

Table 3A. Banks' Small Business Lending in Virginia Using Call Report Data, June 2003

| Bank Name | City | Small Business Lending (<\$1M) | | | | | Small Business Lending (<\$100k) | | | | |
|-------------------------|---------------|--------------------------------|---------------|----------------|--------------------|-------------|----------------------------------|-------------------|----------------------|--------------|----------------|
| | | Total Rank (1) | SBL/TA (2) | SBL/TBL (3) | SBL\$(1000) (4) | SBL# (5) | Bank Asset Sz. (6) | Total Rank (7) | SSBL\$ (1000) (8) | SSBL# (9) | Cdt/TA (10) |
| Rockingham Heritage Bk | Harrisonburg | 90.0 | 0.456 | 1 | 82,542 | 565 | \$100M-500M | 57.5 | 8,625 | 351 | 0 |
| Powell Valley Nb | Jonesville | 85.0 | 0.336 | 1 | 66,820 | 848 | \$100M-500M | 97.5 | 66,820 | 848 | 0 |
| Bank Of The James | Lynchburg | 85.0 | 0.505 | 0.947 | 60,202 | 822 | \$100M-500M | 90.0 | 16,575 | 603 | 0 |
| Chesapeake Bk | Kilmarnock | 82.5 | 0.339 | 0.689 | 104,155 | 942 | \$100M-500M | 75.0 | 18,559 | 606 | 0 |
| Highlands Union Bk | Abingdon | 80.0 | 0.203 | 0.845 | 103,832 | 3,308 | \$500M-\$1B | 95.0 | 39,856 | 3,060 | 0.002 |
| Planters B&Tc Of Va | Staunton | 80.0 | 0.203 | 0.751 | 113,641 | 2,331 | \$500M-\$1B | 85.0 | 27,421 | 1,725 | 0.001 |
| Valley Bk | Roanoke | 80.0 | 0.338 | 0.77 | 96,918 | 766 | \$100M-500M | 65.0 | 12,189 | 437 | 0.002 |
| New Peoples Bk | Honaker | 80.0 | 0.234 | 0.894 | 76,897 | 1,293 | \$100M-500M | 97.5 | 32,369 | 1,041 | 0 |
| Virginia Cmnty Bk | Louisa | 77.5 | 0.334 | 0.979 | 52,163 | 540 | \$100M-500M | 80.0 | 12,851 | 407 | 0.005 |
| Bank Of Fincastle | Fincastle | 77.5 | 0.336 | 0.98 | 44,984 | 588 | \$100M-500M | 70.0 | 7,885 | 419 | 0.004 |
| Bank Of Essex | Tappahannock | 77.5 | 0.296 | 0.762 | 69,555 | 869 | \$100M-500M | 80.0 | 15,347 | 612 | 0.003 |
| Townebank | Portsmouth | 77.5 | 0.203 | 0.659 | 175,135 | 2,021 | \$500M-\$1B | 72.5 | 25,952 | 1,298 | 0.001 |
| Benchmark Cmnty Bk | Kenbridge | 75.0 | 0.213 | 0.866 | 58,016 | 1,112 | \$100M-500M | 95.0 | 22,443 | 963 | 0 |
| Bank Of Northumberland | Heathsville | 75.0 | 0.194 | 1 | 36,674 | 1,457 | \$100M-500M | 92.5 | 17,147 | 1,274 | 0 |
| Union B&Tc | Bowling Green | 75.0 | 0.19 | 0.642 | 154,669 | 1,769 | \$500M-\$1B | 77.5 | 29,851 | 1,291 | 0.007 |
| American Nb&Tc | Danville | 75.0 | 0.219 | 0.573 | 138,186 | 1,828 | \$500M-\$1B | 85.0 | 31,580 | 1,425 | 0 |
| Bank Of Hampton Roads | Chesapeake | 75.0 | 0.248 | 0.613 | 75,368 | 1,137 | \$100M-500M | 85.0 | 21,793 | 929 | 0.001 |
| Marathon Bk | Winchester | 75.0 | 0.259 | 0.802 | 64,487 | 698 | \$100M-500M | 70.0 | 11,878 | 507 | 0.002 |
| Bank Of Botetourt | Buchanan | 72.5 | 0.275 | 0.861 | 51,400 | 663 | \$100M-500M | 82.5 | 14,850 | 522 | 0.007 |
