

Table 3A. Small Business Lending in Virginia Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100k) Scores				
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (\$1,000) (4)	SBL(#) (5)	Bank asset Sz. (6)	Total Rank (7)	SSBL(\$) (\$1,000) (8)	SSBL(#) (9)	Cdt/TA (10)
F&M Bank Atlantic	92.5	0.229	1	94,718	1286	\$100M-500M	36	24,997	1,014	0.002
Chesapeake Bank	90.0	0.422	1	97,802	841	\$100M-500M	31	16,705	574	0
Rockingham Heritage Bank	90.0	0.569	1	70,182	572	\$100M-500M	28	11,726	360	0
New Peoples Bank	90.0	0.314	1	59,143	1131	\$100M-500M	39	24,947	906	0
Bank Of Essex	82.5	0.393	0.857	78,081	894	\$100M-500M	32	17,304	638	0.003
Citizens B&Tc	82.5	0.223	1	59,791	815	\$100M-500M	32	16,107	691	0
Bank Of Tidewater	80.0	0.249	0.897	73,557	1044	\$100M-500M	33	17,854	799	0.004
First Bank	80.0	0.3	0.795	70,502	889	\$100M-500M	33	17,345	663	0.002
Bank Of Floyd	77.5	0.289	1	49,519	476	\$100M-500M	19	7,004	257	0
Bank Of Botetourt	77.5	0.304	0.991	47,054	656	\$100M-500M	34	15,115	533	0.008
Highlands Union Bank	77.5	0.206	0.893	87,582	1434	\$100M-500M	38	40,770	1,224	0.002
Bank Of Hampton Roads	77.5	0.326	0.671	67,797	1156	\$100M-500M	34	19,765	959	0.002
Valley Bank	77.5	0.382	0.85	66,321	572	\$100M-500M	23	10,004	354	0.003
Townebank	77.5	0.216	0.756	107,568	1264	\$100M-500M	27	17,870	812	0.001
Benchmark Cmnty Bank	75.0	0.241	0.801	53,087	1321	\$100M-500M	39	23,721	1,166	0
Salem B&Tc Na	75.0	0.208	0.973	49,822	877	\$100M-500M	34	16,250	712	0.007
Union B&Tc	75.0	0.205	0.738	129,495	1738	\$500M-\$1B	31	26,944	1,288	0.006
Harbor Bank	75.0	0.319	0.905	52,072	523	\$100M-500M	25	9,191	351	0
Powell Valley Nb	72.5	0.234	1	38,072	779	\$100M-500M	39	38,072	779	0
Virginia Cmnty Bank	72.5	0.345	0.903	48,363	548	\$100M-500M	33	15,511	438	0.005
F&M Bank-Richmond	72.5	0.282	0.618	84,882	1025	\$100M-500M	27	16,281	676	0
Commonwealth Bank	72.5	0.359	1	30,668	378	<\$100M	26	6,513	255	0
American Nb&Tc	72.5	0.194	0.62	109,120	1375	\$500M-\$1B	31	26,022	1,064	0
Virginia Cmrc Bank	72.5	0.273	0.67	126,513	777	\$100M-500M	18	12,223	417	0
Grayson Nb	70.0	0.203	1	37,931	857	\$100M-500M	40	37,931	857	0
Old Point Nb Of Phoebus	70.0	0.185	0.834	93,113	1153	\$500M-\$1B	31	21,565	817	0
Bank Of Northumberland	70.0	0.207	1	33,057	702	\$100M-500M	34	15,656	621	0
Bank Of Fincastle	70.0	0.257	1	31,165	521	\$100M-500M	26	6,620	391	0.004
Heritage B&Tc	70.0	0.352	0.972	37,984	367	\$100M-500M	21	5,746	255	0.01
Bank Of The James	70.0	0.494	0.962	29,572	414	<\$100M	30	9,169	315	0
F&M Bank-Massanutten	67.5	0.151	1	41,542	761	\$100M-500M	27	10,330	574	0
Community Nb	67.5	0.254	1	51,488	185	\$100M-500M	12	4,782	95	0
First Va Bank-Southwest	67.5	0.071	0.85	98,241	1478	\$1B-\$10B	31	30,220	1,149	0
Prosperity B&Tc	67.5	0.313	1	27,491	403	<\$100M	26	6,696	297	0
Business Bank	67.5	0.429	0.977	31,482	248	<\$100M	17	4,211	150	0
