

Table 3A. Banks' Small Business Lending in Vermont Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)					Small Business Lending (<\$100k)				
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Union Bk	Morrisville	70.0	0.281	0.861	94,302	1,132	\$100M-500M	67.5	20,708	785	0.001
Factory Point Nb Of Manchest	Manchester Center	67.5	0.293	0.844	89,816	1,005	\$100M-500M	52.5	16,455	614	0
Peoples Tc Of St Albans	Saint Albans	65.0	0.198	1	40,305	755	\$100M-500M	92.5	40,305	755	0
Connecticut River Bk Na	Springfield	60.0	0.264	0.96	52,242	645	\$100M-500M	62.5	13,423	456	0.001
Ledyard Nb	Norwich	60.0	0.319	0.79	78,664	687	\$100M-500M	52.5	16,082	474	0.004
Chittenden Tc	Burlington	57.5	0.139	0.5	404,871	4,019	\$1B-\$10B	55.0	63,645	2,434	0
Randolph Nb	Randolph	57.5	0.271	0.958	30,414	843	\$100M-500M	70.0	12,419	708	0.007
Merchants Bk	Burlington	55.0	0.158	0.586	142,422	1,781	\$500M-\$1B	47.5	19,594	1,137	0
Lyndonville Svg B&Tc	Lyndonville	47.5	0.271	0.869	37,569	429	\$100M-500M	40.0	8,319	287	0
First Community Bk	Woodstock	45.0	0.313	0.951	17,708	136	<\$100M	17.5	2,104	73	0
National Bk Of Middlebury	Middlebury	37.5	0.166	0.934	28,519	357	\$100M-500M	37.5	6,027	253	0
First Brandon Nb	Brandon	35.0	0.154	0.989	13,052	210	<\$100M	40.0	3,832	162	0
Community Nb	Derby	32.5	0.135	0.79	39,961	528	\$100M-500M	35.0	8,997	372	0.006
First Nb Of Orwell	Orwell	30.0	0.118	1	3,163	115	<\$100M	50.0	3,163	115	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.