

**LOAN DISTRIBUTION OF VERMONT FINANCIAL INSTITUTIONS FOR YEAR ENDED DECEMBER 31, 2015 (000 Omitted)**

	<u>Mutual Fin Insts</u>	<u>% of Total Loans</u>	<u>Investor Fin Insts</u>	<u>% of Total Loans</u>	<u>Total VT Fin Insts</u>	<u>% of Total Loans</u>
<u>Real Estate Loans</u>						
Construction and Land Development	4,716	2.01%	109,627	3.51%	114,343	3.40%
Secured by Farm Land	1,364	0.58%	20,211	0.65%	21,575	0.64%
Secured by Residential Properties						
1-4 Family Residences	153,380	65.40%	1,392,987	44.59%	1,546,367	46.04%
5 or more Family Residences	6,517	2.78%	196,972	6.30%	203,489	6.06%
Secured by Non-Farm/Non-Residential Properties	<u>47,874</u>	<u>20.41%</u>	<u>805,758</u>	<u>25.79%</u>	<u>853,632</u>	<u>25.42%</u>
Total Real Estate Loans	\$213,851	91.19%	\$2,525,555	80.84%	\$2,739,406	81.56%
<u>Other Loans</u>						
Loans to Financial Institutions	\$0	0.00%	\$0	0.00%	\$0	0.00%
Loans for Purchasing/Carrying Securities	0	0.00%	0	0.00%	0	0.00%
Loans to Finance Agricultural Production	185	0.08%	7,297	0.23%	7,482	0.22%
Commercial and Industrial Loans	16,181	6.90%	316,927	10.14%	333,108	9.92%
Loans to Individuals	5,469	2.33%	68,911	2.21%	74,380	2.21%
All Other Loans	<u>338</u>	<u>0.14%</u>	<u>222,842</u>	<u>7.13%</u>	<u>223,180</u>	<u>6.64%</u>
Total Other Loans	<u>\$22,173</u>	<u>9.45%</u>	<u>\$615,977</u>	<u>19.72%</u>	<u>\$638,150</u>	<u>19.00%</u>
Total Gross Loans	236,024	100.64%	3,141,532	100.56%	3,377,556	100.56%
Less: Unearned Income	(\$35)	-0.01%	(\$1,495)	-0.05%	(\$1,530)	-0.05%
Allowance for Loan & Lease Losses	<u>(2,528)</u>	<u>-1.08%</u>	<u>(31,071)</u>	<u>-0.99%</u>	<u>(33,599)</u>	<u>-1.00%</u>
Sub-Total	<u>\$233,461</u>	<u>99.55%</u>	<u>\$3,108,966</u>	<u>99.51%</u>	<u>\$3,342,427</u>	<u>99.52%</u>
Federal Funds Sold	<u>\$1,063</u>	<u>0.45%</u>	<u>\$15,198</u>	<u>0.49%</u>	<u>\$16,261</u>	<u>0.48%</u>
Total Loans	<u>\$234,524</u>	<u>100.00%</u>	<u>\$3,124,164</u>	<u>100.00%</u>	<u>\$3,358,688</u>	<u>100.00%</u>