

Table 3A Expanded. Banks' Small Business Lending in Virginia Using Call Report Data, June 2004

Bank name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Rockingham Heritage Bank	Harrisonburg	90.0	0.483	1	95,435	590	\$100M-500M	67.5	10,347	357	0
Bank of The James	Lynchburg	87.5	0.423	0.916	68,145	951	\$100M-500M	92.5	19,300	700	0
New Peoples Bank	HoNaker	82.5	0.255	0.768	100,520	1,549	\$100M-500M	92.5	26,808	1,139	0
Bank of Fincastle	Fincastle	82.5	0.371	0.986	51,599	822	\$100M-500M	77.5	8,313	592	0.004
Highlands Union Bank	Abingdon	80.0	0.195	0.832	106,772	1,718	\$500M-\$1B	97.5	40,305	1,380	0.002
Southside Bank	Tappahannock	80.0	0.198	0.898	75,158	1,272	\$100M-500M	82.5	15,357	1,013	0.003
Chesapeake Bank	Kilmarnock	80.0	0.297	0.677	100,902	855	\$100M-500M	70.0	15,783	530	0
Valley Bank	Roanoke	80.0	0.309	0.658	107,257	804	\$100M-500M	62.5	12,457	452	0.002
Bank of Northumberland	Heathsville	77.5	0.208	1	41,543	1,437	\$100M-500M	92.5	17,192	1,251	0
Bank of Botetourt	Buchanan	77.5	0.287	0.797	59,273	752	\$100M-500M	82.5	13,082	506	0.006
American NB&TC	Danville	77.5	0.207	0.623	130,670	1,599	\$500M-\$1B	82.5	28,240	1,206	0
First B&TC	Lebanon	77.5	0.217	0.617	130,321	1,255	\$500M-\$1B	75.0	22,590	813	0
Powell Valley NB	Jonesville	75.0	0.274	0.761	58,837	824	\$100M-500M	95.0	31,828	701	0
First Bank	Strasburg	75.0	0.228	0.692	85,207	868	\$100M-500M	82.5	18,005	641	0.002
Townebank	Portsmouth	75.0	0.206	0.603	280,944	3,019	\$1B-\$10B	70.0	37,503	1,855	0.001
Old Point NB of Phoebus	Hampton	75.0	0.195	0.655	130,523	1,243	\$500M-\$1B	70.0	21,361	803	0
Benchmark Cmnty Bank	Keene Bridge	72.5	0.206	0.82	57,930	1,073	\$100M-500M	90.0	18,381	866	0
Virginia Cmnty Bank	Louisa	72.5	0.276	0.898	47,789	521	\$100M-500M	87.5	17,753	423	0.005
Bank of Hampton Roads	Chesapeake	72.5	0.256	0.611	82,565	1,130	\$100M-500M	87.5	22,246	900	0.001
Bank of Essex	Tappahannock	72.5	0.246	0.762	58,256	740	\$100M-500M	77.5	12,065	530	0.003
Union B&TC	Bowling Green	72.5	0.189	0.525	178,279	1,708	\$500M-\$1B	75.0	32,349	1,179	0.007
Marathon Bank	Winchester	72.5	0.208	0.741	70,960	754	\$100M-500M	70.0	12,389	524	0.002
Planters B&TC of VA	Staunton	72.5	0.187	0.614	143,863	1,432	\$500M-\$1B	70.0	22,384	931	0
Community First Bank	Lynchburg	72.5	0.337	0.802	50,644	422	\$100M-500M	62.5	7,404	237	0
Peoples Bank of VA	Richmond	72.5	0.283	0.849	45,875	427	\$100M-500M	60.0	7,310	265	0
Potomac Bank of VA	Fairfax	72.5	0.306	0.75	61,777	452	\$100M-500M	42.5	5,618	232	0
Business Bank	VienNA	72.5	0.376	0.829	56,421	372	\$100M-500M	40.0	4,625	191	0
Patriot Bank NA	Fredericksburg	72.5	0.293	0.979	70,078	156	\$100M-500M	15.0	2,465	43	0
Grayson NB	Independence	70.0	0.165	1	43,578	650	\$100M-500M	97.5	43,578	650	0
