

Table 1 Small-Business-Friendly Banks in Virginia, June 1999.

Bank Name	Location	Total Score	Bank Asset Size	Small Business Loans*	
				Dollar Amount	Number
F&M BK-RICHMOND	RICHMOND	95.0	\$100M-500M	114,011	1,243
CHESAPEAKE BK	KILMARNOCK	90.0	\$100M-500M	67,759	765
COUNTY BK OF CHESTERFIELD	MIDLOTHIAN	90.0	\$100M-500M	54,038	614
HIGHLANDS UNION BK	ABINGDON	82.5	\$100M-500M	70,273	1,411
BANK OF HAMPTON ROADS	CHESAPEAKE	82.5	\$100M-500M	63,428	1,012
COMMUNITY NB	SOUTH BOSTON	82.5	\$100M-500M	57,373	679
COMMUNITY BK	PETERSBURG	82.5	\$100M-500M	40,394	362
CONSOLIDATED B&TC	RICHMOND	80.0	\$100M-500M	33,566	454
SALEM B&TC NA	SALEM	80.0	\$100M-500M	37,509	679
RESOURCE BK	VIRGINIA BEACH	80.0	\$100M-500M	87,202	588
POWELL VALLEY NB	JONESVILLE	80.0	\$100M-500M	36,448	826
BENCHMARK CMNTY BK	KENBRIDGE	80.0	\$100M-500M	53,304	1,397
ROCKINGHAM HERITAGE BK	HARRISONBURG	80.0	<\$100M	54,839	640
UNION B&TC	BOWLING GREEN	77.5	\$500M-\$1B	119,358	1,626
FIRST VA BK-SOUTHWEST	ROANOKE	65.0	\$1B-\$10B	108,796	1,992
CRESTAR BK	RICHMOND	55.0	>\$10B	1,538,520	25,604

*Figures reflect business loans of less than \$ 1 million

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.

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

Table 2: Number of Reporting Banks by Bank Asset Size and by State, 1998-1999

State	1998	1999	1999 Bank Asset Size Class				
			<\$100M	\$100M-\$500M	\$500M-\$1B	\$1B-\$10B	>\$10B
Alabama	170	158	92	56	5	0	5
Alaska	6	6	1	2	1	2	0
Arizona	42	46	27	10	3	4	2
Arkansas	221	200	113	79	7	1	0
California	336	334	127	142	29	33	3
Colorado	210	191	121	62	4	3	1
Connecticut	27	26	11	14	1	0	0
Delaware	34	33	9	8	2	10	4
District of Columbia	6	6	2	4	0	0	0
Florida	259	260	137	96	5	22	0
Georgia	346	336	196	121	13	5	1
Hawaii	13	11	5	1	2	3	0
Idaho	18	17	9	8	0	0	0
Illinois	772	732	449	231	31	15	6
Indiana	184	165	74	70	12	7	2
Iowa	443	441	358	75	5	3	0
Kansas	399	391	324	59	5	3	0
Kentucky	269	255	155	88	4	7	1
Louisiana	155	155	103	47	1	2	2
Maine	17	16	4	10	1	1	0
Maryland	82	78	18	47	6	6	1
Massachusetts	46	45	13	20	3	7	2
Michigan	163	169	82	74	4	5	4
Minnesota	520	507	404	92	4	5	2
Mississippi	101	99	48	43	4	4	0
Missouri	397	377	268	93	9	6	1
Montana	91	88	71	14	0	3	0
Nebraska	325	309	261	42	3	3	0
Nevada	25	25	10	6	0	9	0
New Hampshire	19	20	9	7	1	3	0
New Jersey	72	75	18	41	5	9	2
New Mexico	57	55	25	23	4	3	0
New York	152	153	39	70	12	21	11
North Carolina	63	70	27	26	7	6	4
North Dakota	117	114	96	15	1	2	0
Ohio	224	217	119	65	14	13	6
Oklahoma	317	305	233	64	3	5	0
Oregon	42	44	24	18	1	1	0
Pennsylvania	209	194	44	114	17	16	3
Rhode Island	7	7	1	1	1	3	1
South Carolina	77	79	49	23	2	5	0
South Dakota	105	103	77	18	6	1	1
Tennessee	214	204	108	85	4	4	3
Texas	818	770	528	210	16	13	3
Utah	50	49	24	16	3	4	2
Vermont	21	20	4	11	3	2	0
Virginia	150	151	51	83	8	8	1
Washington	78	78	45	29	1	3	0
West Virginia	95	83	38	36	3	6	0
Wisconsin	350	343	218	101	13	10	1
Wyoming	52	49	33	13	1	2	0
National	8,966	8659	5302	2683	290	309	75

Source : Adapted by the Office of Advocacy, U.S Small Business Administration from the Consolidated Reports of Condition and Income for U.S. Banks.

