

Table 1. Small Business Lending in Vermont, June 1998

Bank Name	Location	Total Rank	Rank LSBL/TA	Rank LSBL/TBL	Rank LSBL (\$)	Rank LSBL(#)	Bank Asset Sz.	Rank by Bank Sz.	LSBL\$	LSBL#	Total Rank MSBL	Total Rank SSBL
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
UNION BK	MORRISVILLE	77.5	20.0	17.5	20.0	20.0	\$100M-500M	1	50,525	1,059	87.5	95.0
CHITTENDEN TC	BURLINGTON	72.5	12.5	10.0	25.0	25.0	\$1B-\$10B	1	263,017	2,582	70.0	77.5
RANDOLPH NB	RANDOLPH	67.5	20.0	20.0	7.5	20.0	<\$100M	1	22,939	825	65.0	67.5
MERCHANTS BK	SOUTH BURLINGTON	65.0	15.0	5.0	22.5	22.5	\$500M-\$1B	1	135,682	1,983	57.5	52.5
CONNECTICUT RIVER BK NA	SPRINGFIELD	65.0	22.5	22.5	12.5	7.5	<\$100M	2	31,295	440	47.5	32.5
VERMONT NB	BRATTLEBORO	60.0	2.5	7.5	25.0	25.0	\$1B-\$10B	2	237,511	2,651	57.5	52.5
LYNDONVILLE SVG B&TC	LYNDONVILLE	60.0	22.5	12.5	15.0	10.0	\$100M-500M	2	34,261	563	50.0	52.5
PEOPLES TC OF ST ALBANS	SAINT ALBANS	60.0	12.5	25.0	10.0	12.5	\$100M-500M	3	28,929	658	75.0	82.5
LEDYARD NB	NORWICH	60.0	25.0	10.0	17.5	7.5	\$100M-500M	4	46,541	474	45.0	40.0
FIRST VT B&TC	BRATTLEBORO	57.5	10.0	2.5	22.5	22.5	\$500M-\$1B	2	115,287	1,417	60.0	50.0
BANK OF WOODSTOCK	WOODSTOCK	57.5	25.0	25.0	5.0	2.5	<\$100M	3	13,897	122	40.0	32.5
FACTORY POINT NB OF MANCHESTER	MANCHESTER CENTER	57.5	17.5	12.5	15.0	12.5	\$100M-500M	5	37,904	583	55.0	40.0
NATIONAL BK OF MIDDLEBURY	MIDDLEBURY	55.0	17.5	15.0	12.5	10.0	\$100M-500M	6	30,037	483	70.0	77.5
CITIZENS SVG B&TC	SAINT JOHNSBURY	52.5	15.0	17.5	5.0	15.0	<\$100M	4	19,881	662	70.0	75.0
COMMUNITY NB	DERBY	50.0	2.5	20.0	10.0	17.5	\$100M-500M	7	29,454	741	67.5	80.0
HOWARD BK NA	BURLINGTON	45.0	5.0	2.5	20.0	17.5	\$500M-\$1B	3	107,397	807	40.0	27.5
FRANKLIN LAMOILLE BK	SAINT ALBANS	45.0	7.5	5.0	17.5	15.0	\$100M-500M	8	48,391	679	40.0	45.0
FIRST BRANDON NB	BRANDON	32.5	2.5	22.5	2.5	5.0	<\$100M	5	8,968	245	47.5	55.0
FIRST NB OF ORWELL	ORWELL	25.0	5.0	15.0	2.5	2.5	<\$100M	6	2,912	157	37.5	45.0
GRANITE SVG B&TC	BARRE	25.0	10.0	2.5	7.5	5.0	\$100M-500M	9	27,018	289	17.5	17.5
WOODSTOCK NB	WOODSTOCK	20.0	7.5	7.5	2.5	2.5	<\$100M	7	12,265	138	10.0	12.5

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan program. To locate the SBA preferred or certified lender nearest to you call 1-800-8-ASK-SBA or check SBA's home page at <http://www.sba.gov>.

Source: Office of Economic Research, Office of Advocacy, U.S. Small Business Administration, from call report data.

Table 2. Small-Business-Friendly Banks by Bank Size in Vermont, June 1998

Bank Name	Location	State	Total Rank (1)	Rank LSBL/TA (2)	Rank LSBL/TBL (3)	Rank LSBL(\$) (4)	Rank LSBL(#) (5)	Bank Asset Sz. (6)	Rank by Bank Sz. (7)	LSBL\$ (8)	LSBL# (9)	Total Rank MSBL (10)	Total Rank SSBL (11)
UNION BK	MORRISVILLE	VT	77.5	20.0	17.5	20.0	20.0	\$100M-500M	1	50,525	1,059	87.5	95.0
CHITTENDEN TC	BURLINGTON	VT	72.5	12.5	10.0	25.0	25.0	\$1B-\$10B	1	263,017	2,582	70.0	77.5
RANDOLPH NB	RANDOLPH	VT	67.5	20.0	20.0	7.5	20.0	<\$100M	1	22,939	825	65.0	67.5
MERCHANTS BK	SOUTH BURLINGTON	VT	65.0	15.0	5.0	22.5	22.5	\$500M-\$1B	1	135,682	1,983	57.5	52.5

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan program. To locate the SBA preferred or certified lender nearest to you call 1-800-8-ASK-SBA or check SBA's home page at <http://www.sba.gov>.