Burke & Herbert B&Tc	67.5	0.164	0.651	137,132	1141	\$500M-\$1B	24	19,436	667	0
Planters B&Tc Of Va	67.5	0.178	0.718	88,485	1497	\$100M-500M	31	22,009	1,173	0.001
Metro-Cty Bank Of Va	67.5	0.369	0.999	32,248	291	<\$100M	20	5,082	173	0.006
Albemarle First Bank	67.5	0.311	1	23,533	246	<\$100M	25	5,962	180	0
Southern Fncl Bank	65.0	0.175	0.471	128,127	925	\$500M-\$1B	19	13,529	469	0
F&M Bank-Northern Va	65.0	0.171	0.597	164,123	908	\$500M-\$1B	13	12,441	222	0

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Consolidated B&Tc	65.0	0.285	0.762	32,560	669	\$100M-500M	32	11,679	503	0.01
First Va Bank	65.0	0.108	0.66	395,728	1388	\$1B-\$10B	20	17,588	718	0
National Bank Of Blacksburg	65.0	0.183	0.743	64,913	897	\$100M-500M	27	13,750	647	0.016
James River Bank Colonial	65.0	0.256	0.728	43,261	526	\$100M-500M	28	10,991	393	0
Bank Of Marion	65.0	0.145	1	37,189	536	\$100M-500M	38	37,189	536	0.003
First Nb Of Altavista	65.0	0.16	1	30,629	413	\$100M-500M	23	7,141	320	0
Marathon Bank	65.0	0.253	0.828	35,023	543	\$100M-500M	28	8,947	416	0.003
First B&Tc	62.5	0.17	0.618	50,569	871	\$100M-500M	28	12,816	641	0.001
Central Va Bank	62.5	0.168	1	35,237	476	\$100M-500M	26	9,685	379	0.004
F&M Bank-Peoples	62.5	0.219	0.994	32,909	344	\$100M-500M	15	4,643	223	0
Virginia B&Tc	62.5	0.199	1	28,100	399	\$100M-500M	37	28,100	399	0
Marshall Nb&Tc	62.5	0.312	0.978	29,224	313	<\$100M	21	5,544	217	0
Branch B&Tc Of Va	62.5	0.12	0.489	804,839	10762	\$1B-\$10B	26	172,555	7,288	0
First Cmnty Bank Na	62.5	0.122	0.531	154,851	2692	\$1B-\$10B	31	51,084	2,193	0
Bank Of Southside Va	60.0	0.132	0.685	49,146	926	\$100M-500M	29	15,186	766	0.003
Lee B&Tc	60.0	0.202	1	25,783	369	\$100M-500M	26	7,994	293	0
Bank Of Charlotte Cty	60.0	0.181	1	17,255	564	<\$100M	37	17,255	564	0
Middleburg Bank	60.0	0.163	0.754	49,135	614	\$100M-500M	22	9,431	438	0
First Nb	60.0	0.147	0.537	88,599	1143	\$500M-\$1B	27	22,147	808	0.013
James Monroe Bank	60.0	0.288	0.735	33,432	402	\$100M-500M	22	6,850	251	0
Community First Bank	60.0	0.409	0.83	30,723	246	<\$100M	19	4,916	133	0
Access Nb	60.0	0.258	1	24,412	118	<\$100M	8	1,886	42	0
National Bank Of Fredericksbur	57.5	0.192	0.678	54,012	448	\$100M-500M	13	5,323	236	0.004
Bank Of The Commonwealth	57.5	0.28	0.54	63,241	407	\$100M-500M	18	8,161	230	0.002
Citizens & Farmers Bank	57.5	0.154	0.629	59,399	644	\$100M-500M	24	12,526	456	0.002
Potomac Bank Of Va	57.5	0.291	0.907	23,073	238	<\$100M	17	3,914	136	0
Miners & Mrch B&Tc	55.0	0.12	0.734	43,696	647	\$100M-500M	26	12,042	511	0
United Bank	55.0	0.066	0.243	108,831	1290	\$1B-\$10B	18	10,233	673	0
First Va Bank-Blue Ridge	55.0	0.074	0.919	39,041	564	\$500M-\$1B	26	13,028	447	0.005
Cardinal Bank Potomac	55.0	0.398	0.899	23,060	163	<\$100M	10	1,704	77	0
James River Bank	55.0	0.251	0.771	27,620	381	\$100M-500M	21	5,526	278	0