| Southside Bk | Tappahannock | 72.5 | 0.187 | 0.936 | 53,066 | 1,037 | \$100M-500M | 80.0 | 13,856 | 840 | 0.004 |
| Harbor Bk | Newport News | 72.5 | 0.296 | 0.641 | 77,858 | 681 | \$100M-500M | 60.0 | 11,099 | 418 | 0 |
| Peoples Bk Of Va | Richmond | 72.5 | 0.424 | 1 | 41,316 | 311 | <\$100M | 55.0 | 5,341 | 181 | 0 |
| Bank Of Lancaster | Kilmarnock | 70.0 | 0.154 | 1 | 42,956 | 761 | \$100M-500M | 72.5 | 10,526 | 612 | 0.003 |
| Southern Fncl Bk | Warrenton | 70.0 | 0.186 | 0.473 | 205,040 | 1,307 | \$1B-\$10B | 57.5 | 17,965 | 612 | 0.001 |
| First Bk | Strasburg | 70.0 | 0.233 | 0.749 | 74,575 | 814 | \$100M-500M | 72.5 | 15,453 | 604 | 0.002 |
| Business Bk | Vienna | 70.0 | 0.332 | 0.88 | 43,308 | 336 | \$100M-500M | 37.5 | 4,071 | 186 | 0 |
| Virginia Cmrc Bk | Arlington | 70.0 | 0.213 | 0.491 | 170,490 | 939 | \$500M-\$1B | 52.5 | 15,586 | 457 | 0 |
| Grayson Nb | Independence | 67.5 | 0.166 | 1 | 42,913 | 741 | \$100M-500M | 97.5 | 42,913 | 741 | 0 |
| Marshall Nb&Tc | Marshall | 67.5 | 0.299 | 0.948 | 39,248 | 343 | \$100M-500M | 52.5 | 5,562 | 212 | 0 |
| James Monroe Bk | Arlington | 67.5 | 0.246 | 0.724 | 71,884 | 519 | \$100M-500M | 45.0 | 8,507 | 290 | 0 |
| Old Point Nb Of Phoebus | Hampton | 65.0 | 0.156 | 0.583 | 93,061 | 1,160 | \$500M-\$1B | 70.0 | 20,104 | 768 | 0 |
| First B&Tc | Lebanon | 65.0 | 0.158 | 0.555 | 92,272 | 1,022 | \$500M-\$1B | 70.0 | 18,686 | 701 | 0 |
| First Va Bk | Falls Church | 65.0 | 0.082 | 0.61 | 373,112 | 7,216 | \$1B-\$10B | 87.5 | 166,427 | 6,608 | 0 |
| Citizens B&Tc | Blackstone | 65.0 | 0.168 | 0.999 | 45,131 | 687 | \$100M-500M | 70.0 | 9,875 | 538 | 0 |

Table 3A. Banks' Small Business Lending in Virginia Using Call Report Data, June 2003

| Bank Name | City | Small Business Lending (<\$1M) | | | | | | Small Business Lending (<\$100k) | | | |
|------------------------------|-----------------|--------------------------------|---------------|----------------|--------------------|-------------|-----------------------|----------------------------------|----------------------|--------------|----------------|
| | | Total Rank (1) | SBL/TA (2) | SBL/TBL (3) | SBL\$(1000) (4) | SBL# (5) | Bank Asset Sz. (6) | Total Rank (7) | SSBL\$ (1000) (8) | SSBL# (9) | Cdt/TA (10) |
| First Cmnty Bk Na | Bluefield | 65.0 | 0.107 | 0.557 | 181,971 | 2,873 | \$1B-\$10B | 77.5 | 53,978 | 2,239 | 0 |
| Potomac Bk Of Va | Vienna | 65.0 | 0.29 | 0.79 | 43,021 | 363 | \$100M-500M | 42.5 | 5,037 | 201 | 0 |
| Albemarle First Bk | Charlottesville | 65.0 | 0.275 | 1 | 27,151 | 279 | <\$100M | 65.0 | 6,818 | 204 | 0.002 |
| Farmers Bk Windsor Va | Windsor | 62.5 | 0.273 | 0.819 | 48,476 | 389 | \$100M-500M | 52.5 | 6,413 | 240 | 0 |
| Farmers & Miners Bk | Pennington Gap | 62.5 | 0.122 | 1 | 13,015 | 2,957 | \$100M-500M | 77.5 | 5,979 | 2,917 | 0 |
