract Income Level	2014 Aggregate Lending Data (% of #)		2014 Bank Data (% of #)		Bank Compared to Aggregate
	#	%	#	%	%
Low	2341	14.46%	107	14.92%	4.6%
Moderate	3414	21.09%	195	27.20%	5.7%
Middle	3262	20.16%	110	15.34%	3.4%
Upper	7167	44.28%	305	42.54%	4.3%
Total	16184	100.00%	717	100.00%	4.4%

Source: U.S. Census, CRA Data (2014) and CRA Aggregate Data for 2014

Table 20: Number of CY2014 Small Business Loan Originations for Suffolk County, MA compared against Suffolk County, MA aggregate.

Distribution of the Dollar Amount of Small Business Loans					
Census Tract Income Level	2014 Aggregate Lending Data (% of \$)		2014 Bank Data (% of \$)		Bank Compared to Aggregate
	\$ (000s)	%	\$ (000s)	%	%
Low	113377	17.42%	4729	11.41%	4.2%
Moderate	117560	18.06%	6527	15.74%	5.6%
Middle	110551	16.99%	6564	15.83%	5.9%
Upper	309339	47.53%	23636	57.01%	7.6%
Total	650827	100.00%	41456	100.00%	6.4%

Source: U.S. Census, CRA Data (2014) and CRA Aggregate Data for 2014

Table 21: Total Dollar Amount of CY2014 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 2014, according to Suffolk County aggregate lending data, upper-income census tracts received the majority (50.4%) 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 15.6% of loan dollars; moderate-income census tracts received 17.9% of loan dollars; and middle-income census tracts received 16.0% of loan dollars. This pattern is similar to the distribution of small business loans in 2013, with a slight increase of 2.9% in lending to upper-income census tracts.

Citizens Bank Small Business Loans

In Suffolk County, the numbers of small business loans originated by Citizens Bank were distributed in the following pattern across income tracts: lower (14.9%), moderate (27.2%), middle (15.3%), and upper (42.5%).

The bank's small-business loan dollars followed a similar distribution. Upper-income geographies received the majority (57%) of loan dollars, while middle-income census tracts received 15.8%. Moderate- and lower-income census tracts received 15.7% and 11.4% respectively.

Citizens Bank compared to Suffolk County

Aggregate

Citizens Bank accounts for 4.4% of small business loans in Suffolk County by number, and 6.4% by dollar amount.





East Boston Savings Bank



East Boston Savings Bank

Distribution of Small Business Loans by Income Category of the Census Tract								
Census Tract Income Level	Loan Amount at Origination <= \$100,000		Loan Amount at Origination > \$100,000 but <= \$250,000		Loan Amount at Origination > \$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 million	
	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)
Low	3	250	6	1150	3	1588	4	1050
Moderate	3	159	2	435	5	2735	6	2420
Middle	2	135	2	450	4	2265	7	2750
Upper	1	100	0	0	3	2150	0	0
Total	9	644	10	2035	15	8738	17	6220

Source: U.S. Census, CRA Data for 2014

Table 22: CY2014 Small Business Loan Originations for Suffolk County, MA.

Distribution of the Number of Small Business Loans					
Census Tract Income Level	2014 Aggregate Lending Data (% of #)		2014 Bank Data (% of #)		Bank Compared to Aggregate
	#	%	#	%	%
Low	2688	14.98%	16	31.37%	0.6%
Moderate	4003	22.30%	16	31.37%	0.4%
Middle	3378	18.82%	15	29.41%	0.4%
Upper	7878	43.90%	4	7.84%	0.1%
Total	17947	100.00%	51	100.00%	0.3%

Source: U.S. Census, CRA Data (2014) and CRA Aggregate Data for 2014

Table 23: Number of CY2014 Small Business Loan Originations for Suffolk County, MA compared against Suffolk County, MA aggregate.

Distribution of the Dollar Amount of Small Business Loans					
Census Tract Income Level	2014 Aggregate Lending Data (% of \$)		2014 Bank Data (% of \$)		Bank Compared to Aggregate
	\$ (000s)	%	\$ (000s)	%	%
Low	106825	15.61%	4038	22.90%	3.8%
Moderate	122727	17.94%	5749	32.60%	4.7%
Middle	109827	16.05%	5600	31.75%	5.1%
Upper	344810	50.40%	2250	12.76%	0.7%
Total	684189	100.00%	17637	100.00%	2.6%

Source: U.S. Census, CRA Data (2014) and CRA Aggregate Data for 2014

Table 24: Total Dollar Amount of CY2014 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 2014, according to Suffolk County aggregate lending data, upper-income census tracts received the majority (50.4%) 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 15.6% of loan dollars; moderate-income census tracts received 17.9% of loan dollars; and middle-income census tracts received 16.0% of loan dollars. This pattern is similar to the distribution of small business loans in 2013, with a slight increase of 2.9% in lending to upper-income census tracts.

