

Table 1 Small-Business-Friendly Banks in Vermont, June 1999.

Bank Name	Location	Total Score	Bank Asset Size	Small Business Loans*	
				Dollar Amount	Number
UNION BK	MORRISVILLE	75.0	\$100M-500M	52,995	991
CHITTENDEN TC	BURLINGTON	67.5	\$1B-\$10B	267,077	2,656
MERCHANTS BK	SOUTH BURLINGTON	65.0	\$500M-\$1B	136,809	1,931
RANDOLPH NB	RANDOLPH	60.0	<\$100M	23,158	808

\*Figures reflect business loans of less than \$ 1 million

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](http://www.sba.gov).

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

Table 2: Number of Reporting Banks by Bank Asset Size and by State, 1998-1999

State	1998	1999	1999 Bank Asset Size Class				
			<\$100M	\$100M-\$500M	\$500M-\$1B	\$1B-\$10B	>\$10B
Alabama	170	158	92	56	5	0	5
Alaska	6	6	1	2	1	2	0
Arizona	42	46	27	10	3	4	2
Arkansas	221	200	113	79	7	1	0
California	336	334	127	142	29	33	3
Colorado	210	191	121	62	4	3	1
Connecticut	27	26	11	14	1	0	0
Delaware	34	33	9	8	2	10	4
District of Columbia	6	6	2	4	0	0	0
Florida	259	260	137	96	5	22	0
Georgia	346	336	196	121	13	5	1
Hawaii	13	11	5	1	2	3	0
Idaho	18	17	9	8	0	0	0
Illinois	772	732	449	231	31	15	6
Indiana	184	165	74	70	12	7	2
Iowa	443	441	358	75	5	3	0
Kansas	399	391	324	59	5	3	0
Kentucky	269	255	155	88	4	7	1
Louisiana	155	155	103	47	1	2	2
Maine	17	16	4	10	1	1	0
Maryland	82	78	18	47	6	6	1
Massachusetts	46	45	13	20	3	7	2
Michigan	163	169	82	74	4	5	4
Minnesota	520	507	404	92	4	5	2
Mississippi	101	99	48	43	4	4	0
Missouri	397	377	268	93	9	6	1
Montana	91	88	71	14	0	3	0
Nebraska	325	309	261	42	3	3	0
Nevada	25	25	10	6	0	9	0
New Hampshire	19	20	9	7	1	3	0
New Jersey	72	75	18	41	5	9	2
New Mexico	57	55	25	23	4	3	0
New York	152	153	39	70	12	21	11
North Carolina	63	70	27	26	7	6	4
North Dakota	117	114	96	15	1	2	0
Ohio	224	217	119	65	14	13	6
Oklahoma	317	305	233	64	3	5	0
Oregon	42	44	24	18	1	1	0
Pennsylvania	209	194	44	114	17	16	3
Rhode Island	7	7	1	1	1	3	1
South Carolina	77	79	49	23	2	5	0
South Dakota	105	103	77	18	6	1	1
Tennessee	214	204	108	85	4	4	3
Texas	818	770	528	210	16	13	3
Utah	50	49	24	16	3	4	2
Vermont	21	20	4	11	3	2	0
Virginia	150	151	51	83	8	8	1
Washington	78	78	45	29	1	3	0
West Virginia	95	83	38	36	3	6	0
Wisconsin	350	343	218	101	13	10	1
Wyoming	52	49	33	13	1	2	0
<b>National</b>	<b>8,966</b>	<b>8659</b>	<b>5302</b>	<b>2683</b>	<b>290</b>	<b>309</b>	<b>75</b>

Source : Adapted by the Office of Advocacy, U.S Small Business Administration from the Consolidated Reports of Condition and Income for U.S. Banks.