Table A.1 Small Business Lending in Virginia, June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
F&M Bk-Richmond	Richmond	95.0	25.0	22.5	25.0	22.5	\$100M-500M	114,011	1,243	90.0	60.0
Chesapeake Bk	Kilmarnock	90.0	25.0	20.0	22.5	22.5	\$100M-500M	67,759	765	97.5	97.5
County Bk Of Chesterfield	Midlothian	90.0	25.0	25.0	20.0	20.0	\$100M-500M	54,038	614	80.0	85.0
Community Nb	South Boston	82.5	22.5	17.5	22.5	20.0	\$100M-500M	57,373	679	45.0	50.0
Community Bk	Petersburg	82.5	25.0	25.0	20.0	12.5	\$100M-500M	40,394	362	60.0	55.0
Highlands Union Bk	Abingdon	82.5	17.5	17.5	22.5	25.0	\$100M-500M	70,273	1,411	92.5	95.0
Bank Of Hampton Roads	Chesapeake	82.5	25.0	12.5	22.5	22.5	\$100M-500M	63,428	1,012	82.5	85.0
Powell Valley Nb	Jonesville	80.0	20.0	20.0	17.5	22.5	\$100M-500M	36,448	826	95.0	97.5
Benchmark Cmnty Bk	Kenbridge	80.0	20.0	15.0	20.0	25.0	\$100M-500M	53,304	1,397	95.0	95.0
Salem B&Tc Na	Salem	80.0	17.5	25.0	17.5	20.0	\$100M-500M	37,509	679	77.5	80.0
Consolidated B&Tc	Richmond	80.0	22.5	25.0	17.5	15.0	\$100M-500M	33,566	454	75.0	72.5
Resource Bk	Virginia Beach	80.0	22.5	15.0	22.5	20.0	\$100M-500M	87,202	588	60.0	42.5
Rockingham Heritage Bk	Harrisonburg	80.0	25.0	17.5	20.0	17.5	<\$100M	54,839	640	87.5	72.5
Southern Fncl Bk	Warrenton	77.5	22.5	17.5	22.5	15.0	\$100M-500M	93,555	332	35.0	25.0
F&M Bk-Massanutten	Harrisonburg	77.5	12.5	22.5	20.0	22.5	\$100M-500M	40,275	809	92.5	97.5
Union B&Tc	Bowling Green	77.5	17.5	10.0	25.0	25.0	\$500M-\$1B	119,358	1,626	75.0	70.0
Bank Of Tidewater	Virginia Beach	77.5	20.0	15.0	22.5	20.0	\$100M-500M	54,865	769	70.0	72.5
Burke & Herbert B&Tc	Alexandria	77.5	17.5	10.0	25.0	25.0	\$500M-\$1B	143,216	1,404	75.0	62.5
Virginia Cmnty Bk	Louisa	75.0	25.0	15.0	17.5	17.5	\$100M-500M	38,816	457	77.5	77.5
Old Point Nb Of Phoebus	Hampton	75.0	17.5	12.5	22.5	22.5	\$100M-500M	96,026	1,210	82.5	77.5