Source: Office of Economic Research, Office of Advocacy, U.S. Small Business Administration, from call report data.

Table 3. Top Lenders in Small Business Loans in Vermont under the CRA Reporting Program, 1998

BANK/BHC NAME	HQ STATE	LSBL\$ (1)	LSBL# (2)	BK SIZE (3)	SSBL\$ (4)	SSBL# (5)	MSBL\$ (6)	MSBL# (7)	Cdt Card Bk (8)
VERMONT FINANCIAL SERVICES C	VT	131,271	1,141	\$1B-\$10B	34,156	826	64,264	1,002	
BANKNORTH GROUP INC.	VT	110,955	1,051	\$1B-\$10B	28,406	798	52,459	934	
CHITTENDEN CORPORATION	VT	85,992	1,145	\$1B-\$10B	27,175	953	45,797	1,068	
KEYCORP	OH	48,348	329	>\$50B	7,814	216	18,138	274	
MERCHANTS BANCSHARES INC.	VT	44,553	374	<\$1B	9,325	261	20,029	322	
AMERICAN EXPRESS CENTURION B	UT	8,017	740	\$10B-\$50B	8,017	740	8,017	740	**
WELLS FARGO & COMPANY	CA	4,939	298	>\$50B	4,939	298	4,939	298	
1ST SOURCE CORPORATION	IN	3,967	49	\$1B-\$10B	1,787	38	3,192	47	
MOUNTAINWEST FNCL	UT	3,371	1,007	<\$1B	3,371	1,007	3,371	1,007	
CHASE MANHATTAN CORPORATION	NY	3,366	95	>\$50B	1,356	90	1,606	91	
ADVANTA FNCL CORP	UT	3,253	336	<\$1B	3,253	336	3,253	336	
FLEET FINANCIAL GROUP INC.	MA	2,035	10	>\$50B	140	3	835	7	
PNC BANK CORP.	PA	1,590	3	>\$50B	100	1	100	1	
MARINE MIDLAND BK	NY	1,449	4	\$10B-\$50B	0	0	313	2	
NATIONSBANK CORPORATION	NC	1,350	4	>\$50B	50	2	50	2	
BANC ONE CORPORATION	OH	1,092	47	>\$50B	1,092	47	1,092	47	

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Source: Office of Economic Research, Office of Advocacy, U.S. Small Business Administration, from Community Reinvestment Act (CRA) data.

Table 4. Number of Reporting Banks by Bank Asset Size and by State, 1997 - 1998

State	1997	1998	1998 Bank Asset Size Class				
			<\$100M	\$100M-500M	\$500M-\$1B	\$1B-\$10B	>\$10B
Alabama	178	170	105	56	4	2	3
Alaska	6	6	1	3	-	2	-
Arizona	37	42	23	9	5	4	1
Arkansas	234	221	133	82	4	2	-
California	339	336	135	143	31	24	3
Colorado	216	210	138	64	4	4	-
Connecticut	29	27	11	15	-	1	-
Delaware	38	34	9	7	3	12	3
District of Columbia	7	6	2	3	1	-	-
Florida	274	259	140	89	7	22	1
Georgia	348	346	214	115	12	4	1
Hawaii	14	13	7	2	1	3	-
Idaho	18	18	10	8	-	-	-
Illinois	801	772	488	230	32	17	5
Indiana	193	184	79	80	14	11	-
Iowa	462	443	363	68	7	5	-
Kansas	408	399	333	59	5	2	-
Kentucky	271	269	174	82	4	9	-
Louisiana	167	155	98	46	6	4	1
Maine	19	17	6	10	-	1	-
Maryland	86	82	22	47	8	5	-
Massachusetts	49	46	15	21	2	6	2
Michigan	176	163	82	69	2	5	5
Minnesota	519	520	421	89	4	4	2
Mississippi	108	101	50	43	3	5	-
Missouri	408	397	297	84	6	10	-
Montana	97	91	75	13	-	3	-
Nebraska	328	325	278	43	1	3	-
Nevada	23	25	9	7	1	8	-
New Hampshire	22	19	8	7	1	3	-
New Jersey	70	72	15	42	4	9	2
New Mexico	67	57	30	24	1	2	-
New York	157	152	47	59	18	19	9
North Carolina	57	63	23	26	6	4	4
North Dakota	119	117	98	16	1	2	-
Ohio	244	224	122	68	16	12	6
Oklahoma	326	317	247	63	4	3	-
Oregon	41	42	23	17	2	-	-
Pennsylvania	217	209	48	126	14	18	3
Rhode Island	7	7	1	1	2	2	1
South Carolina	80	77	44	26	3	4	-
South Dakota	113	105	80	21	1	2	1
Tennessee	234	214	120	79	7	5	3
Texas	856	818	572	209	20	15	2
Utah	48	50	29	15	2	2	2
Virginia	155	150	53	82	8	6	1
Vermont	22	21	7	9	3	2	-
Washington	78	78	46	28	3	1	-
Wisconsin	364	350	230	100	13	7	-
West Virginia	110	95	45	40	6	4	-
Wyoming	53	52	38	11	1	2	-
National	9,293	8,966	5,644	2,656	303	302	61

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