| Prosperity B&Tc | Springfield | 62.5 | 0.295 | 0.897 | 32,582 | 407 | \$100M-500M | 62.5 | 7,365 | 291 | 0 |
| Bank Of Mckenney | Mckenney | 62.5 | 0.284 | 0.881 | 31,822 | 355 | \$100M-500M | 62.5 | 6,185 | 257 | 0.005 |
| Heritage B&Tc | Norfolk | 62.5 | 0.324 | 0.82 | 41,651 | 324 | \$100M-500M | 50.0 | 5,462 | 208 | 0.009 |
| Branch B&Tc Of Va | Richmond | 62.5 | 0.111 | 0.494 | 1,359,193 | 16,572 | >\$10B | 70.0 | 269,209 | 10,813 | 0 |
| First Nb Of Altavista | Altavista | 62.5 | 0.195 | 1 | 40,125 | 294 | \$100M-500M | 75.0 | 14,677 | 211 | 0 |
| Virginia Heartland Bk | Fredericksburg | 62.5 | 0.251 | 0.679 | 52,527 | 343 | \$100M-500M | 37.5 | 5,856 | 196 | 0 |
| Community Nb | Pulaski | 62.5 | 0.314 | 1 | 20,020 | 243 | <\$100M | 85.0 | 20,020 | 243 | 0.008 |
| Cardinal Bk Na | Fairfax | 62.5 | 0.171 | 0.616 | 88,019 | 681 | \$500M-\$1B | 50.0 | 10,342 | 362 | 0.001 |
| Bank Of Williamsburg | Williamsburg | 62.5 | 0.287 | 1 | 19,471 | 229 | <\$100M | 62.5 | 5,241 | 155 | 0 |
| Community First Bk | Lynchburg | 62.5 | 0.306 | 0.733 | 50,060 | 429 | \$100M-500M | 55.0 | 7,579 | 220 | 0 |
| Fnb Salem B&T Na | Salem | 60.0 | 0.179 | 0.642 | 63,919 | 685 | \$100M-500M | 60.0 | 11,341 | 454 | 0 |
| First Va Bk-Southwest | Roanoke | 60.0 | 0.044 | 0.847 | 63,343 | 963 | \$1B-\$10B | 70.0 | 17,978 | 731 | 0 |
| Consolidated B&Tc | Richmond | 60.0 | 0.274 | 1 | 26,184 | 283 | <\$100M | 75.0 | 11,518 | 210 | 0.003 |
| Bank Of Southside Va | Carson | 60.0 | 0.125 | 0.639 | 52,267 | 917 | \$100M-500M | 75.0 | 14,963 | 743 | 0.003 |
| National Bk Of Blacksburg | Blacksburg | 60.0 | 0.163 | 0.584 | 64,937 | 842 | \$100M-500M | 65.0 | 12,409 | 594 | 0.012 |
| First & Citizens Bk | Monterey | 60.0 | 0.233 | 1 | 17,306 | 472 | <\$100M | 90.0 | 17,306 | 472 | 0.003 |
| Second B&Tc | Culpeper | 60.0 | 0.179 | 0.559 | 65,010 | 594 | \$100M-500M | 47.5 | 9,132 | 355 | 0 |
| Burke & Herbert B&Tc | Alexandria | 60.0 | 0.12 | 0.504 | 137,719 | 1,107 | \$1B-\$10B | 50.0 | 14,994 | 611 | 0 |
| First Nb | Christiansburg | 60.0 | 0.123 | 0.471 | 83,191 | 999 | \$500M-\$1B | 55.0 | 12,162 | 637 | 0 |
| Resource Bk | Virginia Beach | 60.0 | 0.138 | 0.524 | 113,041 | 776 | \$500M-\$1B | 27.5 | 2,113 | 370 | 0 |
| Virginia Nb | Charlottesville | 60.0 | 0.257 | 0.657 | 51,059 | 515 | \$100M-500M | 52.5 | 7,543 | 344 | 0 |
| Shenandoah Valley Nb | Winchester | 60.0 | 0.282 | 0.704 | 55,057 | 317 | \$100M-500M | 47.5 | 7,573 | 164 | 0 |
| Smith River Cmnty Bk Na | Martinsville | 60.0 | 0.434 | 0.969 | 20,939 | 275 | <\$100M | 65.0 | 4,976 | 197 | 0 |
| National Bk Of Fredericksbur | Fredericksburg | 57.5 | 0.195 | 0.588 | 68,872 | 525 | \$100M-500M | 37.5 | 6,173 | 275 | 0.003 |
