

Table A.2 Small Business Lending in Virginia Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL	Number or SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
County Bk Of Chesterfield	Midlothian	90.0	10.0	9.0	9.0	8.0	\$100M-500M	68,719	717	87.5	87.5
Chesapeake Bk	Kilmarnock	87.5	10.0	8.0	9.0	8.0	\$100M-500M	84,747	766	75.0	75.0
New Peoples Bk	Honaker	87.5	9.0	10.0	7.0	9.0	\$100M-500M	42,315	864	92.5	92.5
Citizens B&Tc	Blackstone	85.0	7.0	10.0	8.0	9.0	\$100M-500M	58,953	814	77.5	85.0
Peninsula Tr Bk	Gloucester	82.5	6.0	10.0	8.0	9.0	\$100M-500M	51,290	823	80.0	82.5
Rockingham Heritage Bk	Harrisonburg	82.5	10.0	7.0	9.0	7.0	\$100M-500M	60,484	517	82.5	67.5
Community Nb	South Boston	80.0	9.0	7.0	9.0	7.0	\$100M-500M	67,473	614	37.5	42.5
Highlands Union Bk	Abingdon	77.5	6.0	6.0	9.0	10.0	\$100M-500M	84,000	2,352	95.0	95.0
Community Bk	Petersburg	77.5	9.0	10.0	7.0	5.0	\$100M-500M	41,691	345	60.0	57.5
Bank Of Hampton Roads	Chesapeake	77.5	9.0	4.0	9.0	9.0	\$100M-500M	66,678	1,113	87.5	92.5
Salem B&Tc Na	Salem	77.5	7.0	8.0	8.0	8.0	\$100M-500M	49,125	789	85.0	85.0
Old Point Nb Of Phoebus	Hampton	75.0	6.0	5.0	10.0	9.0	\$100M-500M	107,006	1,202	82.5	75.0
Benchmark Cmnty Bk	Kenbridge	75.0	7.0	5.0	8.0	10.0	\$100M-500M	51,148	1,249	90.0	92.5
Powell Valley Nb	Jonesville	75.0	7.0	8.0	7.0	8.0	\$100M-500M	38,595	790	92.5	95.0
Townebank	Portsmouth	75.0	8.0	4.0	9.0	9.0	\$100M-500M	78,623	837	70.0	55.0
Bank Of Tidewater	Virginia Beach	75.0	7.0	6.0	8.0	9.0	\$100M-500M	59,285	1,073	77.5	82.5
F&M Bk-Winchester	Winchester	75.0	5.0	5.0	10.0	10.0	\$500M-\$1B	166,150	2,034	65.0	72.5
Burke & Herbert B&Tc	Alexandria	75.0	6.0	4.0	10.0	10.0	\$500M-\$1B	154,121	1,306	72.5	65.0
Virginia Cmrc Bk	Arlington	72.5	9.0	2.0	10.0	8.0	\$100M-500M	110,156	700	55.0	47.5
F&M Bk-Richmond	Richmond	72.5	8.0	3.0	9.0	9.0	\$100M-500M	86,036	1,063	85.0	72.5
Valley Bk	Roanoke	72.5	9.0	5.0	8.0	7.0	\$100M-500M	55,973	505	62.5	57.5
Virginia Cmnty Bk	Louisa	72.5	9.0	6.0	7.0	7.0	\$100M-500M	44,669	521	80.0	80.0
First Nb	Rocky Mount	72.5	9.0	8.0	9.0	3.0	\$100M-500M	69,016	191	17.5	17.5
Mountain Nb	Galax	72.5	8.0	8.0	8.0	5.0	\$100M-500M	55,386	382	27.5	37.5
Union B&Tc	Bowling Green	72.5	6.0	3.0	10.0	10.0	\$500M-\$1B	131,306	1,702	75.0	75.0
Commonwealth Bk	Richmond	72.5	10.0	9.0	5.0	5.0	<\$100M	28,250	372	72.5	65.0
Prosperity B&Tc	Springfield	72.5	10.0	9.0	5.0	5.0	<\$100M	26,550	345	67.5	60.0
Resource Bk	Virginia Beach	70.0	8.0	4.0	9.0	7.0	\$100M-500M	92,824	604	47.5	52.5