First B&Tc	Lebanon	75.0	20.0	10.0	22.5	22.5	\$100M-500M	66,309	1,019	77.5	80.0
Commerce Bk Of Va	Richmond	75.0	22.5	25.0	17.5	10.0	\$100M-500M	32,044	325	67.5	52.5
Citizens B&Tc	Blackstone	75.0	15.0	20.0	20.0	20.0	\$100M-500M	42,740	740	72.5	80.0
Mainstreet Bk	Mechanicsville	75.0	17.5	12.5	22.5	22.5	\$100M-500M	75,265	1,077	77.5	72.5
F&M Bk-Northern Va	Fairfax	72.5	17.5	7.5	25.0	22.5	\$500M-\$1B	172,590	1,093	65.0	45.0
Guaranty Bk	Charlottesville	72.5	22.5	10.0	22.5	17.5	\$100M-500M	76,033	640	70.0	47.5
Commonwealth Bk	Richmond	72.5	25.0	25.0	10.0	12.5	<\$100M	18,994	346	65.0	62.5
American Nb&Tc	Danville	72.5	17.5	10.0	22.5	22.5	\$100M-500M	99,393	1,179	65.0	70.0
Planters B&Tc Of Va	Staunton	72.5	15.0	10.0	22.5	25.0	\$100M-500M	79,566	1,321	70.0	72.5
First Nb	Christiansburg	72.5	17.5	5.0	25.0	25.0	\$100M-500M	103,912	1,586	75.0	72.5
Valley Bk Na	Roanoke	72.5	25.0	12.5	20.0	15.0	\$100M-500M	44,364	428	62.5	50.0
Bank Of Fincastle	Fincastle	70.0	20.0	25.0	12.5	12.5	\$100M-500M	25,374	328	57.5	50.0
Heritage B&Tc	Norfolk	70.0	25.0	17.5	17.5	10.0	<\$100M	34,099	287	62.5	65.0
F&M Bk-Winchester	Winchester	70.0	12.5	7.5	25.0	25.0	\$500M-\$1B	130,805	1,940	67.5	67.5
Virginia Cmrc Bk	Arlington	70.0	22.5	7.5	22.5	17.5	\$100M-500M	82,746	561	57.5	47.5
Tyson's Nb	McLean	70.0	22.5	12.5	15.0	20.0	<\$100M	28,076	625	60.0	55.0
Bank Of Lancaster	Kilmarnock	67.5	12.5	20.0	17.5	17.5	\$100M-500M	33,388	515	87.5	95.0
Grayson Nb	Independence	67.5	12.5	20.0	15.0	20.0	\$100M-500M	27,094	714	87.5	95.0
Bank Of Northumberland	Heathsville	67.5	12.5	20.0	15.0	20.0	\$100M-500M	25,989	613	75.0	80.0
Prosperity B&Tc	Springfield	67.5	25.0	17.5	12.5	12.5	<\$100M	24,371	349	65.0	65.0
Bank Of Botetourt	Buchanan	67.5	20.0	15.0	15.0	17.5	\$100M-500M	29,893	540	77.5	77.5
Bank Of Suffolk	Suffolk	67.5	20.0	17.5	17.5	12.5	\$100M-500M	30,360	349	65.0	72.5