First & Citizens Bank	Monterey	70.0	0.245	1	20,822	649	<\$100M	95.0	20,822	649	0.003
First Cmnty Bank NA	Bluefield	70.0	0.141	0.579	259,303	3,576	\$1B-\$10B	77.5	60,232	2,739	0
National Bank of Blacksburg	Blacksburg	70.0	0.196	0.583	93,225	1,091	\$100M-500M	75.0	17,976	760	0.011
Peoples Cmnty Bank	Montross	67.5	0.269	1	27,056	354	\$100M-500M	92.5	27,056	354	0
Bank of The Commonwealth	Norfolk	67.5	0.29	0.472	94,120	618	\$100M-500M	72.5	18,999	361	0
Smith River Cmnty Bank NA	Martinsville	67.5	0.436	0.99	26,528	355	<\$100M	72.5	6,582	270	0
Consolidated B&TC	Richmond	67.5	0.367	0.993	28,357	274	<\$100M	62.5	5,038	183	0.002
Hanover Bank	Mechanicsville	67.5	0.336	0.843	38,427	365	\$100M-500M	52.5	4,817	229	0
Prosperity B&TC	Springfield	65.0	0.298	0.832	33,923	414	\$100M-500M	70.0	7,151	282	0
Virginia NB	Charlottesville	65.0	0.248	0.612	56,835	639	\$100M-500M	60.0	8,917	441	0
Virginia Cmrc Bank	Arlington	65.0	0.173	0.407	181,696	1,052	\$1B-\$10B	55.0	17,634	513	0
Shenandoah Valley NB	Winchester	65.0	0.279	0.604	70,606	398	\$100M-500M	52.5	9,420	192	0
Bank of Southside VA	Carson	62.5	0.137	0.673	57,803	951	\$100M-500M	77.5	16,081	762	0.004

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Citizens B&TC	Blackstone	62.5	0.156	0.85	41,605	610	\$100M-500M	75.0	10,595	478	0
Bank of Williamsburg	Williamsburg	62.5	0.318	0.934	24,444	287	<\$100M	67.5	5,600	184	0
Farmers Bank Windsor VA	Windsor	62.5	0.239	0.773	52,648	446	\$100M-500M	55.0	7,289	277	0
James Monroe Bank	Arlington	62.5	0.219	0.517	74,806	560	\$100M-500M	45.0	7,235	293	0
Resource Bank	Virginia Beach	62.5	0.139	0.519	147,241	812	\$1B-\$10B	42.5	11,504	346	0
Bank of Charlotte Cty	Phenix	60.0	0.207	0.91	22,124	605	\$100M-500M	90.0	12,171	550	0
Citizens Cmnty Bank	South Hill	60.0	0.249	1	23,334	238	<\$100M	87.5	23,334	238	0
Miners & Mrch B&TC	Grundy	60.0	0.147	0.609	57,249	906	\$100M-500M	80.0	16,760	720	0
Citizens & Farmers Bank	West Point	60.0	0.117	0.662	68,644	713	\$500M-\$1B	67.5	16,352	493	0.002
Virginia B&TC	Danville	60.0	0.243	0.793	35,750	375	\$100M-500M	67.5	7,931	276	0
Bank of Lancaster	Kilmarnock	60.0	0.141	0.909	42,444	561	\$100M-500M	65.0	8,483	392	0.003
Branch B&TC of VA	Richmond	60.0	0.077	0.457	1,682,919	20,634	>\$10B	65.0	340,060	13,336	0
Bank of Mckenney	Mckenney	60.0	0.285	0.767	36,760	342	\$100M-500M	57.5	5,966	236	0.005
FNB Salem B&T NA	Salem	60.0	0.16	0.583	61,293	666	\$100M-500M	57.5	10,693	423	0
Burke & Herbert B&TC	Alexandria	60.0	0.114	0.441	143,736	1,107	\$1B-\$10B	47.5	13,036	590	0
Marshall NB&TC	Marshall	60.0	0.269	0.836	39,217	336	\$100M-500M	45.0	4,909	201	0
Monarch Bank	Chesapeake	60.0	0.26	0.663	53,648	346	\$100M-500M	37.5	5,311	169	0
Albemarle First Bank	Charlottesville	57.5	0.251	0.917	29,513	257	\$100M-500M	55.0	4,666	170	0.002
