

Table 1. Small Business Lending in Virginia, June 1998

Bank Name	Location	Total Rank	Rank LSBL/TA	Rank LSBL/TBL	Rank LSBL (\$)	Rank LSBL(#)	Rank Bnk Asset Sz.	Rank by Bnk Sz.	LSBL\$	LSBL#	Total Rank MSBL	Total Rank SSBL
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
BENCHMARK CMNTY BK	KENBRIDGE	90.0	22.5	20.0	22.5	25.0	\$100M-500M	1	52,156	1,259	97.5	97.5
COUNTY BK OF CHESTERFIELD	MIDLOTHIAN	90.0	25.0	25.0	20.0	20.0	<\$100M	1	45,256	537	77.5	75.0
HIGHLANDS UNION BK	ABINGDON	87.5	17.5	22.5	22.5	25.0	\$100M-500M	2	61,393	1,117	87.5	95.0
CHESAPEAKE BK	KILMARNOCK	85.0	22.5	20.0	22.5	20.0	\$100M-500M	3	48,839	540	92.5	92.5
VIRGINIA CMNTY BK	LOUISA	82.5	25.0	20.0	17.5	20.0	<\$100M	2	33,909	560	75.0	77.5
POWELL VALLEY NB	JONESVILLE	82.5	20.0	20.0	20.0	22.5	\$100M-500M	4	35,984	812	92.5	95.0
UNION B&TC	BOWLING GREEN	82.5	20.0	12.5	25.0	25.0	\$100M-500M	5	97,075	1,426	75.0	70.0
SOUTHERN FNCL BK	WARRENTON	80.0	25.0	17.5	22.5	15.0	\$100M-500M	6	79,044	359	37.5	25.0
FIRST B&TC	LEBANON	80.0	22.5	10.0	22.5	25.0	\$100M-500M	7	59,319	1,102	75.0	70.0
CONSOLIDATED B&TC	RICHMOND	80.0	20.0	25.0	17.5	17.5	\$100M-500M	8	29,268	472	72.5	67.5
BANK OF SOUTHSIDE VA	CARSON	80.0	20.0	15.0	22.5	22.5	\$100M-500M	9	69,885	988	62.5	70.0
BANK OF BOTETOURT	BUCHANAN	80.0	22.5	25.0	15.0	17.5	\$100M-500M	10	26,740	469	70.0	72.5
BANK OF TIDEWATER	VIRGINIA BEACH	80.0	22.5	12.5	22.5	22.5	\$100M-500M	11	52,289	911	75.0	77.5
BANK OF HAMPTON ROADS	CHESAPEAKE	80.0	25.0	10.0	22.5	22.5	\$100M-500M	12	54,437	875	82.5	85.0
BURKE & HERBERT B&TC	ALEXANDRIA	77.5	20.0	7.5	25.0	25.0	\$500M-\$1B	1	145,086	1,445	72.5	65.0
F&M BK-WINCHESTER	WINCHESTER	77.5	17.5	10.0	25.0	25.0	\$500M-\$1B	2	158,094	1,963	70.0	70.0
MARATHON BK	WINCHESTER	77.5	25.0	22.5	15.0	15.0	<\$100M	3	23,790	397	77.5	72.5
ROCKINGHAM HERITAGE BK	HARRISONBURG	77.5	25.0	15.0	20.0	17.5	<\$100M	4	41,233	463	80.0	72.5
F&M BK-MASSANUTTEN	HARRISONBURG	77.5	15.0	22.5	20.0	20.0	\$100M-500M	13	35,156	642	90.0	97.5
F&M BK-RICHMOND	RICHMOND	77.5	22.5	7.5	25.0	22.5	\$100M-500M	14	79,398	941	72.5	65.0
OLD POINT NB OF PHOEBUS	HAMPTON	77.5	17.5	12.5	25.0	22.5	\$100M-500M	15	84,756	1,059	80.0	72.5
MINERS & MRCH B&TC	GRUNDY	77.5	20.0	15.0	22.5	20.0	\$100M-500M	16	53,725	650	72.5	70.0