| Miners & Mrch B&Tc | Grundy | 57.5 | 0.137 | 0.633 | 52,598 | 835 | \$100M-500M | 80.0 | 16,125 | 680 | 0 |
| United Bk | Fairfax | 57.5 | 0.076 | 0.302 | 184,058 | 1,678 | \$1B-\$10B | 47.5 | 14,518 | 798 | 0 |
| Central Va Bk | Powhatan | 57.5 | 0.141 | 0.905 | 46,313 | 507 | \$100M-500M | 55.0 | 7,892 | 349 | 0.002 |
| Bank Of Charlotte Cty | Phenix | 57.5 | 0.19 | 0.924 | 19,331 | 567 | \$100M-500M | 82.5 | 9,994 | 514 | 0 |
| Bank Of Tazewell Cty | Tazewell | 57.5 | 0.179 | 0.677 | 54,684 | 600 | \$100M-500M | 65.0 | 11,295 | 421 | 0.002 |

Table 3A. Banks' Small Business Lending in Virginia Using Call Report Data, June 2003

| Bank Name | City | Small Business Lending (<\$1M) | | | | | | Small Business Lending (<\$100k) | | | |
|-----------------------------|-----------------|--------------------------------|---------------|----------------|--------------------|-------------|-----------------------|----------------------------------|----------------------|--------------|----------------|
| | | Total Rank (1) | SBL/TA (2) | SBL/TBL (3) | SBL\$(1000) (4) | SBL# (5) | Bnk. Asset Sz. (6) | Total Rank (7) | SSBL\$ (1000) (8) | SSBL# (9) | Cdt/TA (10) |
| Bank Of Marion | Marion | 57.5 | 0.146 | 0.785 | 45,921 | 614 | \$100M-500M | 70.0 | 12,137 | 442 | 0.002 |
| Peoples Cmnty Bk | Montross | 57.5 | 0.207 | 1 | 20,323 | 318 | <\$100M | 87.5 | 20,323 | 318 | 0 |
| Southern Cmnty B&T | Midlothian | 57.5 | 0.301 | 0.861 | 30,195 | 191 | \$100M-500M | 35.0 | 3,290 | 94 | 0 |
| Hanover Bk | Mechanicsville | 57.5 | 0.335 | 0.842 | 30,482 | 241 | <\$100M | 32.5 | 2,861 | 152 | 0 |
| Bank Of Clarke Cty | Berryville | 55.0 | 0.148 | 0.684 | 47,411 | 469 | \$100M-500M | 47.5 | 6,456 | 298 | 0.006 |
| Fauquier Bk | Warrenton | 55.0 | 0.147 | 0.563 | 54,005 | 555 | \$100M-500M | 50.0 | 8,687 | 384 | 0.001 |
| Community Bk Of Northern Va | Sterling | 55.0 | 0.119 | 0.386 | 85,156 | 804 | \$500M-\$1B | 35.0 | 6,633 | 395 | 0 |
| Monarch Bk | Chesapeake | 55.0 | 0.263 | 0.651 | 44,463 | 299 | \$100M-500M | 52.5 | 7,661 | 154 | 0 |
| Bank Of The Commonwealth | Norfolk | 52.5 | 0.219 | 0.371 | 61,450 | 421 | \$100M-500M | 60.0 | 13,959 | 235 | 0.002 |
| First Sentinel Bk | Richlands | 52.5 | 0.184 | 1 | 13,593 | 276 | <\$100M | 65.0 | 4,289 | 231 | 0 |
| First Cap Bk | Glen Allen | 52.5 | 0.261 | 0.825 | 29,300 | 219 | \$100M-500M | 37.5 | 3,409 | 128 | 0 |
| Citizens Cmnty Bk | South Hill | 52.5 | 0.27 | 0.943 | 20,555 | 190 | <\$100M | 52.5 | 4,007 | 122 | 0 |
| Access Nb | Chantilly | 52.5 | 0.187 | 0.77 | 55,173 | 255 | \$100M-500M | 22.5 | 4,070 | 80 | 0 |
| Freedom Bk Of Virginia | Vienna | 52.5 | 0.298 | 1 | 15,083 | 94 | <\$100M | 32.5 | 1,590 | 52 | 0 |
| Virginia B&Tc | Danville | 50.0 | 0.2 | 0.747 | 29,645 | 393 | \$100M-500M | 70.0 | 8,403 | 313 | 0 |
