



# THE LENDER'S ADVANTAGE

## Massachusetts Lender of the Quarter Awards

### \* *3<sup>rd</sup> Quarter 2010, North Shore Bank*

This award is being presented to North Shore Bank in recognition of their excellent SBA activity for the third quarter, fiscal year 2010. The bank had 8 SBA loan approvals between 3/31/10 and 6/30/10. These 8 approvals exceed their 7 SBA loan approvals for the first 6 months of the fiscal year. In addition, the 15 approvals exceeds the lender's entire SBA lending activity of 11 in Fiscal Year 2009, which was their best SBA year ever.

### \* *2<sup>nd</sup> Quarter 2010, First Trade Union Bank*

This award is being presented to First Trade Union Bank in recognition of their excellent SBA activity for the second quarter, fiscal year 2010. As of 3/31/10, First Trade Union Bank had 11 approvals, up from 3 approvals at 12/31/09. This activity for the first 6 months doubles their entire SBA loan approval total of 5 for fiscal year 2009. First Trade Union Bank was granted Preferred Lending (PLP) status in November, 2009.

### \* *1st Quarter FY 2010, Holbrook Cooperative Bank*

This award is being presented to Holbrook Cooperative Bank in recognition of their excellent SBA activity for the quarter. As of 12/31/09, Holbrook Cooperative Bank had 8 loan approvals, totaling over 6 million dollars, making them the highest dollar lender in the state.

### \* *4th Quarter FY 2009, Eastern Bank*

This award is being presented to Eastern Bank in recognition of their excellent SBA activity for the quarter. At 7/1/2009, Eastern Bank had 45 loan approvals. In the last quarter of the year, Eastern Bank approved 111 loans, more than doubling their activity for the first three quarters. The lender ended the year with 156 approvals, ending fiscal year 2009, as the most active SBA lender in the state.

### \* *3rd Quarter FY 2009, United Bank*

This award is being presented to United Bank in recognition of their SBA activity for the last 3 month period, 12/31/08 to 3/31/09. During this period the lender made 8 SBA loans, they had made only 1 loan for the period 10/1 – 12/31. With a total of 9 SBA approvals in Massachusetts, the lender ranks as the 12<sup>th</sup> most active lender in the state out of 86 lenders. It is with great pleasure that we present this award to United Bank.

*\*2nd quarter FY 2009, **Commerce Bank.***

This award is being presented to Commerce Bank in recognition of their SBA activity for the last 3 month period, 11/1/2008 to 2/1/2009. During this period the lender made 6 SBA loans. It is noted that the 6 loans surpasses their entire year end activities for the last 5 years. It is even more impressive that the loans were made during these tough economic times. As of 1/31/09, the lender ranked as our 10th most active SBA lender in the state. It is with great pleasure that we present this award to Commerce Bank.

*\* 1st Quarter FY 2009, **Leader Bank***

This award is being presented to Leader Bank in recognition of their SBA activity for the first 2 months of SBA's FY 2009, October and November. Leader Bank became an SBA participant in 2006, but did not book their first SBA loan until fiscal year 2008. During FY 2008, the bank had 5 loan approvals, all Express. In the first 2 months of FY 2009, they have already matched that 5 loan approval production. As of the 11/30/08 lender ranking, they rank #8. It is with great pleasure that we present this award to Leader Bank.

*\*4th Quarter 2008, **Fidelity Co-Operative Bank***

This award is being presented to Fidelity Co-Operative Bank in recognition of their excellent SBA activity for the quarter. The bank had 6 SBA loan approvals between 6/30/08 and 9/30/08. In all of Fiscal Year 2007, the lender had 1 SBA approval. In fiscal year 2008, the lender had 13 loan approvals.

*\*3rd quarter 08 , **Benjamin Franklin Bank***

This award is being presented to Ben Franklin Bank in recognition of their excellent SBA activity for the quarter. The bank had 12 SBA loan approvals between 1/1/08 and 4/30/08. In fact, all of their Fiscal Year SBA activity fell within this quarter. In all of Fiscal Year 2007, the lender had 8 SBA approvals. Accepting this award on behalf of the bank is Blain Marchand, Vice President of Commercial Lending.

*\*2nd quarter 08 Medway Coop, **Medway Cooperative Bank***

This award is being presented to Medway Cooperative Bank in recognition of their excellent SBA activity for the quarter. The bank had 10 SBA loan approvals between 11/2/07 and 3/28/08. In all of Fiscal Year 2007, the lender had 4 SBA approvals.

*\*12/07 **Community Bank** ,*

Presented to The Community Bank. In the last 2 months, The Community Bank had approved 6 - 7a loans. This figure exceeds the lender's entire 7a lending for FY 07 of 4. The Community Bank has also been a very active 3<sup>rd</sup> party lender in the 504 loan program. In FY 07, they participated in 7- 504 projects. It is with great pleasure that we bestow this award to The Community Bank.

\*9/07 **Legacy Banks**

Presented to Legacy Banks, In the past 3 months 5/31/07 – 8/31/07 Legacy Banks had 10 7a loan approvals. For a total of 26. Making them the 13th most active lender in the state, out of 117 lenders.

\*6/07 **Century Bank**

Lender of the quarter. The lender of the quarter is awarded to Century Bank and Trust Company. As of 4/30/07 the bank had made 54 loans, more than doubling their 22 approvals as of 1/31/07.

\*4/07 **Rockland Trust**

In the last 3 months, Rockland Trust approved 20 7a loans. In fiscal year 2006 they increased their SBA lending to 71 approvals, more than doubling their Fiscal Year 05 activity of 32 approvals. Representing Rockland Trust today is Maureen DeMacedo, Vice President.

\*12/06 **Middlesex Savings Bank**

Since 10/1/06 Middlesex Saving Bank has made 8 loans, more than they made in all of FY 04 and 05. FY 05 (7) and FY 04 (6) The lender had 18 approvals in FY 06. Middlesex Savings Banks ranks #8 in our lender ranking report thru 11/30/06. Representing Middlesex Savings Bank is John Fossett and Marina Taylor

\*9/06 Jim Hanlon - **Sovereign Bank**

\*6/06 Mike Davies - **Greenfield COOP**

\*4/6/06 **Boston Private Bank**

Boston Private Bank had 5 loan approvals for the most recent quarter (1/1/06 – 3/31/06), bringing their Fiscal 06 Year to date total to 8, our 21st most active lender in the state. The lender's quarterly total exceeds their entire FY05 productivity, which had been their most active year since 1996. Representing the bank today are Anna Bautista, David Sechy and Christine Boutin

\*12/05 – Bill Ryan - **Greylock FCU**

\*9/16/05 -Mike Whitman - **Chicopee Savings**

\*6/10/05 – Joan Medeiros – **BankFive**

\*9/21/04 – Chuck Sullivan - **Eastern Bank**

\*3/31/04 – Jaimye Hebert, **Bank of Westernmass**