Planters B&Tc Of Va	Staunton	70.0	5.0	4.0	9.0	10.0	\$100M-500M	91,088	1,220	80.0	85.0
Bank Of Lancaster	Kilmarnock	70.0	5.0	8.0	7.0	8.0	\$100M-500M	37,341	651	87.5	95.0
First Nb	Christiansburg	70.0	6.0	2.0	10.0	10.0	\$500M-\$1B	106,221	1,657	80.0	80.0
Central Nb	Lynchburg	70.0	10.0	10.0	6.0	2.0	<\$100M	31,021	123	25.0	30.0
Southern Fncl Bk	Warrenton	67.5	7.0	2.0	10.0	8.0	\$100M-500M	111,791	759	52.5	45.0
F&M Bk-Massanutten	Harrisonburg	67.5	4.0	8.0	7.0	8.0	\$100M-500M	40,548	757	90.0	97.5
Bank Of Botetourt	Buchanan	67.5	8.0	6.0	6.0	7.0	\$100M-500M	34,884	544	77.5	77.5
Grayson Nb	Independence	67.5	5.0	8.0	6.0	8.0	\$100M-500M	33,882	770	92.5	95.0
Bank Of Northumberland	Heathsville	67.5	6.0	8.0	5.0	8.0	\$100M-500M	30,941	669	80.0	82.5
First Nat Exch Bk	Roanoke	67.5	9.0	7.0	9.0	2.0	\$100M-500M	66,601	139	15.0	17.5
Patriot Bk Na	Fredericksburg	67.5	9.0	7.0	8.0	3.0	\$100M-500M	53,701	210	25.0	22.5
Metro-Cty Bk Of Va	Mechanicsville	67.5	9.0	10.0	4.0	4.0	<\$100M	22,151	239	77.5	85.0
First B&Tc	Lebanon	65.0	6.0	3.0	8.0	9.0	\$100M-500M	51,991	837	70.0	67.5
Marathon Bk	Winchester	65.0	8.0	6.0	6.0	6.0	\$100M-500M	33,803	423	75.0	67.5
First Nb Of Altavista	Altavista	65.0	5.0	10.0	5.0	6.0	\$100M-500M	30,898	390	67.5	67.5
Consolidated B&Tc	Richmond	65.0	8.0	6.0	6.0	6.0	\$100M-500M	34,419	438	75.0	70.0

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
Bank Of Fincastle	Fincastle	65.0	6.0	8.0	5.0	7.0	\$100M-500M	26,503	483	65.0	65.0
F&M Bk-Northern Va	Fairfax	65.0	5.0	2.0	10.0	9.0	\$500M-\$1B	165,092	925	60.0	40.0
National Bk Of Blacksburg	Blacksburg	62.5	5.0	3.0	8.0	9.0	\$100M-500M	55,309	795	57.5	60.0
Bank Of Marion	Marion	62.5	3.0	9.0	6.0	7.0	\$100M-500M	34,548	513	85.0	95.0
Central Va Bk	Powhatan	62.5	4.0	9.0	6.0	6.0	\$100M-500M	31,119	473	70.0	70.0
One Valley Bk Central Va Na	Lynchburg	62.5	2.0	3.0	10.0	10.0	\$1B-\$10B	134,193	1,608	62.5	62.5
First Va Bk-Southwest	Roanoke	62.5	1.0	4.0	10.0	10.0	\$1B-\$10B	104,513	1,692	72.5	75.0
American Nb&Tc	Danville	62.5	5.0	2.0	9.0	9.0	\$500M-\$1B	91,320	1,198	65.0	72.5
Heritage B&Tc	Norfolk	62.5	9.0	5.0	6.0	5.0	<\$100M	34,267	357	55.0	57.5
James Monroe Bk	Arlington	62.5	10.0	6.0	5.0	4.0	<\$100M	28,108	279	57.5	40.0
Peoples Cmnty Bk	Montross	62.5	7.0	10.0	3.0	5.0	<\$100M	18,624	344	80.0	87.5
First Bk	Strasburg	60.0	6.0	2.0	8.0	8.0	\$100M-500M	48,761	634	65.0	70.0
Bank Of Southside Va	Carson	60.0	4.0	3.0	8.0	9.0	\$100M-500M	47,679	898	70.0	75.0
F&M Bk-Peoples	Warrenton	60.0	7.0	7.0	6.0	4.0	\$100M-500M	32,960	307	47.5	40.0
