

**VERMONT**

**Report 3A: State-Reported CRA Lending by Lender Market Rank**  
**Based on 2020 CRA data released by the FFIEC December 2021**

Small Business Originations			Total Units	Total Dollars (000's)	Units \$100,000 and Under	Dollars (000's) \$100,000 and under	Units to Businesses <= \$1Million Sales	Dollars (000's) to Businesses <= \$1 Million Sales
Rank Based on Total \$ Volume	Market Share % of Total \$	Financial Institution						
1	22.65	PEOPLES UNITED BANK, N.A.	1,942	188,993	1,468	46,273	582	35,558
2	13.44	NORTHFIELD SAVINGS BANK	1,202	112,162	912	27,846	98	14,790
3	10.63	COMMUNITY BANK, N.A.	624	88,656	397	15,500	70	11,979
4	9.78	GERALD GRIMO	910	81,583	707	23,183	0	0
5	6.30	TD BANK N.A.	908	52,544	779	21,378	628	17,824
6	4.80	CITIZENS BANK, NA	709	40,066	619	18,125	550	18,370
7	4.04	NBT BANK NA	182	33,720	110	4,749	55	6,780
8	3.89	KEYBANK NATIONAL ASSOCIATION	340	32,419	263	9,048	162	8,954
9	2.57	AMERICAN EXPRESS NATIONAL BANK	1,996	21,482	1,977	18,049	582	4,400
10	2.45	BAR HARBOR BANK & TRUST	355	20,452	298	8,639	88	5,933
11	1.81	WELLS FARGO BANK, N.A.	267	15,084	242	10,995	147	6,580
12	1.81	JPMORGAN CHASE BANK, NA	744	15,068	731	8,926	343	3,972
13	1.71	BERKSHIRE BANK	259	14,261	232	6,169	68	2,385
14	1.61	BMO HARRIS BANK N.A.	121	13,456	59	3,502	46	4,241
15	1.41	BANK OF AMERICA, N.A.	191	11,729	171	3,757	119	3,526
16	1.20	LAKE FOREST BANK & TRUST, NA	480	10,024	454	3,639	0	0
17	0.76	M&T BANK	11	6,375	2	200	7	5,220
18	0.72	CAPITAL ONE BANK (USA), N.A.	692	5,985	692	5,985	399	3,134
19	0.45	GLENS FALLS NATIONAL BANK	54	3,777	48	1,666	19	713
20	0.42	CITIBANK, N.A.	483	3,523	481	3,070	414	2,599
21	0.40	HSBC BANK USA, NA	77	3,303	68	1,164	1	1
22	0.37	LIVE OAK BANKING COMPANY	13	3,073	6	270	0	0
23	0.34	CROSS RIVER	142	2,832	141	2,663	0	0
24	0.33	TEXAS CAPITAL BANK	411	2,748	408	2,328	0	0
25	0.33	PINNACLE BANK	53	2,715	47	1,217	31	1,160
26	0.31	TRUIST FINANCIAL	188	2,612	186	2,241	172	1,947

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27	0.29	BANGOR SAVINGS BANK	10	2,426	6	289	5	433
28	0.28	BANK OF THE WEST	23	2,362	15	666	11	563
29	0.26	SYNCHRONY BANK	411	2,144	411	2,144	0	0
30	0.24	TRISTATE CAPITAL BANK	4	2,000	0	0	0	0
31	0.23	US BANK NA	124	1,942	122	1,325	97	889
32	0.22	CIT BANK N.A.	65	1,860	64	1,759	40	946
33	0.22	KENNEBUNK SAVINGS BANK	3	1,797	0	0	0	0
34	0.21	SANTANDER BANK N.A.	18	1,748	10	642	0	0
35	0.17	SILICON VALLEY BANK	14	1,426	11	343	8	131
36	0.17	CIBC BANK USA	3	1,420	1	75	1	353
37	0.13	CAMBRIDGE SAVINGS BANK	2	1,077	1	77	0	0
38	0.13	AVIDIA BANK	6	1,075	4	57	2	45
39	0.12	ALLY BANK	2	1,039	0	0	0	0
40	0.12	BOSTON PRIVATE BANK & TRUST	1	1,000	0	0	0	0
41	0.12	METABANK N.A.	9	991	7	57	0	0
42	0.12	CUSTOMERS BANK	52	963	51	762	0	0
43	0.11	TCF NATIONAL BANK	11	949	7	383	4	414
44	0.11	FIRST INTERNET BANK	2	901	0	0	2	901
45	0.10	CHARLES SCHWAB BANK, SSB	1	873	0	0	0	0
46	0.10	JOHN DEERE FINANCIAL, F.S.B.	75	827	75	827	0	0
47	0.10	PNC BANK N.A.	8	819	7	354	6	706
48	0.09	THE HUNTINGTON NATIONAL BANK	20	768	20	768	12	474
49	0.09	SARATOGA NATIONAL BANK & TRUST	6	724	4	165	1	35
50	0.08	VALLEY NATIONAL BANK	9	695	8	552	0	0
51	0.08	NORWAY SAVINGS BANK	1	693	0	0	1	693
52	0.08	BANTERRA BANK	5	651	2	115	2	324
53	0.08	STEARNS BANK N A	15	648	14	498	2	41
54	0.08	SIGNATURE BANK	1	646	0	0	0	0
55	0.07	WESTFIELD BANK, FSB	2	620	0	0	2	620
56	0.07	CAMDEN NATIONAL BANK	3	546	1	96	0	0
57	0.06	PACIFIC WESTERN BANK	1	540	0	0	0	0

