

Table 3A Expanded. Small Business Lending Institutions in Vermont Using Call Report Data, June 2013

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹	
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Connecticut River Bank, National Associat	Springfield	77.5	0.266	0.805	74,820	761	100M-500M	80	12,051	430	0.000
Passumpsic Savings Bank	St. Johnsbu	77.5	0.174	0.688	98,909	1,136	500M-1B	83	19,657	712	0.000
Union Bank	Morrisville	77.5	0.192	0.591	104,840	1,459	500M-1B	70	11,642	1,057	0.000
The Randolph National Bank	Randolph	70.0	0.233	0.964	38,640	375	100M-500M	75	11,000	242	0.007
Community National Bank	Derby	62.5	0.157	0.535	86,771	796	500M-1B	60	11,216	425	0.000
Northfield Savings Bank	Northfield	57.5	0.117	0.604	87,701	602	500M-1B	38	7,571	229	0.000
Merchants Bank	Burlington	52.5	0.103	0.407	167,576	1,386	1B-10B	53	17,806	724	0.000
Wells River Savings Bank	Wells River	52.5	0.116	1.000	17,533	495	100M-500M	75	7,518	427	0.000
The National Bank of Middlebury	Middlebury	50.0	0.147	0.759	42,748	295	100M-500M	38	5,651	147	0.000
Peoples Trust Company of St. Albans	Saint Alban	50.0	0.146	0.813	35,917	368	100M-500M	65	7,488	245	0.000
The Bank of Bennington	Bennington	45.0	0.112	0.785	37,725	377	100M-500M	45	6,125	220	0.000
The Brattleboro Savings and Loan Associat	Brattleboro	42.5	0.159	0.708	28,359	179	100M-500M	18	1,987	74	0.000
Ledyard National Bank	Norwich	40.0	0.122	0.468	47,849	361	100M-500M	28	5,074	170	0.000
The First National Bank of Orwell	Orwell	37.5	0.117	1.000	5,190	161	<100M	65	5,190	161	0.000

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.

Table 3B. Expanded. Micro Business Lending Institutions in Vermont Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					Institution Asset Size	All Small Business Lending (less than \$1 million)			
		Total	TA	TBL	Amount	Number		Total	Amount	Number	CC
		Rank	Ratio ¹	Ratio ¹	(1,000)			Rank	(1,000)		Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Passumpsic Savings Bank	St. Johnsbury	82.5	0.035	0.137	19,657	712	500M-1B	78.0	98,909	1,136	-
Connecticut River Bank, National Association	Springfield	80.0	0.043	0.130	12,051	430	100M-500M	78.0	74,820	761	-
Wells River Savings Bank	Wells River	75.0	0.050	0.429	7,518	427	100M-500M	53.0	17,533	495	-
The Randolph National Bank	Randolph	75.0	0.066	0.274	11,000	242	100M-500M	70.0	38,640	375	0.007
Union Bank	Morrisville	70.0	0.021	0.066	11,642	1,057	500M-1B	78.0	104,840	1,459	-
The First National Bank of Orwell	Orwell	65.0	0.117	1.000	5,190	161	<100M	38.0	5,190	161	-
Peoples Trust Company of St. Albans	Saint Alban	65.0	0.030	0.169	7,488	245	100M-500M	50.0	35,917	368	-
Community National Bank	Derby	60.0	0.020	0.069	11,216	425	500M-1B	63.0	86,771	796	-
Merchants Bank	Burlington	52.5	0.011	0.043	17,806	724	1B-10B	53.0	167,576	1,386	-
The Bank of Bennington	Bennington	45.0	0.018	0.127	6,125	220	100M-500M	45.0	37,725	377	-
The National Bank of Middlebury	Middlebury	37.5	0.019	0.100	5,651	147	100M-500M	50.0	42,748	295	-
Northfield Savings Bank	Northfield	37.5	0.010	0.052	7,571	229	500M-1B	58.0	87,701	602	-
Ledyard National Bank	Norwich	27.5	0.013	0.050	5,074	170	100M-500M	40.0	47,849	361	-
The Brattleboro Savings and Loan Association	Brattleboro	17.5	0.011	0.050	1,987	74	100M-500M	43.0	28,359	179	-

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.