First NB	Christiansburg	57.5	0.123	0.465	86,817	966	\$500M-\$1B	55.0	12,163	591	0
United Bank	Fairfax	57.5	0.084	0.304	245,058	2,178	\$1B-\$10B	52.5	19,815	1,023	0
Second B&TC	Culpeper	57.5	0.198	0.501	79,968	626	\$100M-500M	52.5	9,657	353	0
Heritage B&TC	Norfolk	57.5	0.273	0.699	39,967	395	\$100M-500M	47.5	5,381	251	0.007
Virginia Heartland Bank	Fredericksburg	57.5	0.241	0.571	54,949	355	\$100M-500M	37.5	5,198	174	0
Freedom Bank of Virginia	Vienna	57.5	0.34	0.919	17,976	92	<\$100M	37.5	1,943	48	0
Bank of Marion	Marion	55.0	0.138	0.709	44,136	553	\$100M-500M	65.0	9,568	419	0.002
Shore Bank	Onley	55.0	0.147	1	32,123	328	\$100M-500M	57.5	6,416	216	0
Colonial VA Bank	Gloucester	55.0	0.301	0.966	9,558	105	<\$100M	55.0	2,309	73	0
Bank of Powhatan NA	Powhatan	55.0	0.276	0.839	17,017	175	<\$100M	52.5	3,276	112	0
Cardinal Bank NA	Mclean	55.0	0.113	0.45	90,785	668	\$500M-\$1B	42.5	9,847	343	0.001
National Bank of Fredericksbur	Fredericksburg	55.0	0.194	0.496	77,020	535	\$100M-500M	40.0	6,490	273	0.003
Access NB	Reston	55.0	0.203	0.605	69,594	322	\$100M-500M	25.0	4,122	127	0
Farmers Bank of Appomattox	Appomattox	52.5	0.136	0.943	19,343	477	\$100M-500M	80.0	8,608	400	0
Bank of Tazewell Cty	Tazewell	52.5	0.145	0.639	44,625	490	\$100M-500M	57.5	8,768	335	0.002
Southern Cmnty B&T	Midlothian	52.5	0.224	0.794	30,362	247	\$100M-500M	45.0	4,590	141	0
First Cap Bank	Glen Allen	52.5	0.231	0.763	33,921	285	\$100M-500M	37.5	4,182	160	0
First NB of Altavista	Altavista	50.0	0.187	0.728	39,597	294	\$100M-500M	70.0	11,753	204	0
First Sentinel Bank	Richlands	50.0	0.152	1	12,796	247	<\$100M	62.5	4,610	208	0
Lee B&TC	Pennington Gap	50.0	0.211	0.629	30,448	355	\$100M-500M	57.5	5,729	267	0
Citizens NB	Windsor	50.0	0.234	1	4,821	63	<\$100M	50.0	1,121	43	0
Franklin Cmnty Bank NA	Rocky Mount	50.0	0.224	0.831	17,556	173	<\$100M	50.0	3,631	113	0
Central VA Bank	Powhatan	50.0	0.119	0.7	43,417	478	\$100M-500M	47.5	6,474	305	0.002
Community Bank of Northern VA	Sterling	50.0	0.096	0.31	83,315	849	\$500M-\$1B	35.0	6,738	406	0
Millennium Bank NA	Reston	50.0	0.182	0.551	62,844	288	\$100M-500M	22.5	3,660	96	0.001

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Farmers & Mrch Bank-Eastern	Onley	47.5	0.134	0.569	35,603	623	\$100M-500M	70.0	10,239	489	0
Northern Neck St Bank	Warsaw	47.5	0.11	0.802	32,096	398	\$100M-500M	55.0	6,000	285	0
Farmers & Merchants Bank	Timberville	47.5	0.116	0.657	35,206	458	\$100M-500M	52.5	6,567	329	0.004
Riggs Bank NA	McLean	47.5	0.016	0.105	99,094	721	\$1B-\$10B	42.5	10,086	503	0
Middleburg Bank	Middleburg	47.5	0.121	0.499	65,008	492	\$500M-\$1B	35.0	6,519	257	0
Fauquier Bank	Warrenton	45.0	0.127	0.465	52,752	584	\$100M-500M	55.0	9,218	423	0.001
Bank of Clarke Cty	Berryville	45.0	0.132	0.541	48,908	475	\$100M-500M	47.5	7,240	297	0.006