Table A.1 Small Business Lending in Vermont , June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Union Bk	Morrisville	75.0	20.0	17.5	17.5	20.0	\$100M-500M	52,995	991	87.5	90.0
Chittenden Tc	Burlington	67.5	10.0	7.5	25.0	25.0	\$1B-\$10B	267,077	2,656	65.0	72.5
Merchants Bk	South Burlingt	65.0	15.0	5.0	22.5	22.5	\$500M-\$1B	136,809	1,931	55.0	50.0
Randolph Nb	Randolph	60.0	17.5	20.0	5.0	17.5	<\$100M	23,158	808	62.5	67.5
Lyndonville Svg B&Tc	Lyndonville	57.5	22.5	10.0	12.5	12.5	\$100M-500M	35,748	652	55.0	55.0
Factory Point Nb Of Manch	Manchester Cer	55.0	17.5	12.5	15.0	10.0	\$100M-500M	45,261	656	47.5	40.0
Peoples Tc Of St Albans	Saint Albans	55.0	12.5	25.0	7.5	10.0	\$100M-500M	27,948	638	47.5	55.0
Ledyard Nb	Norwich	55.0	22.5	10.0	15.0	7.5	\$100M-500M	51,952	599	50.0	30.0
Vermont Nb	Brattleboro	52.5	5.0	2.5	22.5	22.5	\$1B-\$10B	240,077	2,585	50.0	50.0
Connecticut River Bk Na	Springfield	52.5	20.0	12.5	12.5	7.5	\$100M-500M	30,646	552	50.0	42.5
First Vt B&Tc	Brattleboro	52.5	7.5	5.0	20.0	20.0	\$500M-\$1B	129,679	1,528	52.5	47.5
First Community Bk	Woodstock	52.5	25.0	22.5	2.5	2.5	<\$100M	12,365	138	35.0	30.0
Franklin Lamoille Bk	Saint Albans	47.5	7.5	7.5	17.5	15.0	\$100M-500M	51,983	706	40.0	42.5
Community Nb	Derby	47.5	2.5	20.0	10.0	15.0	\$100M-500M	29,485	727	65.0	77.5
Citizens Svg B&Tc	Saint Johnsbury	47.5	12.5	17.5	5.0	12.5	\$100M-500M	22,037	647	47.5	47.5
National Bk Of Middlebury	Middlebury	45.0	15.0	15.0	10.0	5.0	\$100M-500M	30,269	461	67.5	72.5
Howard Bk Na	Burlington	42.5	2.5	2.5	20.0	17.5	\$500M-\$1B	107,595	747	35.0	27.5
First Brandon Nb	Brandon	30.0	2.5	22.5	2.5	2.5	<\$100M	8,762	228	45.0	55.0
First Nb Of Orwell	Orwell	25.0	5.0	15.0	2.5	2.5	<\$100M	3,375	151	40.0	47.5
Granite Svg B&Tc	Barre	25.0	10.0	2.5	7.5	5.0	\$100M-500M	24,732	266	12.5	10.0

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](http://www.sba.gov).

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

A.2 Top Small Business Lenders in Vermont under the CRA Reporting Program, 1998

NAME	HQ STATE	SBL\$ (<\$1 M) (1)	SBL# (<\$1 M) (2)	BK SIZE (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Credit Cd/TA (8)
BANKNORTH GROUP INC.	VT	102,890	1,821	\$1B-\$10B	55,707	1,722	31,340	1,578	
CHITTENDEN CORPORATION	VT	77,429	879	\$1B-\$10B	42,014	799	22,157	678	
VERMONT NATIONAL BANK	VT	74,115	623	N/A	31,676	527	13,632	426	
MERCHANTS BANCSHARES INC.	VT	58,528	512	<\$1B	27,826	450	12,537	358	
NORTHFIELD SAVINGS BANK	VT	36,786	312	N/A	16,526	276	9,646	233	
KEYCORP	OH	32,532	256	>\$50B	12,544	221	6,954	190	
ALBANK FSB	NY	20,495	206	N/A	10,801	190	5,637	158	
PASSUMPSIC BANCORP	VT	15,397	273	N/A	13,198	269	8,659	243	
MASCOMA SAVINGS BANK	NH	9,792	103	N/A	5,516	93	3,012	78	
CHASE MANHATTAN CORPORATION	NY	4,084	181	>\$50B	3,704	180	3,454	179	
WELLS FARGO & COMPANY	CA	3,582	186	>\$50B	3,582	186	3,582	186	
1ST SOURCE CORPORATION	IN	3,578	47	\$1B-\$10B	2,261	43	1,511	37	
FIRST INTERNATIONAL BANCORP	CT	3,416	8	<\$1B	469	2	0	0	
ADVANTA BK CORP	UT	3,276	342	<\$1B	3,276	342	3,276	342	
MORGAN STANLEY DEAN WITTER B	UT	2,341	878	<\$1B	2,341	878	2,341	878	
BANKBOSTON CORPORATION	MA	1,754	5	>\$50B	304	3	54	2	
FIRST TENNESSEE NATIONAL COR	TN	1,693	7	\$10B-\$50B	179	3	70	2	
FLEET FINANCIAL GROUP INC.	MA	1,543	11	>\$50B	398	8	288	7	
IMPERIAL BANCORP	CA	1,500	2	\$1B-\$10B	0	0	0	0	
HSBC BK USA	NY	1,348	6	\$10B-\$50B	584	4	83	1	
INTERNATIONAL BANCORP OF MIA	FL	1,080	2	<\$1B	100	1	100	1	
BANK OF AMERICA CORPORATION	NC	1,000	2	>\$50B	0	0	0	0	
AMERICAN EXPRESS CENTURION B	UT	6,069	847	\$10B-\$50B	6,069	847	6,069	847	0.81

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