| First Va Bk - Hampton Roads | Norfolk | 50.0 | 0.062 | 0.567 | 72,005 | 714 | \$1B-\$10B | 50.0 | 12,025 | 490 | 0 |
| Bk Of Richmond Na | Richmond | 50.0 | 0.223 | 0.995 | 22,705 | 101 | \$100M-500M | 22.5 | 1,514 | 50 | 0 |
| Bank Of Powhatan Na | Powhatan | 50.0 | 0.282 | 0.91 | 14,268 | 133 | <\$100M | 42.5 | 2,098 | 81 | 0 |
| Shore Bk | Onley | 47.5 | 0.131 | 0.985 | 24,213 | 302 | \$100M-500M | 47.5 | 4,773 | 206 | 0 |
| Farmers & Mrch Bk-Eastern | Onley | 47.5 | 0.14 | 0.538 | 35,609 | 643 | \$100M-500M | 67.5 | 10,284 | 501 | 0 |
| Farmers & Merchants Bk | Timberville | 47.5 | 0.113 | 0.815 | 33,126 | 458 | \$100M-500M | 55.0 | 6,913 | 339 | 0.005 |
| Riggs Bk Na | McLean | 47.5 | 0.013 | 0.109 | 86,732 | 743 | \$1B-\$10B | 42.5 | 10,673 | 554 | 0 |
| Franklin Cmnty Bk Na | Rocky Mount | 47.5 | 0.313 | 0.819 | 8,920 | 82 | <\$100M | 42.5 | 1,800 | 54 | 0 |
| Guaranty Bk | Charlottesville | 45.0 | 0.207 | 0.605 | 39,260 | 234 | \$100M-500M | 25.0 | 2,792 | 106 | 0.001 |
| Northern Neck St Bk | Warsaw | 45.0 | 0.106 | 0.784 | 30,227 | 381 | \$100M-500M | 52.5 | 6,568 | 288 | 0 |
| Lee B&Tc | Pennington Gap | 45.0 | 0.193 | 0.548 | 28,084 | 342 | \$100M-500M | 50.0 | 5,862 | 256 | 0 |
| Middleburg Bk | Middleburg | 45.0 | 0.109 | 0.48 | 51,459 | 466 | \$100M-500M | 32.5 | 6,133 | 256 | 0 |
| Citizens & Farmers Bk | West Point | 45.0 | 0.103 | 0.535 | 55,659 | 531 | \$500M-\$1B | 50.0 | 9,807 | 363 | 0.002 |
| Pioneer Bk | Stanley | 42.5 | 0.121 | 0.999 | 13,745 | 180 | \$100M-500M | 45.0 | 3,102 | 142 | 0.007 |
| Farmers Bk Of Appomattox | Appomattox | 42.5 | 0.093 | 1 | 12,409 | 328 | \$100M-500M | 85.0 | 12,409 | 328 | 0 |
| Millennium Bk Na | Reston | 42.5 | 0.152 | 0.563 | 47,920 | 231 | \$100M-500M | 17.5 | 3,070 | 83 | 0 |
| Community Bkr Bk | Midlothian | 40.0 | 0.157 | 0.987 | 16,753 | 50 | \$100M-500M | 10.0 | 40 | 2 | 0 |
| Bank Of Floyd | Floyd | 40.0 | 0.2 | 0.522 | 37,362 | 243 | \$100M-500M | 22.5 | 2,641 | 124 | 0 |
| First Va Bk-Blue Ridge | Staunton | 40.0 | 0.05 | 0.715 | 29,635 | 437 | \$500M-\$1B | 50.0 | 6,917 | 327 | 0 |

Table 3A. Banks' Small Business Lending in Virginia Using Call Report Data, June 2003

| Bank Name | City | Small Business Lending (<\$1M) | | | | | | Small Business Lending (<\$100k) | | | |
|------------------------------|----------------|--------------------------------|---------------|----------------|--------------------|-------------|-----------------------|----------------------------------|----------------------|--------------|----------------|
| | | Total Rank (1) | SBL/TA (2) | SBL/TBL (3) | SBL\$(1000) (4) | SBL# (5) | Bnk. Asset Sz. (6) | Total Rank (7) | SSBL\$ (1000) (8) | SSBL# (9) | Cdt/TA (10) |
| Rappahannock Nb | Washington | 40.0 | 0.146 | 1 | 5,963 | 53 | <\$100M | 25.0 | 645 | 29 | 0 |