Southside Bk	Tappahannock	60.0	3.0	9.0	6.0	6.0	\$100M-500M	31,463	443	65.0	62.5
Virginia B&Tc	Danville	60.0	5.0	9.0	4.0	6.0	\$100M-500M	25,328	388	85.0	90.0
Harbor Bk	Newport News	60.0	8.0	5.0	6.0	5.0	\$100M-500M	35,108	379	60.0	55.0
Branch B&Tc Of Va	Norfolk	60.0	3.0	1.0	10.0	10.0	\$1B-\$10B	646,992	8,901	62.5	65.0
First Cmnty Bk Na	Bluefield	60.0	3.0	1.0	10.0	10.0	\$1B-\$10B	137,630	2,625	70.0	77.5
Business Bk	Vienna	60.0	9.0	7.0	4.0	4.0	<\$100M	24,430	256	55.0	55.0
Middleburg Bk	Middleburg	57.5	5.0	4.0	7.0	7.0	\$100M-500M	46,135	563	57.5	52.5
First Va Bk	Falls Church	57.5	2.0	1.0	10.0	10.0	\$1B-\$10B	277,750	4,621	57.5	62.5
United Bk	Fairfax	57.5	2.0	1.0	10.0	10.0	\$1B-\$10B	127,296	1,624	52.5	47.5
Bank Of Charlotte Cty	Phenix	57.5	4.0	9.0	3.0	7.0	<\$100M	15,724	538	80.0	90.0
Shenandoah Nb	Staunton	57.5	8.0	7.0	5.0	3.0	<\$100M	26,318	170	20.0	25.0
Bank Of The Commonwealth	Norfolk	55.0	8.0	1.0	8.0	5.0	\$100M-500M	54,270	343	50.0	42.5
Commerce Bk Of Va	Richmond	55.0	7.0	5.0	6.0	4.0	\$100M-500M	31,534	292	57.5	50.0
Community Bk Of Northern Va	Sterling	55.0	5.0	2.0	9.0	6.0	\$100M-500M	66,078	465	47.5	35.0
Farmers Bk Of Appomattox	Appomattox	55.0	2.0	8.0	2.0	10.0	\$100M-500M	10,283	4,147	72.5	90.0
First Va Bk-Blue Ridge	Staunton	55.0	1.0	7.0	7.0	7.0	\$500M-\$1B	37,078	551	57.5	57.5
Cardinal Bk Na	Fairfax	55.0	10.0	5.0	4.0	3.0	<\$100M	24,065	176	42.5	35.0
Marshall Nb&Tc	Marshall	55.0	8.0	6.0	4.0	4.0	<\$100M	23,915	287	47.5	50.0
James River Bk Colonial	Smithfield	55.0	9.0	7.0	3.0	3.0	<\$100M	16,008	175	55.0	52.5
Community Bkr Bk	Richmond	55.0	8.0	8.0	4.0	2.0	<\$100M	22,762	71	10.0	10.0
Alliance Bk Corp	Fairfax	55.0	10.0	7.0	3.0	2.0	<\$100M	18,367	106	50.0	55.0
Albemarle First Bk	Charlottesville	55.0	10.0	7.0	3.0	2.0	<\$100M	16,765	138	42.5	50.0
Bank Of The James	Lynchburg	55.0	7.0	10.0	2.0	3.0	<\$100M	9,818	154	62.5	62.5
National Bk Of Fredericksbur	Fredericksburg	52.5	5.0	2.0	8.0	6.0	\$100M-500M	48,387	404	35.0	30.0
Fauquier Bk	Warrenton	52.5	5.0	2.0	7.0	7.0	\$100M-500M	44,165	563	52.5	57.5
Miners & Mrch B&Tc	Grundy	52.5	4.0	3.0	7.0	7.0	\$100M-500M	35,960	521	55.0	57.5
F&M Bk Highlands	Covington	52.5	2.0	10.0	3.0	6.0	\$100M-500M	16,014	432	70.0	87.5
Farmers Bk Windsor Va	Windsor	52.5	7.0	5.0	5.0	4.0	\$100M-500M	26,136	265	45.0	42.5
Potomac Bk Of Va	Vienna	52.5	9.0	6.0	4.0	2.0	<\$100M	19,281	152	45.0	30.0
Bank Of Suffolk	Suffolk	50.0	6.0	4.0	5.0	5.0	\$100M-500M	28,362	347	52.5	52.5
Farmers & Merchants Bk	Timberville	50.0	2.0	9.0	4.0	5.0	\$100M-500M	21,856	360	47.5	57.5

