

Table 3A Expanded. Small Business Lending Institutions in Vermont Using Call Report Data, June 2011

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Institution Asset Size	Micro Business Lending (less than \$1 million)			CC Amount/TA ¹
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	
		(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)	
Union Bank	Morrisville	75.0	0.223	0.640	114,212	1,417	500M-1B	70.0	15,019	980	0.000
Connecticut River Bank, National Association	Springfield	75.0	0.274	0.782	71,364	706	100M-500M	72.5	11,460	405	-
Passumpsic Savings Bank	St. Johnsbury	72.5	0.190	0.656	105,000	1,172	500M-1B	75.0	19,928	732	-
The Randolph National Bank	Randolph	62.5	0.226	0.919	37,096	378	100M-500M	72.5	10,160	258	0.006
Community National Bank	Derby	60.0	0.163	0.601	83,746	798	500M-1B	60.0	12,157	445	-
The Merchants Bank	Burlington	55.0	0.103	0.385	148,041	1,482	1B-10B	50.0	16,940	887	-
The National Bank of Middlebury	Middlebury	55.0	0.168	0.881	44,401	307	100M-500M	42.5	6,282	155	-
Wells River Savings Bank	Wells River	52.5	0.138	1.000	21,647	606	100M-500M	80.0	9,708	533	-
Northfield Savings Bank	Northfield	50.0	0.119	0.649	80,671	566	500M-1B	27.5	7,323	232	-
Peoples Trust Company of St. Albans	Saint Albans	45.0	0.149	0.759	34,017	383	100M-500M	65.0	8,465	267	-
The Brattleboro Savings and Loan Association	Brattleboro	42.5	0.155	0.828	28,938	215	100M-500M	17.5	2,699	108	-
Ledyard National Bank	Norwich	42.5	0.132	0.619	50,434	426	100M-500M	35.0	7,103	223	0.002
The First National Bank of Orwell	Orwell	37.5	0.125	1.000	4,920	143	<100M	57.5	4,920	143	-
The Bank of Bennington	Bennington	25.0	0.115	0.615	34,177	353	100M-500M	25.0	4,467	189	-

¹TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

Source: U.S. Small Business Administration, Office of Advocacy, from Call Report data