

Table 3A. Small Business Lending in Vermont Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100k) Scores				
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (\$1,000) (4)	SBL(#) (5)	Bank asset Sz. (6)	Total Rank (7)	SSBL(\$) (\$1,000) (8)	SSBL(#) (9)	Cdt/TA (10)
Factory Point Nb Of Manchest	72.5	0.304	0.923	74,132	853	\$100M-500M	24	16,036	583	0
Union Bank	67.5	0.261	0.796	54,967	956	\$100M-500M	21	13,070	717	0.001
Chittenden Tc	65.0	0.176	0.613	491,270	4469	\$1B-\$10B	25	78,486	2,892	0
Ledyard Nb	65.0	0.348	0.801	71,233	677	\$100M-500M	19	13,331	476	0.006
Connecticut River Bank Na	62.5	0.252	1	43,751	641	\$100M-500M	26	14,854	501	0.001
Merchants Bank	62.5	0.186	0.617	142,665	1661	\$500M-\$1B	22	22,304	1,018	0.008
Peoples Tc Of St Albans	57.5	0.197	1	32,940	727	\$100M-500M	35	32,940	727	0
National Bank Of Middlebury	55.0	0.257	1	37,045	510	\$100M-500M	33	37,045	510	0
Randolph Nb	55.0	0.239	0.999	23,243	881	<\$100M	29	11,032	761	0.006
First Community Bank	55.0	0.321	1	13,968	120	<\$100M	9	2,077	68	0
Community Nb	52.5	0.169	1	42,096	590	\$100M-500M	34	42,096	590	0.008
Lyndonville Svg B&Tc	50.0	0.285	0.838	37,425	569	\$100M-500M	20	10,722	432	0
First Vt Bank Na	47.5	0.126	0.356	93,682	891	\$500M-\$1B	12	12,520	483	0
Howard Bank Na	45.0	0.109	0.258	108,780	784	\$1B-\$10B	8	8,814	378	0
Citizens Svg B&Tc	45.0	0.244	0.976	24,555	498	\$100M-500M	18	7,534	414	0
First Nb Of Orwell	32.5	0.147	1	3,557	142	<\$100M	20	3,557	142	0
Franklin Lamoille Bank Na	27.5	0.131	0.421	42,628	462	\$100M-500M	8	5,838	261	0
First Brandon Nb	22.5	0.119	0.966	8,724	178	<\$100M	13	3,372	151	0

Note: Small businesses seeking loans from small-business-friendly banks 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/.

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