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
New Peoples Bk	Honaker	67.5	22.5	17.5	12.5	15.0	<\$100M	24,446	456	82.5	80.0
First Va Bk-Southwest	Roanoke	65.0	5.0	10.0	25.0	25.0	\$1B-\$10B	108,796	1,992	70.0	72.5
Virginia B&Tc	Danville	65.0	15.0	22.5	12.5	15.0	\$100M-500M	25,499	430	87.5	90.0
Bank Of Tazewell Cty	Tazewell	65.0	20.0	17.5	20.0	7.5	\$100M-500M	46,439	231	30.0	30.0
First Cmnty Bk Na	Bluefield	65.0	10.0	5.0	25.0	25.0	\$1B-\$10B	144,264	2,819	72.5	77.5
Metro-Cty Bk Of Va	Mechanicsville	65.0	22.5	25.0	10.0	7.5	<\$100M	18,109	292	75.0	45.0
One Valley Bk Central Va N	Lynchburg	62.5	5.0	7.5	25.0	25.0	\$1B-\$10B	106,590	1,653	65.0	67.5
Bank Of Southside Va	Carson	62.5	12.5	7.5	20.0	22.5	\$100M-500M	44,308	919	62.5	72.5
Middleburg Bk	Middleburg	62.5	15.0	10.0	20.0	17.5	\$100M-500M	39,964	563	57.5	52.5
National Bk Of Blacksburg	Blacksburg	62.5	15.0	7.5	20.0	20.0	\$100M-500M	48,177	772	57.5	57.5
Bank Of Marion	Marion	62.5	7.5	22.5	15.0	17.5	\$100M-500M	29,016	528	82.5	92.5
First Bk	Strasburg	62.5	15.0	12.5	17.5	17.5	\$100M-500M	37,156	519	65.0	65.0
James River Bk	Waverly	62.5	20.0	17.5	15.0	10.0	<\$100M	25,942	268	67.5	77.5
Branch B&Tc Of Va	Norfolk	62.5	7.5	5.0	25.0	25.0	\$1B-\$10B	361,236	8,094	60.0	60.0
First Nb Of Altavista	Altavista	62.5	12.5	22.5	15.0	12.5	\$100M-500M	25,921	360	62.5	57.5
Virginia Heartland Bk	Fredericksburg	62.5	15.0	25.0	10.0	12.5	\$100M-500M	20,105	318	55.0	70.0
Marathon Bk	Winchester	62.5	20.0	15.0	15.0	12.5	\$100M-500M	27,399	376	72.5	65.0
James Monroe Bk	Arlington	62.5	25.0	25.0	7.5	5.0	<\$100M	15,549	166	47.5	40.0
United Bk	Fairfax	60.0	7.5	2.5	25.0	25.0	\$1B-\$10B	164,820	2,000	55.0	52.5
Farmers Bk	Windsor	60.0	20.0	17.5	12.5	10.0	<\$100M	22,663	263	50.0	42.5
First Va Bk	Falls Church	60.0	5.0	5.0	25.0	25.0	\$1B-\$10B	239,461	1,304	52.5	52.5
Southside Bk	Tappahannock	60.0	10.0	20.0	15.0	15.0	\$100M-500M	27,761	460	65.0	62.5
Fauquier Bk	Warrenton	60.0	15.0	5.0	20.0	20.0	\$100M-500M	45,174	675	62.5	65.0
Horizon Bk Of Va	Merrifield	60.0	17.5	12.5	17.5	12.5	\$100M-500M	30,423	362	45.0	32.5
National Bk Of Fredericksb	Fredericksburg	57.5	15.0	5.0	20.0	17.5	\$100M-500M	46,699	424	37.5	27.5
Bank Of Franklin	Franklin	57.5	20.0	15.0	12.5	10.0	<\$100M	23,330	298	50.0	47.5
F&M Bk-Peoples	Warrenton	57.5	17.5	15.0	15.0	10.0	\$100M-500M	27,534	301	42.5	32.5
Bank Of Charlotte Cty	Phenix	57.5	12.5	20.0	7.5	17.5	<\$100M	14,665	492	77.5	87.5
Marshall Nb&Tc	Marshall	57.5	20.0	15.0	12.5	10.0	<\$100M	22,273	264	47.5	50.0
Business Bk	Vienna	57.5	22.5	17.5	10.0	7.5	<\$100M	18,005	255	62.5	50.0
Peoples Cmnty Bk	Montross	57.5	17.5	22.5	7.5	10.0	<\$100M	15,835	309	77.5	85.0
Community Bk Of Northern	Sterling	57.5	15.0	7.5	20.0	15.0	\$100M-500M	51,189	414	47.5	32.5
Harbor Bk	Newport News	57.5	22.5	12.5	12.5	10.0	<\$100M	24,155	297	55.0	47.5
Crestar Bk	Richmond	55.0	2.5	2.5	25.0	25.0	>\$10B	#####	25,604	55.0	55.0
Miners & Mrch B&Tc	Grundy	55.0	12.5	7.5	17.5	17.5	\$100M-500M	36,824	578	60.0	60.0
Farmers & Merchants Bk	Timberville	55.0	7.5	22.5	10.0	15.0	\$100M-500M	20,907	358	50.0	60.0
First Bk Of Stuart	Stuart	55.0	10.0	12.5	12.5	20.0	\$100M-500M	22,458	757	62.5	75.0
Piedmont Tr Bk	Martinsville	55.0	5.0	5.0	22.5	22.5	\$500M-\$1B	67,748	1,254	62.5	62.5
Bank Of The Commonwealt	Norfolk	55.0	22.5	5.0	17.5	10.0	\$100M-500M	38,419	306	47.5	32.5
Cardinal Bk Na	Fairfax	55.0	25.0	15.0	10.0	5.0	<\$100M	17,965	120	37.5	35.0
Alliance Bk Corp	Fairfax	55.0	22.5	25.0	5.0	2.5	<\$100M	8,981	80	40.0	27.5
First Va Bk-Colonial	Richmond	52.5	5.0	5.0	20.0	22.5	\$500M-\$1B	52,928	794	52.5	57.5
James River Bk Colonial	Smithfield	52.5	22.5	15.0	7.5	7.5	<\$100M	14,224	161	50.0	50.0

