

**Table 3A Expanded. Small Business Lending Institutions in Vermont Using Call Report Data, June 2005**

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Factory Point NB of Manchest	Manchester Cente	80.0	0.348	0.904	107,513	1,111	\$100M-500M	77.5	21,663	689	0
Connecticut River Bk NA	Springfield	70.0	0.296	0.958	70,312	788	\$100M-500M	60.0	12,550	477	0.003
Union Bk	Morrisville	67.5	0.282	0.746	101,855	1,200	\$100M-500M	65.0	18,501	843	0.001
Randolph NB	Randolph	65.0	0.329	1	44,346	495	\$100M-500M	72.5	17,888	324	0.006
The Bank of Bennington	Bennington	65.0	0.258	1	47,773	287	\$100M-500M	20.0	4,437	147	0
Peoples TC of St Albans	Saint Albans	62.5	0.219	1	45,357	738	\$100M-500M	92.5	45,357	738	0
Passumpsic Svg Bk	Saint Johnsbury	62.5	0.233	0.749	90,729	953	\$100M-500M	65.0	19,152	625	0
Ledyard NB	Norwich	57.5	0.261	0.754	79,603	689	\$100M-500M	55.0	14,691	471	0.004
Chittenden TC	Burlington	55.0	0.112	0.338	356,052	3,102	\$1B-\$10B	52.5	43,152	1,677	0
Merchants Bk	Burlington	52.5	0.127	0.517	134,744	1,837	\$1B-\$10B	47.5	18,962	1,249	0
Lyndonville Svg B&TC	Lyndonville	47.5	0.241	0.861	37,071	416	\$100M-500M	42.5	7,209	258	0
Community NB	Derby	47.5	0.146	0.766	46,881	556	\$100M-500M	40.0	8,678	343	0.005
Wells River Svg Bk	Wells River	45.0	0.149	1	16,875	513	\$100M-500M	80.0	16,875	513	0
The Brattleboro Sla F.A.	Brattleboro	45.0	0.156	1	23,603	251	\$100M-500M	42.5	6,249	165	0
First Brandon NB	Brandon	42.5	0.224	1	21,022	247	<\$100M	42.5	4,456	175	0
National Bk of Middlebury	Middlebury	40.0	0.158	0.968	31,216	314	\$100M-500M	42.5	7,526	216	0
First Community Bk	Woodstock	40.0	0.298	0.837	20,945	174	<\$100M	20.0	2,887	93	0
First NB of Orwell	Orwell	27.5	0.114	1	2,898	108	<\$100M	47.5	2,898	108	0
Northfield Svg Bk	Northfield	27.5	0.087	0.575	41,423	477	\$100M-500M	35.0	9,211	276	0

Note: 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 check SBA's home page at [www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/](http://www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/).

Source: U.S Small Business Administration, office of Advocacy, office of Economic Research, from the call report data collected by the Federal Reserve.

**Table 3B Expanded. Micro Business Lending Institutions in Vermont Using Call Report Data, June 2005**

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Peoples TC of St Albans	VT	92.5	0.219	1	45,357	738	\$100M-500M	62.5	45,357	738	0
Wells River Svg Bk	VT	80.0	0.149	1	16,875	513	\$100M-500M	45.0	16,875	513	0
Factory Point NB of Manchest	VT	77.5	0.07	0.182	21,663	689	\$100M-500M	80.0	107,513	1,111	0
Randolph NB	VT	72.5	0.133	0.403	17,888	324	\$100M-500M	65.0	44,346	495	0.006
Union Bk	VT	65.0	0.051	0.135	18,501	843	\$100M-500M	67.5	101,855	1,200	0.001
Passumpsic Svg Bk	VT	65.0	0.049	0.158	19,152	625	\$100M-500M	62.5	90,729	953	0
Connecticut River Bk NA	VT	60.0	0.053	0.171	12,550	477	\$100M-500M	70.0	70,312	788	0.003
Ledyard NB	VT	55.0	0.048	0.139	14,691	471	\$100M-500M	57.5	79,603	689	0.004
Chittenden TC	VT	52.5	0.014	0.041	43,152	1,677	\$1B-\$10B	55.0	356,052	3,102	0
Merchants Bk	VT	47.5	0.018	0.073	18,962	1,249	\$1B-\$10B	52.5	134,744	1,837	0
First NC of Orwell	VT	47.5	0.114	1	2,898	108	<\$100M	27.5	2,898	108	0
Lyndonville Svg B&TC	VT	42.5	0.047	0.167	7,209	258	\$100M-500M	47.5	37,071	416	0
The Brattleboro Sla F.A.	VT	42.5	0.041	0.265	6,249	165	\$100M-500M	45.0	23,603	251	0
First Brandon NB	VT	42.5	0.048	0.212	4,456	175	<\$100M	42.5	21,022	247	0
National Bk of Middlebury	VT	42.5	0.038	0.233	7,526	216	\$100M-500M	40.0	31,216	314	0
Community NB	VT	40.0	0.027	0.142	8,678	343	\$100M-500M	47.5	46,881	556	0.005
Northfield Svg Bk	VT	35.0	0.019	0.128	9,211	276	\$100M-500M	27.5	41,423	477	0
The Bank of Bennington	VT	20.0	0.024	0.093	4,437	147	\$100M-500M	65.0	47,773	287	0
First Community Bk	VT	20.0	0.041	0.115	2,887	93	<\$100M	40.0	20,945	174	0

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