Highlands Cmnty Bank	Covington	42.5	0.16	0.999	6,545	86	<\$100M	47.5	1,537	65	0
Rappahannock NB	Washington	42.5	0.133	1	6,720	51	<\$100M	22.5	669	27	0
Alliance Bank Corp	Fairfax	42.5	0.113	0.539	54,707	311	\$100M-500M	22.5	4,601	148	0
Bank of Goochland NA	MaNAkin-Sabot	40.0	0.185	0.826	8,110	70	<\$100M	35.0	1,328	43	0
Bank of Floyd	Floyd	40.0	0.19	0.518	33,902	235	\$100M-500M	27.5	2,856	120	0
Blue Grass Valley Bank	Blue Grass	37.5	0.078	1	2,379	119	<\$100M	60.0	2,162	117	0
Bank of VA	Midlothian	37.5	0.117	1	3,843	55	<\$100M	52.5	1,713	37	0
Page Valley Bank	Luray	37.5	0.082	0.935	7,008	160	<\$100M	47.5	2,536	140	0
Guaranty Bank	Charlottesville	37.5	0.133	0.559	33,999	220	\$100M-500M	27.5	3,420	113	0.001
Suffolkfirst Bank	Suffolk	37.5	0.172	0.736	10,247	69	<\$100M	22.5	1,226	39	0
Farmers & Mrch Bank of Craig C	New Castle	35.0	0.068	1	2,952	131	<\$100M	57.5	2,181	125	0
Bank of Louisa NA	Louisa	35.0	0.1	1	1,475	22	<\$100M	50.0	780	18	0
Grundy NB	Grundy	35.0	0.138	0.502	31,143	320	\$100M-500M	42.5	5,489	238	0
Miners Exch Bank	Coeburn	32.5	0.049	1	3,405	96	<\$100M	57.5	3,405	96	0
First St Bank	Danville	32.5	0.097	0.993	4,063	41	<\$100M	32.5	739	24	0.005
Pioneer Bank	Stanley	32.5	0.12	0.77	14,498	122	\$100M-500M	27.5	1,861	85	0.006
Bank of Richmond NA	Richmond	32.5	0.151	0.548	17,619	123	\$100M-500M	25.0	1,970	59	0
Treasury Bank NA	Alexandria	32.5	0	1	386	1	>\$10B	10.0	-	-	0
Peoples Bank	Ewing	30.0	0.05	1	2,075	40	<\$100M	55.0	2,075	40	0
Patrick Henry NB	Bassett	30.0	0.085	0.298	33,034	352	\$100M-500M	40.0	6,910	265	0
Peoples NB	Danville	25.0	0.074	0.235	27,628	260	\$100M-500M	30.0	4,606	170	0
First NB	Rocky Mount	22.5	0.077	0.252	20,906	150	\$100M-500M	27.5	4,248	100	0
Community NB	South Boston	20.0	0.07	0.25	17,126	229	\$100M-500M	35.0	5,046	188	0
Blue Ridge Bank NA	Floyd	20.0	0.074	0.226	19,119	148	\$100M-500M	20.0	2,723	95	0
Farmers & Miners Bank	Pennington Gap	17.5	0.066	0.507	7,127	47	\$100M-500M	10.0	305	4	0
Mountain NB	Galax	15.0	0.072	0.278	16,221	114	\$100M-500M	27.5	3,540	75	0
Central NB	Lynchburg	15.0	0.109	0.233	12,479	57	\$100M-500M	12.5	1,359	25	0
SheNAndoah NB	Staunton	15.0	0.09	0.227	10,670	51	\$100M-500M	10.0	993	28	0
Mainstreet Bank	Herndon	15.0	0.076	0.416	1,140	2	<\$100M	10.0	-	-	0
First Nat Exch Bank	Roanoke	12.5	0.034	0.084	8,238	45	\$100M-500M	12.5	1,645	26	0
Community Bankr Bank	Midlothian	10.0	0.035	0.16	3,776	16	\$100M-500M	10.0	-	-	0
First-Citizens Bank NA	Roanoke	0.0	0	-	-	-	\$100M-500M	0.0	-	-	0.896
Capital One Bank	Glen Allen	0.0	-	-	-	-	>\$10B	0.0	-	-	0.546

Note: Small businesses seeking loans 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/.

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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.