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Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL (7)	Number or SBL (8)	Total Score (<\$250K) (9)	Total Score (<\$100K) (10)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
Riggs Bk Na	Mclean	50.0	1.0	1.0	9.0	9.0	\$1B-\$10B	93,338	843	45.0	45.0
Bank Of Mckenney	Mckenney	50.0	7.0	6.0	3.0	4.0	<\$100M	17,448	273	57.5	65.0
First Cap Bk	Glen Allen	50.0	10.0	6.0	2.0	2.0	<\$100M	13,024	117	35.0	32.5
Farmers & Miners Bk Of Lee C	Pennington Gap	50.0	3.0	9.0	2.0	6.0	<\$100M	10,269	477	70.0	85.0
Bank Of Floyd	Floyd	47.5	6.0	3.0	6.0	4.0	\$100M-500M	31,186	268	32.5	27.5
Virginia Nb	Charlottesville	47.5	8.0	3.0	5.0	3.0	\$100M-500M	29,706	210	35.0	32.5
James River Bk	Waverly	47.5	7.0	4.0	4.0	4.0	<\$100M	23,000	289	52.5	45.0
Cardinal Bk Manassas Prince	Manassas	47.5	10.0	4.0	3.0	2.0	<\$100M	17,262	141	47.5	37.5
State Bk	Remington	47.5	6.0	7.0	3.0	3.0	<\$100M	14,987	208	40.0	42.5
Cardinal Bk Dulles Na	Reston	47.5	10.0	5.0	2.0	2.0	<\$100M	12,080	81	40.0	27.5
Community First Bk	Forest	47.5	10.0	5.0	2.0	2.0	<\$100M	10,768	89	47.5	47.5
First Commonwealth Bk	Wise County	47.5	5.0	9.0	2.0	3.0	<\$100M	10,586	195	65.0	77.5
Citizens & Farmers Bk	West Point	45.0	3.0	2.0	7.0	6.0	\$100M-500M	46,118	473	50.0	55.0
Northern Neck St Bk	Warsaw	45.0	3.0	4.0	5.0	6.0	\$100M-500M	28,697	436	52.5	52.5
United Cmnty Bk	Franklin	45.0	4.0	3.0	5.0	6.0	\$100M-500M	27,775	386	47.5	60.0
First Va Bk-Colonial	Richmond	45.0	1.0	1.0	8.0	8.0	\$500M-\$1B	47,616	671	52.5	55.0
First Vantage Bk/Tri-Cities	Bristol	45.0	1.0	2.0	7.0	8.0	\$500M-\$1B	41,565	739	60.0	65.0
First Sentinel Bk	Richlands	45.0	4.0	9.0	2.0	3.0	<\$100M	7,774	207	50.0	55.0
Farmers & Mrch Bk-Eastern	Onley	42.5	2.0	2.0	5.0	8.0	\$100M-500M	26,491	628	60.0	62.5
Shore Bk	Onley	42.5	4.0	4.0	4.0	5.0	\$100M-500M	21,206	320	57.5	65.0
Patrick Henry Nb	Bassett	42.5	2.0	1.0	5.0	9.0	\$100M-500M	30,037	850	47.5	52.5
Community Nb	Pulaski	42.5	6.0	6.0	2.0	3.0	<\$100M	11,178	203	57.5	55.0
Monarch Bk	Chesapeake	42.5	8.0	5.0	2.0	2.0	<\$100M	13,516	93	32.5	20.0
Second B&Tc	Culpeper	40.0	3.0	1.0	7.0	5.0	\$100M-500M	39,314	334	40.0	35.0
Bank Of Tazewell Cty	Tazewell	40.0	4.0	1.0	6.0	5.0	\$100M-500M	31,718	357	45.0	42.5
Grundy Nb	Grundy	40.0	3.0	3.0	4.0	6.0	\$100M-500M	21,796	394	52.5	52.5
Virginia Heartland Bk	Fredericksburg	40.0	3.0	6.0	3.0	4.0	\$100M-500M	16,869	308	52.5	62.5
Peoples Nb	Danville	40.0	2.0	1.0	5.0	8.0	\$100M-500M	28,771	622	37.5	35.0