COMMONWEALTH BK	RICHMOND	75.0	25.0	25.0	10.0	15.0	<\$100M	5	15,462	375	70.0	72.5
CITIZENS B&TC	BLACKSTONE	75.0	15.0	20.0	20.0	20.0	\$100M-500M	17	39,076	754	72.5	77.5
FIRST NB	CHRISTIANSBURG	75.0	17.5	7.5	25.0	25.0	\$100M-500M	18	85,135	1,421	75.0	75.0
RESOURCE BK	VIRGINIA BEACH	75.0	22.5	12.5	22.5	17.5	\$100M-500M	19	64,758	501	55.0	47.5
COMMERCE BK OF VA	RICHMOND	72.5	22.5	25.0	15.0	10.0	<\$100M	6	25,263	297	67.5	52.5
BANK OF FRANKLIN	FRANKLIN	72.5	22.5	22.5	15.0	12.5	<\$100M	7	24,279	318	82.5	87.5
BANK OF NORTHERN VA	ARLINGTON	72.5	25.0	17.5	17.5	12.5	<\$100M	8	27,693	304	47.5	47.5
BANK OF ROCKBRIDGE	RAPHINE	72.5	15.0	20.0	20.0	17.5	\$100M-500M	20	36,647	467	90.0	95.0
VIRGINIA B&TC	DANVILLE	72.5	17.5	22.5	15.0	17.5	\$100M-500M	21	27,211	480	90.0	95.0
BANK OF SUFFOLK	SUFFOLK	72.5	20.0	25.0	15.0	12.5	\$100M-500M	22	26,994	350	87.5	92.5
PENINSULA TR BK	GLOUCESTER	72.5	17.5	15.0	20.0	20.0	\$100M-500M	23	37,067	696	75.0	77.5
SALEM B&TC NA	SALEM	70.0	17.5	15.0	17.5	20.0	\$100M-500M	24	33,068	606	77.5	80.0
BANK OF NORTHUMBERLAND	HEATHSVILLE	70.0	15.0	20.0	15.0	20.0	\$100M-500M	25	24,076	750	87.5	95.0
FIRST CMNTY BK	FOREST	70.0	20.0	10.0	20.0	20.0	\$100M-500M	26	37,384	592	75.0	67.5
PLANTERS B&TC OF VA	STAUNTON	70.0	12.5	10.0	22.5	25.0	\$100M-500M	27	65,531	1,242	77.5	77.5
VIRGINIA CMRC BK	ARLINGTON	70.0	22.5	7.5	22.5	17.5	\$100M-500M	28	61,178	477	52.5	50.0
UNITED BK	FAIRFAX	67.5	12.5	5.0	25.0	25.0	\$1B-\$10B	1	191,514	2,280	62.5	60.0
F&M BK-NORTHERN VA	FAIRFAX	67.5	15.0	5.0	25.0	22.5	\$500M-\$1B	3	112,463	817	70.0	45.0
PIEDMONT TR BK	MARTINSVILLE	67.5	12.5	5.0	25.0	25.0	\$500M-\$1B	4	92,719	2,863	72.5	82.5
MARSHALL NB&TC	MARSHALL	67.5	20.0	25.0	12.5	10.0	<\$100M	9	18,367	249	47.5	47.5
BUSINESS BK	VIENNA	67.5	25.0	25.0	10.0	7.5	<\$100M	10	17,008	226	55.0	47.5

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
COMMUNITY BK	PETERSBURG	67.5	22.5	12.5	17.5	15.0	<\$100M	11	28,865	364	65.0	62.5
VALLEY BK NA	ROANOKE	67.5	25.0	12.5	17.5	12.5	<\$100M	12	30,613	304	57.5	45.0
AMERICAN NB&TC	DANVILLE	67.5	15.0	5.0	22.5	25.0	\$100M-500M	29	71,923	10,086	67.5	72.5
BRANCH B&TC OF VA	VIRGINIA BEACH	65.0	10.0	5.0	25.0	25.0	\$1B-\$10B	2	287,298	4,014	62.5	65.0
PROSPERITY B&TC	SPRINGFIELD	65.0	25.0	15.0	12.5	12.5	<\$100M	13	18,680	306	67.5	65.0