Commerce Bank	55.0	0.111	0.727	45,831	678	\$100M-500M	33	23,327	561	0.003
Peoples Cmnty Bank	55.0	0.191	1	17,921	325	<\$100M	35	17,921	325	0
Resource Bank	55.0	0.156	0.471	72,899	629	\$100M-500M	17	11,468	305	0
Community Nb	55.0	0.233	1	13,112	213	<\$100M	32	13,112	213	0.009
Cardinal Bank Manassas Prince	55.0	0.476	0.827	25,536	213	<\$100M	16	3,214	117	0
Bank Of Richmond Na	55.0	0.269	1	13,597	75	<\$100M	10	1,614	44	0
Smith River Cmnty Bank Na	55.0	0.318	1	6,915	97	<\$100M	23	2,418	71	0
First Colonial Bank	52.5	0.175	0.94	30,167	238	\$100M-500M	13	4,495	143	0
Shore Bank	52.5	0.193	0.913	27,290	367	\$100M-500M	27	8,601	272	0
Farmers & Miners Bank	52.5	0.127	1	10,792	455	<\$100M	34	10,792	455	0
Farmers & Merchants Bank	52.5	0.1	1	24,748	480	\$100M-500M	23	6,898	384	0.005
Bank Of Mckenney	52.5	0.249	0.863	19,212	292	<\$100M	25	5,611	233	0.007

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Southside Bank	52.5	0.122	0.92	29,652	477	\$100M-500M	27	10,126	377	0.004
First Commonwealth Bank	52.5	0.216	1	12,484	209	<\$100M	32	12,484	209	0
Fauquier Bank	52.5	0.158	0.609	43,970	523	\$100M-500M	18	7,908	377	0.002
Virginia Heartland Bank	52.5	0.229	0.845	29,604	308	\$100M-500M	18	5,217	221	0
Cardinal Bank Na	52.5	0.339	0.792	27,475	221	<\$100M	15	3,521	113	0.007
Alliance Bank Corp	52.5	0.231	0.958	23,244	192	\$100M-500M	27	9,094	140	0
First Cap Bank	52.5	0.357	0.914	17,127	129	<\$100M	12	1,950	79	0
Cardinal Bank Dulles Na	52.5	0.467	0.788	19,402	178	<\$100M	19	3,392	99	0
Bank Of Lancaster	50.0	0.125	0.867	27,587	521	\$100M-500M	26	8,308	427	0.003
Community Bankr Bank	50.0	0.253	1	23,045	72	<\$100M	4	606	11	0
Guaranty Bank	50.0	0.175	0.656	44,453	339	\$100M-500M	13	5,539	189	0.001
Bank Of Tazewell Cty	50.0	0.155	0.605	45,073	551	\$100M-500M	22	10,150	413	0
F&M Bank-Winchester	50.0	0.048	0.233	50,183	1524	\$1B-\$10B	26	24,614	1,366	0.014
First Vantage Bank/Tri-Cities	50.0	0.073	0.666	45,555	640	\$500M-\$1B	26	14,805	490	0.003
Community Bank Of Northern Va	50.0	0.127	0.461	71,219	499	\$500M-\$1B	13	7,483	236	0
State Bank	47.5	0.239	0.912	16,453	186	<\$100M	18	3,275	146	0.005
Farmers Bank Windsor Va	47.5	0.233	0.779	26,829	261	\$100M-500M	16	4,145	171	0
Farmers & Mrch Bank-Eastern	47.5	0.13	0.576	30,170	652	\$100M-500M	26	9,716	527	0
Bank Of Clarke Cty	47.5	0.142	0.751	29,612	503	\$100M-500M	25	8,109	402	0.007
Riggs Bank Na	47.5	0.02	0.128	88,857	785	\$1B-\$10B	17	11,121	577	0
Bank Of Powhatan Na	47.5	0.214	1	4,680	46	<\$100M	15	955	31	0
Second B&Tc	45.0	0.142	0.452	42,522	337	\$100M-500M	13	6,085	203	0
First Sentinel Bank	45.0	0.155	1	8,752	268	<\$100M	25	3,627	239	0
Monarch Bank	45.0	0.284	0.758	24,132	156	<\$100M	10	2,544	90	0
First Va Bank-Colonial	42.5	0.055	0.457	40,495	582	\$500M-\$1B	16	7,976	434	0
Virginia Nb	42.5	0.19	0.667	26,988	259	\$100M-500M	15	4,778	174	0
