

**Table 3A Expanded. Small Business Lending Institutions in Vermont Using Call Report Data, June 2006**

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
The Bank of Bennington	Bennington	90.0	0.241	1	48,483	270	\$100M-500M	72.5	3,496	122	0
Factory Point NB of Manchest	Manchester Cente	82.5	0.351	0.939	114,674	1,230	\$100M-500M	77.5	22,062	786	0
The Brattleboro Sla F.A.	Brattleboro	77.5	0.156	0.973	24,052	225	\$100M-500M	87.5	6,202	160	0
Connecticut River Bk NA	Springfield	72.5	0.302	0.962	71,961	837	\$100M-500M	65.0	14,136	489	0.004
Union Bk	Morrisville	67.5	0.281	0.742	101,622	1,196	\$100M-500M	60.0	17,864	839	0.001
Randolph NB	Randolph	62.5	0.268	0.974	37,459	767	\$100M-500M	75.0	12,290	597	0.006
Passumpsic SVG Bk	Saint Johnsbury	62.5	0.249	0.754	105,859	1,044	\$100M-500M	70.0	21,591	661	0
Peoples TC of St Albans	Saint Albans	60.0	0.223	0.975	45,730	690	\$100M-500M	65.0	11,869	500	0
Ledyard NB	Norwich	55.0	0.273	0.717	76,793	650	\$100M-500M	52.5	14,169	441	0.004
Chittenden TC	Burlington	55.0	0.115	0.346	386,937	3,205	\$1B-\$10B	55.0	41,546	1,664	0
Merchants Bk	Burlington	52.5	0.126	0.499	141,629	1,898	\$1B-\$10B	47.5	18,537	1,283	0
First Community Bk	Woodstock	50.0	0.368	0.932	27,678	202	<\$100M	20.0	3,072	102	0
Wells River SVG Bk	Wells River	45.0	0.161	1	18,388	543	\$100M-500M	85.0	18,388	543	0
First Brandon NB	Brandon	42.5	0.216	1	20,058	197	<\$100M	37.5	3,794	132	0
Lyndonville SVG B&TC	Lyndonville	42.5	0.242	0.875	37,000	438	\$100M-500M	40.0	6,813	278	0
Community NB	Derby	40.0	0.161	0.781	53,943	580	\$100M-500M	30.0	9,119	345	0.005
Northfield SVG Bk	Northfield	37.5	0.122	0.734	65,146	584	\$500M-\$1B	27.5	9,223	303	0
National Bk of Middlebury	Middlebury	32.5	0.139	0.805	29,563	322	\$100M-500M	32.5	5,979	205	0
First NB of Orwell	Orwell	30.0	0.108	1	3,009	126	<\$100M	50.0	3,009	126	0

Note: Some states may have banks that are not ranked (NR) under the Total Rank column.

Small businesses seeking loans should also consider banks that participate in SBA loan programs. To locate an SBA preferred or certified lender near you call 1-800-8-ASK-SBA or visit <http://www.sba.gov/services/financialassistance/7alenderprograms/>.

Source: U.S. Small Business Administration, Office of Advocacy, Office of Economic Research, from the Call Reports collected by the Federal Reserve.

**Table 3B Expanded. Micro Business Lending Institutions in Vermont Using Call Report Data, June 2006**

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
The Brattleboro Sla F.A.	Brattleboro	VT	87.5	0.04	0.251	6,202	160	\$100M-500M	77.5	24,052	225	0
Wells River SVG Bk	Wells River	VT	85.0	0.161	1	18,388	543	\$100M-500M	45.0	18,388	543	0
Factory Point NB of Manchest	Manchester Center	VT	77.5	0.067	0.181	22,062	786	\$100M-500M	82.5	114,674	1,230	0
Randolph NB	Randolph	VT	75.0	0.088	0.319	12,290	597	\$100M-500M	62.5	37,459	767	0.006
The Bank of Bennington	Bennington	VT	72.5	0.017	0.072	3,496	122	\$100M-500M	90.0	48,483	270	0
Passumpsic Svg Bk	Saint Johnsbury	VT	70.0	0.051	0.154	21,591	661	\$100M-500M	62.5	105,859	1,044	0
Peoples TC of St Albans	Saint Albans	VT	65.0	0.058	0.253	11,869	500	\$100M-500M	60.0	45,730	690	0
Connecticut River Bk NaA	Springfield	VT	65.0	0.059	0.189	14,136	489	\$100M-500M	72.5	71,961	837	0.004
Union Bk	Morrisville	VT	60.0	0.049	0.13	17,864	839	\$100M-500M	67.5	101,622	1,196	0.001
Chittenden TC	Burlington	VT	55.0	0.012	0.037	41,546	1,664	\$1B-\$10B	55.0	386,937	3,205	0
Ledyard NB	Norwich	VT	52.5	0.05	0.132	14,169	441	\$100M-500M	55.0	76,793	650	0.004
First NB of Orwell	Orwell	VT	50.0	0.108	1	3,009	126	<\$100M	30.0	3,009	126	0
Merchants Bk	Burlington	VT	47.5	0.017	0.065	18,537	1,283	\$1B-\$10B	52.5	141,629	1,898	0
Lyndonville SVG B&TC	Lyndonville	VT	40.0	0.045	0.161	6,813	278	\$100M-500M	42.5	37,000	438	0
First Brandon NB	Brandon	VT	37.5	0.041	0.189	3,794	132	<\$100M	42.5	20,058	197	0
National Bk of Middlebury	Middlebury	VT	32.5	0.028	0.163	5,979	205	\$100M-500M	32.5	29,563	322	0
Community NB	Derby	VT	30.0	0.027	0.132	9,119	345	\$100M-500M	40.0	53,943	580	0.005
Northfield Svg Bk	Northfield	VT	27.5	0.017	0.104	9,223	303	\$500M-\$1B	37.5	65,146	584	0
First Community Bk	Woodstock	VT	20.0	0.041	0.103	3,072	102	<\$100M	50.0	27,678	202	0

Note: Some states may have banks that are not ranked (NR) under the Total Rank column.

Small businesses seeking loans should also consider banks that participate in SBA loan programs. To locate an SBA preferred or certified lender near you call 1-800-8-ASK-SBA or visit SBA's home page at <http://www.sba.gov/services/financialassistance/7alenderprograms/>.

Source: U.S. Small Business Administration, Office of Advocacy, Office of Economic Research, from the Call Reports collected by the Federal Reserve.