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Central Va Bk	Powhatan	52.5	10.0	15.0	12.5	15.0	\$100M-500M	25,128	408	57.5	60.0
State Bk Of Remington	Remington	52.5	12.5	25.0	7.5	7.5	<\$100M	12,975	239	50.0	50.0
Farmers & Miners Bk Of Le	Pennington Ga	52.5	10.0	20.0	5.0	17.5	<\$100M	10,040	495	72.5	87.5
Riggs Bk Na	McLean	52.5	2.5	2.5	25.0	22.5	\$1B-\$10B	104,840	884	50.0	45.0
Farmers & Mrch Bk-Easterr	Onley	50.0	10.0	5.0	15.0	20.0	\$100M-500M	26,105	659	67.5	57.5
Patrick Henry Nb	Bassett	50.0	7.5	5.0	15.0	22.5	\$100M-500M	28,016	870	45.0	45.0
First Va Bk-Mtn Empire	Abingdon	50.0	5.0	7.5	17.5	20.0	\$100M-500M	31,879	752	62.5	65.0
Potomac Bk Of Va	Vienna	50.0	25.0	12.5	7.5	5.0	<\$100M	12,124	81	35.0	20.0
First Va Bk-Blue Ridge	Staunton	47.5	2.5	12.5	15.0	17.5	\$500M-\$1B	30,354	565	55.0	55.0
F&M Bk-Central Va	Charlottesville	47.5	15.0	17.5	7.5	7.5	<\$100M	15,183	217	30.0	35.0
Citizens & Farmers Bk	West Point	47.5	7.5	7.5	17.5	15.0	\$100M-500M	35,736	375	42.5	47.5
Albemarle First Bk	Charlottesville	47.5	20.0	22.5	2.5	2.5	<\$100M	4,715	40	35.0	32.5
Grundy Nb	Grundy	45.0	7.5	12.5	10.0	15.0	\$100M-500M	19,727	420	57.5	65.0
Shore Bk	Onley	45.0	12.5	10.0	10.0	12.5	\$100M-500M	19,914	381	67.5	70.0
Bank Of Ferrum	Ferrum	45.0	10.0	10.0	12.5	12.5	\$100M-500M	23,204	357	45.0	40.0
Bank Of Floyd	Floyd	45.0	12.5	7.5	15.0	10.0	\$100M-500M	26,244	305	30.0	27.5
Northern Neck St Bk	Warsaw	45.0	7.5	10.0	12.5	15.0	\$100M-500M	23,148	448	50.0	50.0
Bank Of Mckenney	Mckenney	45.0	17.5	12.5	7.5	7.5	<\$100M	12,933	245	55.0	55.0
First Commonwealth Bk	Wise County	45.0	10.0	22.5	5.0	7.5	<\$100M	7,846	203	60.0	75.0
Bank Of Sussex & Surry	Wakefield	45.0	15.0	15.0	7.5	7.5	<\$100M	12,931	175	35.0	40.0
Virginia Nb	Charlottesville	45.0	20.0	10.0	10.0	5.0	<\$100M	15,880	104	27.5	25.0
Monarch Bk	Chesapeake	45.0	17.5	22.5	2.5	2.5	<\$100M	3,756	26	17.5	20.0
Pioneer Bk	Stanley	42.5	10.0	15.0	7.5	10.0	<\$100M	12,180	273	50.0	55.0
Community Bkr Bk	Richmond	42.5	10.0	22.5	7.5	2.5	<\$100M	12,221	24	10.0	10.0
Peoples Nb	Danville	42.5	5.0	2.5	15.0	20.0	\$100M-500M	29,187	640	40.0	40.0
Heritage Bk	McLean	42.5	17.5	12.5	7.5	5.0	<\$100M	13,655	107	37.5	32.5
Bank Of Clarke Cty	Berryville	42.5	10.0	7.5	10.0	15.0	\$100M-500M	20,369	393	50.0	52.5
Second B&Tc	Culpeper	42.5	7.5	5.0	17.5	12.5	\$100M-500M	31,142	345	40.0	37.5
First Sentinel Bk	Richlands	42.5	12.5	17.5	5.0	7.5	<\$100M	7,622	207	55.0	50.0
Millennium Bk Na	Reston	42.5	12.5	25.0	2.5	2.5	<\$100M	2,224	12	25.0	15.0
Farmers Bk Of Appomattox	Appomattox	40.0	5.0	17.5	5.0	12.5	\$100M-500M	10,760	311	60.0	77.5
F&M Bk-Emporia	Emporia	40.0	15.0	10.0	7.5	7.5	<\$100M	13,059	249	45.0	45.0
Bank Of Essex	Tappahannock	40.0	10.0	2.5	12.5	15.0	\$100M-500M	21,937	428	50.0	55.0
Peninsula Tr Bk	Gloucester	40.0	7.5	5.0	10.0	17.5	\$100M-500M	21,338	537	47.5	62.5
Bank Of Carroll	Hillsville	37.5	7.5	20.0	5.0	5.0	<\$100M	9,685	138	57.5	70.0
Lee B&Tc	Pennington Ga	37.5	10.0	10.0	7.5	10.0	\$100M-500M	14,235	302	50.0	62.5
State Bk Of The Alleghenie	Covington	37.5	5.0	22.5	5.0	5.0	\$100M-500M	11,070	115	50.0	67.5
Community Nb	Pulaski	37.5	15.0	10.0	5.0	7.5	<\$100M	10,521	211	57.5	55.0
First Cap Bk	Glen Allen	37.5	7.5	25.0	2.5	2.5	<\$100M	2,606	41	40.0	32.5
Townebank	Portsmouth	37.5	15.0	5.0	10.0	7.5	\$100M-500M	21,088	175	32.5	25.0
Page Valley Bk	Luray	35.0	5.0	20.0	5.0	5.0	<\$100M	4,842	158	42.5	45.0
Blue Grass Valley Bk	Blue Grass	35.0	7.5	20.0	2.5	5.0	<\$100M	2,297	116	47.5	55.0
Mountain Nb	Galax	35.0	7.5	2.5	10.0	15.0	\$100M-500M	17,559	378	45.0	72.5