East Boston Savings Bank Small Business Loans

In Suffolk County, East Boston Savings Bank originated most of its loans in the low- to middle-income census tracts. Low-income tracts received 16 loans (31.4%), moderate-income tracts also received 16 loans (31.4%), and middle-income tracts received 15 loans (29.4%). Upper income tracts received four loans (7.8%).

In terms of distribution of loan dollars, moderate-income census tracts received the highest proportion (32.6%), followed by middle-income census tracts (31.8%). Upper-income census tracts received 12.8% of the bank's small business loan dollars, while low-income census tracts received 22.9% 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 (0.3%). The bank accounts for 2.6% of the dollars of small business loans.





Eastern Bank



Eastern Bank

Distribution of Small Business Loans by Income Category of the Census Tract								
Census Tract Income Level	Loan Amount at Origination <= \$100,000		Loan Amount at Origination > \$100,000 but <= \$250,000		Loan Amount at Origination > \$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 million	
	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)
Low	21	1124	5	978	12	5699	23	2941
Moderate	30	1428	7	1450	7	2890	24	1340
Middle	22	1014	6	1350	5	2974	21	1694
Upper	85	4442	30	5949	42	25147	52	6275
Total	158	8008	48	9727	66	36710	120	12250

Source: U.S. Census, CRA Data for 2014

Table 25: CY2014 Small Business Loan Originations for Suffolk County, MA.

Distribution of the Number of Small Business Loans					
Census Tract Income Level	2014 Aggregate Lending Data (% of #)		2014 Bank Data (% of #)		Bank Compared to Aggregate %
	#	%	#	%	
Low	2688	14.98%	61	15.56%	2.3%
Moderate	4003	22.30%	68	17.35%	1.7%
Middle	3378	18.82%	54	13.78%	1.6%
Upper	7878	43.90%	209	53.32%	2.7%
Total	17947	100.00%	392	100.00%	2.2%

Source: U.S. Census, CRA Data (2014) and CRA Aggregate Data for 2014

Table 26: Number of CY2014 Small Business Loan Originations for Suffolk County, MA compared against Suffolk County, MA aggregate.

Distribution of the Dollar Amount of Small Business Loans					
Census Tract Income Level	2014 Aggregate Lending Data (% of \$)		2014 Bank Data (% of \$)		Bank Compared to Aggregate %
	\$ (000s)	%	\$ (000s)	%	
Low	113377	17.42%	10742	16.11%	9.5%
Moderate	117560	18.06%	7108	10.66%	6.0%
Middle	110551	16.99%	7032	10.54%	6.4%
Upper	309339	47.53%	41813	62.69%	13.5%
Total	650827	100.00%	66695	100.00%	10.2%

Source: U.S. Census, CRA Data (2014) and CRA Aggregate Data for 2014

Table 27: Total Dollar Amount of CY2014 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 2014, according to Suffolk County aggregate lending data, upper-income census tracts received the majority (50.4%) 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 15.6% of loan dollars; moderate-income census tracts received 17.9% of loan dollars; and middle-income census tracts received 16.0% of loan dollars. This pattern is similar to the distribution of small business loans in 2013, with a slight increase of 2.9% 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 (209, or 53.3%). Middle-income census tracts received 54 loans, or 13.8%. Moderate-income census tracts received 68, or 17.3%, while low-income census tracts received 61, or 15.6%.

The bank's small business loan dollars were concentrated in upper-income census tracts, which received more than half of all loan dollars (62.7%). Middle-income census tracts received 10.5% of loan dollars, while moderate-income and lower-income census tracts received 10.7% and 16.1% of loan dollars respectively.

Eastern Bank compared to Suffolk County

Aggregate

Eastern Bank accounts for 2.2% of small business loans in Suffolk County by number of loans and 10.2% by dollar amount.





JPMorgan Chase Bank, N.A.



JPMorgan Chase Bank, N.A.

