

**Table 3A Expanded. Small Business Lending Institutions in Vermont Using Call Report Data, June 2012**

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Institution Asset Size	Micro Business Lending (less than \$ 100k)			CC Amount/TA <sup>1</sup>
		Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Union Bank	Morrisville	77.5	0.216	0.632	115,371	1,502	500M-1B	72.5	13,497	1,069	0.000
Connecticut River Bank, National Assc	Springfield	77.5	0.264	0.807	71,518	746	100M-500M	75.0	11,736	435	0.000
Passumpsic Savings Bank	St. Johnsbury	75.0	0.182	0.724	103,385	1,163	500M-1B	82.5	19,785	729	0.000
The Randolph National Bank	Randolph	67.5	0.230	0.937	39,493	389	100M-500M	72.5	10,759	254	0.006
Community National Bank	Derby	57.5	0.148	0.538	82,057	792	500M-1B	52.5	11,287	427	0.000
The National Bank of Middlebury	Middlebury	55.0	0.156	0.839	43,482	299	100M-500M	40.0	5,778	147	0.000
Merchants Bank	Burlington	52.5	0.097	0.380	156,291	1,391	1B-10B	52.5	18,048	759	0.000
Wells River Savings Bank	Wells River	50.0	0.122	0.991	19,204	555	100M-500M	80.0	8,778	489	0.000
Peoples Trust Company of St. Albans	Saint Albans	50.0	0.155	0.790	35,930	388	100M-500M	62.5	7,442	269	0.000
Northfield Savings Bank	Northfield	50.0	0.115	0.615	82,285	558	500M-1B	27.5	6,533	214	0.000
The Bank of Bennington	Bennington	37.5	0.125	0.722	39,052	378	100M-500M	35.0	5,301	216	0.000
Ledyard National Bank	Norwich	35.0	0.113	0.574	45,737	382	100M-500M	30.0	5,579	188	0.001
The Brattleboro Savings and Loan Assn	Brattleboro	32.5	0.138	0.666	24,686	169	100M-500M	12.5	1,796	73	0.000
The First National Bank of Orwell	Orwell	32.5	0.110	1.000	4,615	136	<100M	55.0	4,615	136	0.000

<sup>1</sup> TA = 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 2012**

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 Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
		Rank									
Passumpsic Savings Bank	St. Johnsbury	82.5	0.035	0.139	19,785	729	500M-1B	75.0	103,385	1,163	0.000
Wells River Savings Bank	Wells River	80.0	0.056	0.453	8,778	489	100M-500M	50.0	19,204	555	0.000
Connecticut River Bank, National Association	Springfield	75.0	0.043	0.132	11,736	435	100M-500M	77.5	71,518	746	0.000
The Randolph National Bank	Randolph	72.5	0.063	0.255	10,759	254	100M-500M	67.5	39,493	389	0.006
Union Bank	Morrisville	72.5	0.025	0.074	13,497	1,069	500M-1B	77.5	115,371	1,502	0.000
Peoples Trust Company of St. Albans	Saint Albans	62.5	0.032	0.164	7,442	269	100M-500M	50.0	35,930	388	0.000
The First National Bank of Orwell	Orwell	55.0	0.110	1.000	4,615	136	<100M	32.5	4,615	136	0.000
Merchants Bank	Burlington	52.5	0.011	0.044	18,048	759	1B-10B	52.5	156,291	1,391	0.000
Community National Bank	Derby	52.5	0.020	0.074	11,287	427	500M-1B	57.5	82,057	792	0.000
The National Bank of Middlebury	Middlebury	40.0	0.021	0.112	5,778	147	100M-500M	55.0	43,482	299	0.000
The Bank of Bennington	Bennington	35.0	0.017	0.098	5,301	216	100M-500M	37.5	39,052	378	0.000
Ledyard National Bank	Norwich	30.0	0.014	0.070	5,579	188	100M-500M	35.0	45,737	382	0.001
Northfield Savings Bank	Northfield	27.5	0.009	0.049	6,533	214	500M-1B	50.0	82,285	558	0.000
The Brattleboro Savings and Loan Association	Brattleboro	12.5	0.010	0.048	1,796	73	100M-500M	32.5	24,686	169	0.000

<sup>1</sup>TA = 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.