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58	0.06	AMERIS BANK	37	515	36	285	0	0
59	0.06	AXOS BANK	17	489	16	360	15	290
60	0.06	WEX BANK	95	488	95	488	0	0
61	0.06	CAPITAL ONE, N.A.	111	466	111	466	23	136
62	0.05	FIRST NATIONAL BANK OF OMAHA	26	457	25	257	23	217
63	0.05	LEADER BANK NA	2	456	0	0	1	124
64	0.05	KISH BANK	2	452	1	30	1	30
65	0.05	UNITED COMMUNITY BANK	4	444	3	207	1	15
66	0.05	AMERICAN NATIONAL BANK	1	414	0	0	0	0
67	0.05	MIDDLESEX SAVINGS BANK	1	400	0	0	0	0
68	0.04	NORTHEAST BANK	6	371	4	99	0	0
69	0.04	CADENCE BANK, N.A.	1	350	0	0	0	0
70	0.04	SIMMONS BANK	3	310	1	5	1	5
71	0.04	OLD SECOND NATIONAL BANK	1	306	0	0	0	0
72	0.03	EASTERN BANK	2	273	0	0	1	125
73	0.03	NORTHERN BANK & TRUST CO.	3	244	2	102	1	43
74	0.03	WESTERN ALLIANCE BANK	3	237	3	237	0	0
74	0.03	ROCKLAND TRUST COMPANY	2	237	1	37	0	0
76	0.03	1ST SOURCE BANK	3	219	2	108	2	182
77	0.03	HOMETRUST BANK	1	211	0	0	0	0
78	0.02	BARCLAYS BANK DELAWARE	25	208	25	208	25	208
79	0.02	DISCOVER BANK	35	191	35	191	31	154
80	0.02	PINNACLE BANK	1	172	0	0	0	0
81	0.02	ATLANTIC CAPITAL BANK, NA	2	146	2	146	1	88
81	0.02	BYLINE BANK	1	146	0	0	0	0
83	0.02	VILLAGE BANK & TRUST CO	2	144	2	144	1	59
84	0.01	ENTERPRISE BANK & TRUST	1	111	0	0	0	0
85	0.01	FIVE STAR BANK	1	102	0	0	1	102
86	0.01	FIRST REPUBLIC BANK	2	95	2	95	2	95
86	0.01	FIFTH THIRD BK NA	2	95	2	95	0	0
88	0.01	CITY NATIONAL BANK	1	70	1	70	0	0

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89	0.01	CITIZENS BUSINESS BANK	1	63	1	63	0	0
90	0.01	PENN COMMUNITY BANK	1	62	1	62	0	0
91	0.01	NEWTOWN SAVINGS BANK	1	58	1	58	1	58
92	0.01	MACHIAS SAVINGS BANK	1	53	1	53	0	0
93	0.01	ZIONS BANCORPORATION, N.A.	2	52	2	52	2	52
94	0.01	FIRSTTRUST BANK	1	50	1	50	1	50
94	0.01	WEBSTER BANK, N.A.	1	50	1	50	1	50
96	0.01	STATE FARM BANK	2	48	2	48	1	18
96	0.01	BANK RHODE ISLAND	1	48	1	48	0	0
98	0.00	TBK BANK, SSB	11	33	11	33	0	0
99	0.00	SALISBURY BANK AND TRUST CO	1	32	1	32	0	0
99	0.00	CITY NATIONAL BANK OF FLORIDA	2	32	2	32	0	0
101	0.00	SOUTH STATE BANK, N.A.	1	31	1	31	1	31
102	0.00	VIST BANK	1	25	1	25	1	25
103	0.00	NORTHRIM BANK	1	21	1	21	0	0
103	0.00	THE NORTHERN TRUST CO	1	21	1	21	0	0
103	0.00	FIRSTBANK	1	21	1	21	0	0
106	0.00	BANK OF NEW HAMPSHIRE	1	18	1	18	0	0
106	0.00	CHEMUNG CANAL TRUST COMPANY	1	18	1	18	0	0
108	0.00	EASTHAMPTON SAVINGS BANK	1	15	1	15	0	0
109	0.00	COMENITY CAPITAL BANK	1	13	1	13	0	0
110	0.00	CONNECTICUT COMMUNITY BANK, NA	1	7	1	7	0	0
111	0.00	SERVISFIRST BANK	1	4	1	4	1	4
112	0.00	ALPINE BANK	1	2	1	2	0	0
<b>Grand Total</b>	<b>VERMONT</b>		<b>14,692</b>	<b>834,408</b>	<b>12,745</b>	<b>266,943</b>	<b>4,916</b>	<b>169,795</b>