

Table A.2 Small Business Lending in Vermont Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL	Number or SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Factory Point Nb Of Manchest	Manchester Center	72.5	9.0	5.0	8.0	7.0	\$100M-500M	68,521	844	57.5	47.5
Union Bk	Morrisville	62.5	8.0	4.0	6.0	7.0	\$100M-500M	53,645	830	55.0	52.5
Ledyard Nb	Norwich	62.5	10.0	4.0	7.0	4.0	\$100M-500M	62,238	585	50.0	40.0
Chittenden Tc	Burlington	60.0	2.0	2.0	10.0	10.0	\$1B-\$10B	476,072	4,490	57.5	57.5
Merchants Bk	Burlington	60.0	4.0	2.0	9.0	9.0	\$500M-\$1B	144,697	1,747	57.5	50.0
Peoples Tc Of St Albans	Saint Albans	57.5	5.0	9.0	4.0	5.0	\$100M-500M	31,807	703	72.5	85.0
Randolph Nb	Randolph	57.5	7.0	5.0	3.0	8.0	<\$100M	25,361	900	67.5	70.0
National Bk Of Middlebury	Middlebury	52.5	6.0	7.0	5.0	3.0	\$100M-500M	34,991	497	70.0	77.5
Howard Bk Na	Burlington	52.5	3.0	1.0	9.0	8.0	\$500M-\$1B	163,627	1,289	45.0	40.0
First Vermont Bk Na	Brattleboro	52.5	3.0	1.0	8.0	9.0	\$500M-\$1B	139,713	1,345	52.5	50.0
Franklin Lamoille Bkna	Saint Albans	50.0	4.0	3.0	7.0	6.0	\$100M-500M	67,710	816	37.5	40.0
Community Nb	Derby	50.0	2.0	8.0	5.0	5.0	\$100M-500M	40,409	761	77.5	87.5
Connecticut River Bk Na	Springfield	50.0	8.0	7.0	3.0	2.0	\$100M-500M	31,018	438	50.0	45.0
Citizens Svg B&Tc	Saint Johnsbury	50.0	5.0	9.0	2.0	4.0	<\$100M	22,674	583	42.5	47.5
First Community Bk	Woodstock	50.0	7.0	10.0	2.0	1.0	<\$100M	10,952	101	22.5	20.0
Lyndonville Svg B&Tc	Lyndonville	47.5	9.0	3.0	4.0	3.0	\$100M-500M	34,280	582	52.5	45.0
First Nb Of Orwell	Orwell	27.5	1.0	8.0	1.0	1.0	<\$100M	3,065	142	37.5	52.5
First Brandon Nb	Brandon	25.0	1.0	6.0	1.0	2.0	<\$100M	6,997	152	35.0	32.5

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.