

**Table 3A Expanded. Banks' Small Business Lending in Vermont Using Call Report Data, June 2004**

Bank name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Bank Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Factory Point NB of Manchest	Manchester Center	75.0	0.348	0.899	106,614	1,085	\$100M-500M	70.0	21,230	688	0
Peoples Tc of St Albans	Saint Albans	65.0	0.22	1	44,453	836	\$100M-500M	95.0	44,453	836	0
Union Bank	Morrisville	65.0	0.286	0.782	98,124	1,124	\$100M-500M	57.5	19,286	758	0.001
Randolph NB	Randolph	62.5	0.305	1	37,690	500	\$100M-500M	67.5	16,417	355	0.006
Connecticut River Bank NA	Springfield	57.5	0.275	0.929	59,651	711	\$100M-500M	60.0	13,890	481	0.001
Chittenden TC	Burlington	55.0	0.115	0.372	334,336	2,987	\$1B-\$10B	52.5	42,997	1,646	0
Ledyard NB	Norwich	55.0	0.31	0.755	79,411	708	\$100M-500M	50.0	16,041	496	0.004
Merchants Bank	Burlington	52.5	0.136	0.541	140,903	1,814	\$1B-\$10B	47.5	19,295	1,201	0
First Community Bank	Woodstock	47.5	0.326	0.962	20,729	157	<\$100M	17.5	2,792	87	0
Lyndonville Svg B&TC	Lyndonville	42.5	0.26	0.933	38,917	454	\$100M-500M	40.0	7,972	287	0
Community NB	Derby	40.0	0.142	0.808	43,747	607	\$100M-500M	37.5	9,112	396	0.006
First Brandon NB	Brandon	37.5	0.172	0.99	15,304	228	<\$100M	42.5	4,786	179	0
National Bank of Middlebury	Middlebury	37.5	0.171	0.954	30,672	326	\$100M-500M	35.0	5,910	212	0
First NB of Orwell	Orwell	27.5	0.108	1	2,783	102	<\$100M	47.5	2,783	102	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.