Distribution of Small Business Loans by Income Category of the Census Tract								
Census Tract Income Level	Loan Amount at Origination <= \$100,000		Loan Amount at Origination > \$100,000 but <= \$250,000		Loan Amount at Origination > \$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 million	
	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)
Low	3	163	0	0	0	0	0	0
Moderate	10	320	0	0	0	0	0	0
Middle	5	220	0	0	0	0	0	0
Upper	11	419	0	0	2	1800	0	0
Total	29	1122	0	0	2	1800	0	0

Source: U.S. Census, CRA Data for 2014

Table 28: CY2014 Small Business Loan Originations for Suffolk County, MA.

Distribution of the Number of Small Business Loans					
Census Tract Income Level	2014 Aggregate Lending Data (% of #)		2014 Bank Data (% of #)		Bank Compared to Aggregate
	#	%	#	%	%
Low	2341	14.46%	3	9.68%	0.1%
Moderate	3414	21.09%	10	32.26%	0.3%
Middle	3262	20.16%	5	16.13%	0.2%
Upper	7167	44.28%	13	41.94%	0.2%
Total	16184	100.00%	31	100.00%	0.2%

Source: U.S. Census, CRA Data (2014) and CRA Aggregate Data for 2014

Table 29: Number of CY2014 Small Business Loan Originations for Suffolk County, MA compared against Suffolk County, MA aggregate.

Distribution of the Dollar Amount of Small Business Loans					
Census Tract Income Level	2014 Aggregate Lending Data (% of \$)		2014 Bank Data (% of \$)		Bank Compared to Aggregate
	\$ (000s)	%	\$ (000s)	%	%
Low	113377	17.42%	163	5.58%	0.1%
Moderate	117560	18.06%	320	10.95%	0.3%
Middle	110551	16.99%	220	7.53%	0.2%
Upper	309339	47.53%	2219	75.94%	0.7%
Total	650827	100.00%	2922	100.00%	0.4%

Source: U.S. Census, CRA Data (2014) and CRA Aggregate Data for 2014

Table 30: Total Dollar Amount of CY2014 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 2014, according to Suffolk County aggregate lending data, upper-income census tracts received the majority (50.4%) 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 15.6% of loan dollars; moderate-income census tracts received 17.9% of loan dollars; and middle-income census tracts received 16.0% of loan dollars. This pattern is similar to the distribution of small business loans in 2013, with a slight increase of 2.9% in lending to upper-income census tracts.

JPMorgan Chase Bank Small Business Loans

In Suffolk County in 2014, JPMorgan Chase Bank originated 31 small business loans. The bank originated 13 (41.9%) of these loans in upper-income census tracts and five (16.1%) of these loans in middle-income census tracts. Moderate-income census tracts received 10 (32.2%) small business loans. Lower-income census tracts received three (9.7%) small business loans.

Upper-income census tracts received the majority of the bank's loan dollars (75.9%). Moderate-income census tracts received 11.0% of loan dollars, while middle- and lower-income census tracts received 7.5% and 5.6% 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 0.4% by dollar amount.





TD Bank, N.A.



TD Bank, N.A.

Distribution of Small Business Loans by Income Category of the Census Tract								
Census Tract Income Level	Loan Amount at Origination <= \$100,000		Loan Amount at Origination > \$100,000 but <= \$250,000		Loan Amount at Origination > \$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 million	
	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)
Low	17	1018	1	175	0	0	10	656
Moderate	30	1186	2	400	1	604	17	1311
Middle	14	389	1	150	5	2140	9	128
Upper	43	1963	10	1517	9	6236	27	2193
Total	104	4556	14	2242	15	8980	63	4288

Source: U.S. Census, CRA Data for 2014

Table 31: CY2014 Small Business Loan Originations for Suffolk County, MA.

Distribution of the Number of Small Business Loans					
Census Tract Income Level	2014 Aggregate Lending Data (% of #)		2014 Bank Data (% of #)		Bank Compared to Aggregate
	#	%	#	%	%
Low	2341	14.46%	28	14.29%	1.2%
Moderate	3414	21.09%	50	25.51%	1.5%
Middle	3262	20.16%	29	14.80%	0.9%
Upper	7167	44.28%	89	45.41%	1.2%
Total	16184	100.00%	196	100.00%	1.2%

Source: U.S. Census, CRA Data (2014) and CRA Aggregate Data for 2014

Table 32: Number of CY2014 Small Business Loan Originations for Suffolk County, MA compared against Suffolk County, MA aggregate.