First Va Bk - Hampton Roads	Norfolk	40.0	1.0	1.0	7.0	7.0	\$500M-\$1B	38,980	502	45.0	47.5
Heritage Bk	Mclean	40.0	7.0	4.0	3.0	2.0	<\$100M	16,302	125	32.5	32.5
Pioneer Bk	Stanley	40.0	3.0	7.0	2.0	4.0	<\$100M	12,307	243	52.5	50.0
Guaranty Bk	Charlottesville	37.5	3.0	1.0	6.0	5.0	\$100M-500M	33,975	311	30.0	17.5
Bank Of Clarke Cty	Berryville	37.5	3.0	2.0	4.0	6.0	\$100M-500M	23,368	428	45.0	57.5
Lee B&Tc	Pennington Gap	37.5	4.0	4.0	3.0	4.0	\$100M-500M	18,820	305	50.0	57.5
F&M Bk-Central Va	Charlottesville	37.5	4.0	5.0	3.0	3.0	<\$100M	16,578	218	35.0	35.0
Millennium Bk Na	Reston	37.5	5.0	7.0	2.0	1.0	<\$100M	10,313	53	15.0	12.5
Bank Of Williamsburg	Williamsburg	37.5	6.0	7.0	1.0	1.0	<\$100M	2,974	20	50.0	10.0
F&M Bk-Emporia	Emporia	35.0	4.0	5.0	2.0	3.0	<\$100M	12,787	227	45.0	50.0
Page Valley Bk	Luray	35.0	2.0	8.0	1.0	3.0	<\$100M	4,607	161	42.5	45.0
Hanover Bk	Mechanicsville	35.0	2.0	10.0	1.0	1.0	<\$100M	2,295	45	32.5	42.5
Access Nb	Chantilly	35.0	8.0	3.0	2.0	1.0	<\$100M	13,138	62	32.5	15.0
Blue Grass Valley Bk	Blue Grass	35.0	2.0	9.0	1.0	2.0	<\$100M	2,114	115	47.5	60.0
Shenandoah Valley Nb	Winchester	32.5	4.0	6.0	2.0	1.0	<\$100M	8,475	49	27.5	17.5
Rappahannock Nb	Washington	32.5	1.0	10.0	1.0	1.0	<\$100M	1,604	30	40.0	52.5
Citizens Cmnty Bk	South Hill	32.5	1.0	10.0	1.0	1.0	<\$100M	1,465	17	32.5	32.5

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Bank Of Powhatan Na	Powhatan	32.5	1.0	10.0	1.0	1.0	<\$100M	318	3	10.0	12.5
Bank Of Essex	Tappahannock	30.0	3.0	1.0	4.0	4.0	\$100M-500M	25,674	241	32.5	32.5
First & Citizens Bk	Monterey	30.0	1.0	9.0	1.0	1.0	<\$100M	2,942	33	37.5	50.0
First St Bk	Danville	30.0	1.0	9.0	1.0	1.0	<\$100M	2,661	19	32.5	10.0
First Colonial Bk	Hopewell	27.5	3.0	2.0	4.0	2.0	\$100M-500M	21,646	108	20.0	12.5
Peoples Bk	Ewing	27.5	1.0	8.0	1.0	1.0	<\$100M	1,296	51	37.5	47.5
One Valley Bk Shenandoah	Raphine	25.0	2.0	2.0	3.0	3.0	\$100M-500M	18,133	202	32.5	35.0
Blue Ridge Bk Na	Floyd	25.0	1.0	1.0	3.0	5.0	\$100M-500M	15,922	324	25.0	30.0
Southern Cmnty B&T	Midlothian	25.0	4.0	4.0	1.0	1.0	<\$100M	3,551	29	37.5	15.0
Farmers & Mrch Bk Of Craig C	New Castle	25.0	2.0	5.0	1.0	2.0	<\$100M	3,023	121	47.5	55.0
Bk Of Richmond Na	Richmond	17.5	2.0	3.0	1.0	1.0	<\$100M	4,117	39	15.0	20.0
Miners Exch Bk	Coeburn	15.0	1.0	3.0	1.0	1.0	<\$100M	1,372	22	27.5	25.0
First-Citizens Bk A Va Corp	Roanoke	-	-	-	-	-	\$100M-500M	-	-	.	.
Capital One Bk	Glen Allen	-	-	-	-	-	\$1B-\$10B

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.