Table A.1 Small Business Lending in Virginia, June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
First Nb	Rocky Mount	32.5	7.5	2.5	12.5	10.0	\$100M-500M	21,478	284	22.5	27.5
Farmers & Mrch Bk Of Crai	New Castle	32.5	5.0	20.0	2.5	5.0	<\$100M	2,806	131	42.5	55.0
First Cmnty Bk Of Saltville	Saltville	30.0	5.0	7.5	5.0	12.5	\$100M-500M	11,704	363	45.0	52.5
One Valley Bk Shenandoah	Raphine	30.0	5.0	7.5	10.0	7.5	\$100M-500M	20,716	210	30.0	32.5
Rappahannock Nb	Washington	30.0	2.5	22.5	2.5	2.5	<\$100M	1,143	21	37.5	47.5
Patriot Bk Na	Fredericksburg	30.0	10.0	2.5	10.0	7.5	\$100M-500M	17,808	201	27.5	27.5
Bank Of Williamsburg	Williamsburg	30.0	2.5	22.5	2.5	2.5	<\$100M	73	2	32.5	32.5
Shenandoah Valley Nb	Winchester	30.0	2.5	22.5	2.5	2.5	<\$100M	200	0	10.0	10.0
Peoples Bk	Ewing	27.5	2.5	20.0	2.5	2.5	<\$100M	1,322	54	35.0	45.0
First & Citizens Bk	Monterey	27.5	2.5	20.0	2.5	2.5	<\$100M	2,641	33	32.5	50.0
First Va Bk Of Tidewater	Norfolk	27.5	2.5	2.5	12.5	10.0	\$500M-\$1B	24,305	300	25.0	32.5
Blue Ridge Bk Na	Floyd	27.5	5.0	2.5	7.5	12.5	\$100M-500M	15,374	331	27.5	30.0
Central Nb	Lynchburg	25.0	12.5	2.5	5.0	5.0	<\$100M	8,723	86	22.5	17.5
First Nb Of Clifton Forge	Clifton Forge	22.5	2.5	15.0	2.5	2.5	\$100M-500M	3,027	79	32.5	32.5
First St Bk	Danville	22.5	5.0	12.5	2.5	2.5	<\$100M	3,464	30	40.0	42.5
Shenandoah Nb	Staunton	22.5	10.0	2.5	5.0	5.0	<\$100M	8,196	133	22.5	25.0
First Va Bk-Commonwealth	Grafton	20.0	2.5	7.5	5.0	5.0	\$100M-500M	10,634	141	25.0	25.0
First Colonial Bk	Hopewell	15.0	2.5	2.5	5.0	5.0	\$100M-500M	9,397	112	20.0	35.0
First Nat Exch Bk	Roanoke	15.0	2.5	2.5	5.0	5.0	\$100M-500M	8,760	113	15.0	20.0
Miners Exch Bk	Coeburn	12.5	2.5	5.0	2.5	2.5	<\$100M	1,084	19	22.5	15.0
Bank Of Northern Va	Arlington	10.0	2.5	2.5	2.5	2.5	<\$100M	93	1	10.0	10.0
Capital One Bk	Glen Allen	0.0	0.0	0.0	0.0	0.0	\$1B-\$10B	0	0	0.0	0.0
First-Citizens Bk A Va Corp	Roanoke	0.0	2.5	0.0	2.5	2.5	\$100M-500M	0	0	0.0	0.0