Distribution of the Dollar Amount of Small Business Loans					
Census Tract Income Level	2014 Aggregate Lending Data (% of \$)		2014 Bank Data (% of \$)		Bank Compared to Aggregate
	\$ (000s)	%	\$ (000s)	%	%
Low	113377	17.42%	1849	9.21%	1.6%
Moderate	117560	18.06%	3501	17.45%	3.0%
Middle	110551	16.99%	2807	13.99%	2.5%
Upper	309339	47.53%	11909	59.35%	3.8%
Total	650827	100.00%	20066	100.00%	3.1%

Source: U.S. Census, CRA Data (2014) and CRA Aggregate Data for 2014

Table 33: Total Dollar Amount of CY2014 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 2014, according to Suffolk County aggregate lending data, upper-income census tracts received the majority (50.4%) 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 15.6% of loan dollars; moderate-income census tracts received 17.9% of loan dollars; and middle-income census tracts received 16.0% of loan dollars. This pattern is similar to the distribution of small business loans in 2013, with a slight increase of 2.9% 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 (45.4%) Middle-income census tracts received 14.8% of loans, while moderate-income census tracts received 25.5% of loans. Low-income census tracts received the fewest loans (14.3%).

The dollar amount of small business loans also favored upper-income census tracts. These census tracts received 59.3% of loan dollars. Lower-income census tracts received 9.2% of loan dollars, while moderate-income census tracts received 17.5%, and middle-income tracts received 14.0%.

TD Bank compared to Suffolk County

Aggregate

TD Bank accounts for 1.2% of small business loans in Suffolk County and 3.1% of small business dollars loaned.





Webster Bank, N.A.



Webster Bank, N.A.

Distribution of Small Business Loans by Income Category of the Census Tract								
Census Tract Income Level	Loan Amount at Origination <= \$100,000		Loan Amount at Origination > \$100,000 but <= \$250,000		Loan Amount at Origination > \$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 million	
	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)
Low	0	0	0	0	0	0	0	0
Moderate	0	0	0	0	0	0	0	0
Middle	0	0	0	0	0	0	0	0
Upper	1	75	0	0	4	2093	0	0
Total	1	75	0	0	4	2093	0	0

Source: U.S. Census, CRA Data for 2014

Table 34: CY2014 Small Business Loan Originations for Suffolk County, MA.

Distribution of the Number of Small Business Loans					
Census Tract Income Level	2014 Aggregate Lending Data (% of #)		2014 Bank Data (% of #)		Bank Compared to Aggregate
	#	%	#	%	%
Low	2341	14.46%	0	0.00%	0.0%
Moderate	3414	21.09%	0	0.00%	0.0%
Middle	3262	20.16%	0	0.00%	0.0%
Upper	7167	44.28%	5	100.00%	0.1%
Total	16184	100.00%	5	100.00%	0.0%

Source: U.S. Census, CRA Data (2014) and CRA Aggregate Data for 2014

Table 35: Number of CY2014 Small Business Loan Originations for Suffolk County, MA compared against Suffolk County, MA aggregate.

Distribution of the Dollar Amount of Small Business Loans					
Census Tract Income Level	2014 Aggregate Lending Data (% of \$)		2014 Bank Data (% of \$)		Bank Compared to Aggregate
	\$ (000s)	%	\$ (000s)	%	%
Low	113377	17.42%	0	0.00%	0.0%
Moderate	117560	18.06%	0	0.00%	0.0%
Middle	110551	16.99%	0	0.00%	0.0%
Upper	309339	47.53%	2168	100.00%	0.7%
Total	650827	100.00%	2168	100.00%	0.3%

Source: U.S. Census, CRA Data (2014) and CRA Aggregate Data for 2014

Table 36: Total Dollar Amount of CY2014 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 2014, according to Suffolk County aggregate lending data, upper-income census tracts received the majority (50.4%) 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 15.6% of loan dollars; moderate-income census tracts received 17.9% of loan dollars; and middle-income census tracts received 16.0% of loan dollars. This pattern is similar to the distribution of small business loans in 2013, with a slight increase of 2.9% in lending to upper-income census tracts.

Webster Bank Small Business Loans

Webster Bank originated just five small business loans in Suffolk County in 2014, all to upper-income census tracts.

Webster Bank compared to Suffolk County

Aggregate

Webster Bank accounts for 0.0% of small business loans in Suffolk County and 0.3% of small business dollars loaned.





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BankIQ prepared this document for the City of Boston.

With over twenty 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.

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