| First Vantage Bk/Tri-Cities | Bristol | 40.0 | 0.067 | 0.63 | 40,490 | 447 | \$500M-\$1B | 55.0 | 10,430 | 325 | 0 |
| Suffolkfirst Bk | Suffolk | 40.0 | 0.121 | 1 | 3,262 | 21 | <\$100M | 20.0 | 328 | 12 | 0 |
| Blue Grass Valley Bk | Blue Grass | 37.5 | 0.106 | 1 | 3,115 | 133 | <\$100M | 60.0 | 2,488 | 128 | 0 |
| Farmers & Mrch Bk Of Craig C | New Castle | 35.0 | 0.09 | 1 | 3,698 | 167 | <\$100M | 60.0 | 2,844 | 160 | 0 |
| Patrick Henry Nb | Bassett | 35.0 | 0.101 | 0.373 | 38,212 | 370 | \$100M-500M | 40.0 | 7,503 | 280 | 0 |
| Alliance Bk Corp | Fairfax | 35.0 | 0.112 | 0.489 | 42,056 | 285 | \$100M-500M | 25.0 | 4,274 | 145 | 0 |
| Citizens Nb | Windsor | 35.0 | 0.101 | 1 | 845 | 14 | <\$100M | 55.0 | 845 | 14 | 0 |
| Highlands Cmnty Bk | Covington | 35.0 | 0.08 | 1 | 2,441 | 38 | <\$100M | 55.0 | 2,441 | 38 | 0 |
| First Va Bk-Colonial | Richmond | 32.5 | 0.042 | 0.338 | 40,791 | 443 | \$500M-\$1B | 35.0 | 7,196 | 318 | 0 |
| Grundy Nb | Grundy | 32.5 | 0.12 | 0.352 | 26,425 | 321 | \$100M-500M | 40.0 | 5,505 | 241 | 0 |
| Miners Exch Bk | Coeburn | 32.5 | 0.04 | 1 | 2,647 | 63 | <\$100M | 50.0 | 2,647 | 63 | 0 |
| Treasury Bk Na | Alexandria | 32.5 | 0 | 1 | 395 | 1 | >\$10B | 10.0 | - | - | 0 |
| Bank Of Goochland Na | Manakin-Sabot | 32.5 | 0.056 | 1 | 1,249 | 16 | <\$100M | 30.0 | 265 | 11 | 0 |
| Page Valley Bk | Luray | 30.0 | 0.095 | 0.907 | 7,174 | 175 | <\$100M | 47.5 | 2,502 | 154 | 0 |
| Peoples Bk | Ewing | 30.0 | 0.067 | 1 | 2,658 | 45 | <\$100M | 55.0 | 2,658 | 45 | 0 |
| First St Bk | Danville | 30.0 | 0.074 | 0.991 | 2,996 | 31 | <\$100M | 32.5 | 665 | 19 | 0.004 |
| Peoples Nb | Danville | 25.0 | 0.094 | 0.33 | 34,603 | 262 | \$100M-500M | 25.0 | 4,105 | 168 | 0 |
| Patriot Bk Na | Fredericksburg | 25.0 | 0.117 | 0.412 | 26,163 | 121 | \$100M-500M | 20.0 | 2,801 | 45 | 0 |
| First Nb | Rocky Mount | 20.0 | 0.078 | 0.275 | 19,983 | 133 | \$100M-500M | 22.5 | 3,254 | 79 | 0 |
| Community Nb | South Boston | 20.0 | 0.078 | 0.305 | 18,966 | 124 | \$100M-500M | 22.5 | 3,312 | 77 | 0 |
| Mountain Nb | Galax | 17.5 | 0.073 | 0.303 | 16,457 | 102 | \$100M-500M | 25.0 | 3,156 | 65 | 0 |
| Blue Ridge Bk Na | Floyd | 17.5 | 0.072 | 0.208 | 19,600 | 140 | \$100M-500M | 17.5 | 2,923 | 93 | 0 |
| Central Nb | Lynchburg | 17.5 | 0.117 | 0.279 | 13,686 | 57 | \$100M-500M | 12.5 | 1,364 | 25 | 0 |
| Shenandoah Nb | Staunton | 17.5 | 0.103 | 0.252 | 12,002 | 46 | \$100M-500M | 10.0 | 1,032 | 21 | 0 |
| First Nat Exch Bk | Roanoke | 12.5 | 0.057 | 0.158 | 16,025 | 61 | \$100M-500M | 12.5 | 1,850 | 28 | 0 |
| Capital One Bk | Glen Allen | 0.0 | | | | | >\$10B | 0.0 | | | 0.477 |
| First-Citizens Bk Na | Roanoke | 0.0 | 0 | | - | - | \$100M-500M | 0.0 | - | - | 0.915 |

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.