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

A.2 Top Small Business Lenders in Virginia under the CRA Reporting Program, 1998

NAME	HQ STATE	SBL\$ (<\$1 M) (1)	SBL# (<\$1 M) (2)	BK SIZE (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Credit Cd/TA (8)
SUNTRUST BANKS INC.	GA	743,270	7,501	>\$50B	274,265	6,646	142,708	5,908	
WACHOVIA CORPORATION	NC	394,178	5,252	>\$50B	214,108	4,893	120,207	4,334	
BANK OF AMERICA CORPORATION	NC	246,554	2,340	>\$50B	114,130	2,102	64,707	1,800	
FIRST UNION CORPORATION	NC	233,005	2,136	>\$50B	94,442	1,880	49,868	1,617	
FIRST VIRGINIA BANKS INC.	VA	213,966	3,020	\$1B-\$10B	120,297	2,834	73,165	2,561	
F & M NATIONAL CORPORATION	VA	180,594	2,405	\$1B-\$10B	98,219	2,232	53,058	1,968	
BB&T CORPORATION	NC	173,070	1,770	\$10B-\$50B	89,854	1,609	44,804	1,347	
PIEDMONT TRUST BANK	VA	131,242	1,610	N/A	70,084	1,492	38,707	1,298	
ONE VALLEY BANCORP INC.	WV	90,461	1,147	\$1B-\$10B	48,407	1,058	28,504	937	
FIRST CITIZENS BANCSHARES I	NC	90,076	854	\$1B-\$10B	44,441	764	20,050	620	
VIRGINIA FINANCIAL CORPORATI	VA	74,740	967	<\$1B	38,337	898	23,110	807	
OLD POINT FINANCIAL CORPORAT	VA	58,243	598	<\$1B	33,946	544	16,078	439	
CENIT BANK	VA	45,730	331	N/A	20,467	275	8,749	206	
MERCANTILE BANKSHARES CORPOR	MD	40,050	618	\$1B-\$10B	17,446	576	10,931	537	
AMERICAN NATIONAL BANKSHARES	VA	38,845	749	<\$1B	26,284	722	15,690	658	
UNION BANKSHARES CORPORATION	VA	38,449	550	<\$1B	22,614	512	13,123	455	
SAND RIDGE BANK	IN	28,234	267	N/A	20,836	246	9,006	178	
BURKE & HERBERT B&TC	VA	25,809	357	<\$1B	15,895	338	8,718	295	
BANK OF SOUTHSIDE VIRGINIA C	VA	24,587	671	<\$1B	16,635	653	12,171	626	
UNITED BANK	VA	22,690	195	N/A	12,313	174	5,170	135	
WELLS FARGO & COMPANY	CA	22,596	1,062	>\$50B	21,823	1,060	21,483	1,058	
ADVANTA BK CORP	UT	21,880	2,231	<\$1B	21,880	2,231	21,880	2,231	
CHEVY CHASE BANK F.S.B.	MD	21,847	104	N/A	5,362	79	2,813	64	
CHASE MANHATTAN CORPORATION	NY	21,031	849	>\$50B	21,031	849	20,155	845	
FNB CORPORATION	VA	20,726	425	<\$1B	14,578	410	9,102	378	
MORGAN STANLEY DEAN WITTER B	UT	19,769	8,573	<\$1B	19,769	8,573	19,769	8,573	
C&F FINANCIAL CORPORATION	VA	16,860	188	<\$1B	8,414	171	4,575	145	
FIRST COMMUNITY BANCSHARES	VA	13,669	201	\$1B-\$10B	9,484	192	4,226	162	
1ST SOURCE CORPORATION	IN	11,881	155	\$1B-\$10B	6,229	144	4,057	130	
ALLFIRST BK	MD	11,710	51	\$10B-\$50B	2,731	33	1,361	25	
U.S. BANCORP	MN	6,858	778	>\$50B	4,183	774	3,386	769	
CITIGROUP INC.	NY	6,752	105	>\$50B	5,552	102	3,893	92	
MELLON BANK CORPORATION	PA	6,642	184	\$10B-\$50B	3,167	179	2,050	172	
LIFE SAVINGS BANK FSB	NC	6,363	13	N/A	496	3	0	0	
RIGGS NATIONAL CORPORATION	DC	6,146	91	\$1B-\$10B	2,741	84	1,609	78	
FREDERICKSBURG SAVINGS BANK	VA	6,108	25	N/A	2,291	16	228	3	
BANK ONE CORPORATION	IL	5,758	123	>\$50B	3,555	119	2,069	111	
FIRST TENNESSEE NATIONAL COR	TN	5,277	41	\$10B-\$50B	2,377	36	1,111	29	
HSBC BK USA	NY	5,075	20	\$10B-\$50B	1,186	12	182	5	
FIRST COASTAL BANK	VA	4,868	84	N/A	3,618	80	2,408	73	
SILICON VALLEY BANCSHARES	CA	4,750	9	\$1B-\$10B	150	1	0	0	
NATIONAL CITY CORPORATION	OH	4,415	12	>\$50B	727	7	227	5	
FIRST INTERNATIONAL BANCORP	CT	4,410	11	<\$1B	400	4	250	3	
MATEWAN BANCSHARES INC.	WV	4,147	45	<\$1B	1,896	40	829	34	
FIRST AMERICAN CORPORATION	TN	4,059	71	\$10B-\$50B	1,940	67	1,349	63	
FIRST AMERICAN FEDERAL SAVIN	VA	4,033	59	N/A	2,803	57	1,904	52	