Southern Cmnty B&T	42.5	0.229	0.904	10,053	82	<\$100M	11	1,444	48	0
Shenandoah Valley Nb	42.5	0.194	0.87	19,617	122	\$100M-500M	12	3,042	64	0
Farmers Bank Of Appomattox	40.0	0.094	1	11,477	324	\$100M-500M	32	11,477	324	0
Patrick Henry Nb	40.0	0.124	0.411	39,355	405	\$100M-500M	17	8,047	310	0
F&M Bank Highlands	40.0	0.07	1	12,144	142	\$100M-500M	28	12,144	142	0
Peoples Nb	37.5	0.103	0.339	34,744	385	\$100M-500M	15	7,523	290	0
Blue Grass Valley Bank	37.5	0.104	1	2,491	114	<\$100M	24	2,491	114	0
Farmers & Mrch Bank Of Craig C	37.5	0.088	1	3,382	160	<\$100M	22	2,755	153	0
Rappahannock Nb	37.5	0.106	1	2,763	28	<\$100M	9	393	18	0
Millennium Bank Na	37.5	0.139	0.956	16,275	75	\$100M-500M	5	1,392	32	0
Pioneer Bank	35.0	0.098	0.942	10,542	206	\$100M-500M	21	3,774	169	0.009
Page Valley Bank	35.0	0.093	1	5,664	163	<\$100M	20	2,565	149	0
Northern Neck St Bank	35.0	0.094	0.605	23,267	477	\$100M-500M	22	7,759	384	0
Bank Of Williamsburg	35.0	0.179	0.999	3,616	24	<\$100M	6	277	10	0
Hanover Bank	35.0	0.206	0.854	8,486	75	<\$100M	18	2,145	57	0
First Va Bank - Hampton Roads	32.5	0.037	0.37	28,918	444	\$500M-\$1B	15	7,387	358	0
Treasury Bank Na	32.5	0.004	1	430	1	\$100M-500M	4	-	-	0

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Grundy Nb	30.0	0.108	0.428	22,070	386	\$100M-500M	17	5,840	311	0
F&M Bank Southern Va	30.0	0.098	0.792	15,195	214	\$100M-500M	15	3,271	165	0
First St Bank	30.0	0.057	1	2,365	21	<\$100M	8	343	13	0.006
First & Citizens Bank	30.0	0.061	1	3,694	42	<\$100M	22	3,694	42	0.003
Fredericksburg St Bank	30.0	0.054	0.732	27,846	150	\$500M-\$1B	5	1,928	42	0
Citizens Cmnty Bank	30.0	0.113	0.972	5,082	61	<\$100M	10	925	39	0
Peoples Bank	27.5	0.041	1	1,438	47	<\$100M	19	1,438	47	0
F&M Bank-Central Va	27.5	0.068	0.762	17,115	211	\$100M-500M	10	3,160	159	0
Blue Ridge Bank Na	22.5	0.073	0.217	19,005	168	\$100M-500M	9	4,006	118	0
First Nb	20.0	0.09	0.291	19,773	145	\$100M-500M	11	5,138	95	0
Patriot Bank Na	20.0	0.099	0.338	18,641	146	\$100M-500M	9	3,881	81	0
Central Nb	20.0	0.152	0.314	14,232	71	<\$100M	6	1,904	37	0
Shenandoah Nb	17.5	0.122	0.297	12,491	69	\$100M-500M	5	1,570	40	0
Mountain Nb	15.0	0.064	0.216	12,852	85	\$100M-500M	7	2,973	56	0
First Nat Exch Bank	12.5	0.036	0.095	10,074	50	\$100M-500M	4	1,666	23	0
Miners Exch Bank	10.0	0.02	0.396	1,289	33	<\$100M	8	483	27	0
Capital One Bank	0.0					>\$10B				0.726
First-Citizens Bank A Va Corp	0.0	0			0	\$100M-500M				0.987

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate an SBA preferred or certified lender near you call 1-800-8-ASK-SBA or check SBA's home page at www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/.

Source: U.S Small Business Administration, Office of Advocacy, Office of Economic Research, from the call report data collected by the Federal Reserve.