A.2 Top Small Business Lenders in Virginia under the CRA Reporting Program, 1998

NAME	HQ STATE	SBL\$ (<\$1 M) (1)	SBL# (<\$1 M) (2)	BK SIZE (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Credit Cd/TA (8)
IMPERIAL BANCORP	CA	4,026	6	\$1B-\$10B	0	0	0	0	
PROVIDENT BANKSHARES CORPORA	MD	2,896	15	\$1B-\$10B	646	12	237	9	
PNC BANK CORP.	PA	2,300	7	>\$50B	300	5	100	4	
NBC-FSB VIRGINIA	TN	2,240	64	N/A	1,790	63	1,435	60	
KEY CAPITAL CORPORATION	MD	2,179	14	<\$1B	952	11	425	8	
SUMMIT BANCORP.	NJ	2,176	4	\$10B-\$50B	150	1	0	0	
REGIONS FINANCIAL CORPORATIO	AL	2,083	12	\$10B-\$50B	783	10	140	6	
UNITED BANKSHARES INC.	WV	1,907	14	\$1B-\$10B	765	11	440	9	
SOUTHTRUST CORPORATION	AL	1,853	6	\$10B-\$50B	238	4	110	3	
FRANKLIN FEDERAL SAVINGS & L	VA	1,711	6	N/A	616	4	91	1	
MERRILL LYNCH BK USA	UT	1,565	10	\$1B-\$10B	1,015	8	250	3	
CCB FINANCIAL CORPORATION	NC	1,349	14	\$1B-\$10B	749	13	339	11	
COMERICA INCORPORATED	MI	1,208	4	\$10B-\$50B	8	2	8	2	
CENTURA BANKS INC.	NC	1,159	34	\$1B-\$10B	819	33	499	31	
STERLING BANCORP	NY	1,020	18	\$1B-\$10B	1,020	18	510	15	
COMPASS BANCSHARES INC.	AL	1,000	1	\$10B-\$50B	0	0	0	0	
REGENCY SAVINGS BANK	IL	1,000	1	N/A	0	0	0	0	
AMERICAN EXPRESS CENTURION B	UT	58,883	8,420	\$10B-\$50B	58,883	8,420	58,883	8,420	0.81
MBNA CORPORATION	DE	5,791	660	\$10B-\$50B	5,791	660	5,791	660	0.55
CAPITAL ONE F.S.B.	VA	1,854	499	N/A	1,854	499	1,854	499	0.65
PRUDENTIAL B&TC	GA	1,013	5	<\$1B	338	3	65	1	0.32

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Source: U.S. Small Business Administration, Office of Advocacy, Office of Economic Research, from CRA data.