SECURITY BK CORP	MANASSAS	65.0	25.0	15.0	12.5	12.5	<\$100M	14	22,153	313	60.0	47.5
CENTRAL VA BK	POWHATAN	65.0	12.5	25.0	12.5	15.0	\$100M-500M	30	23,254	424	85.0	87.5
NATIONAL BK OF BLACKSBURG	BLACKSBURG	65.0	15.0	7.5	20.0	22.5	\$100M-500M	31	42,741	769	67.5	65.0
FIRST BK OF STUART	STUART	65.0	10.0	20.0	12.5	22.5	\$100M-500M	32	21,442	776	82.5	92.5
BANK OF THE COMMONWEALTH	NORFOLK	65.0	25.0	7.5	20.0	12.5	\$100M-500M	33	41,553	331	52.5	35.0
BANK OF MARION	MARION	65.0	10.0	20.0	15.0	20.0	\$100M-500M	34	23,844	537	82.5	90.0
FIRST BK	STRASBURG	65.0	17.5	12.5	20.0	15.0	\$100M-500M	35	38,917	423	55.0	55.0
REGENCY BK	RICHMOND	62.5	25.0	10.0	17.5	10.0	<\$100M	15	28,249	278	55.0	47.5
BANK OF LANCASTER	KILMARNOCK	62.5	12.5	17.5	15.0	17.5	\$100M-500M	36	25,980	481	82.5	87.5
GRAYSON NB	INDEPENDENCE	62.5	12.5	17.5	12.5	20.0	\$100M-500M	37	23,180	715	87.5	92.5
FAUQUIER BK	WARRENTON	62.5	17.5	5.0	20.0	20.0	\$100M-500M	38	44,529	620	57.5	62.5
HORIZON BK OF VA	MERRIFIELD	62.5	20.0	10.0	17.5	15.0	\$100M-500M	39	31,515	361	52.5	40.0
ONE VALLEY BK CENTRAL VA NA	LYNCHBURG	60.0	5.0	5.0	25.0	25.0	\$1B-\$10B	3	79,547	1,274	65.0	67.5
FIRST VA BK-SOUTHWEST	ROANOKE	60.0	5.0	10.0	22.5	22.5	\$500M-\$1B	5	67,329	851	65.0	67.5
BANK OF FINCASTLE	FINCASTLE	60.0	20.0	17.5	12.5	10.0	<\$100M	16	22,754	299	50.0	45.0
FARMERS BK	WINDSOR	60.0	22.5	15.0	12.5	10.0	<\$100M	17	22,014	235	45.0	47.5
F&M BK-PEOPLES	WARRENTON	60.0	12.5	25.0	12.5	10.0	\$100M-500M	40	18,602	241	35.0	37.5
FIRST VA BK-MTN EMPIRE	ABINGDON	60.0	7.5	7.5	22.5	22.5	\$100M-500M	41	46,962	1,013	67.5	70.0
VIRGINIA HEARTLAND BK	FREDERICKSBURG	60.0	12.5	25.0	10.0	12.5	\$100M-500M	42	16,795	344	62.5	70.0
CRESTAR BK	RICHMOND	57.5	5.0	2.5	25.0	25.0	>\$10B	1	1,566,225	30,388	55.0	55.0
HERITAGE B&TC	NORFOLK	57.5	22.5	10.0	15.0	10.0	<\$100M	18	25,271	236	45.0	42.5
NATIONAL BK OF FREDERICKSBUR	FREDERICKSBURG	57.5	15.0	5.0	20.0	17.5	\$100M-500M	43	46,033	467	42.5	37.5
FARMERS & MRCH BK-EASTERN	ONLEY	57.5	15.0	7.5	15.0	20.0	\$100M-500M	44	24,149	522	75.0	72.5
MIDDLEBURG BK	MIDDLEBURG	57.5	15.0	7.5	17.5	17.5	\$100M-500M	45	33,942	496	57.5	52.5
SOUTHSIDE BK	TAPPAHANNOCK	57.5	10.0	17.5	15.0	15.0	\$100M-500M	46	25,424	365	65.0	62.5
MAINSTREET BK	MECHANICSVILLE	57.5	15.0	12.5	17.5	12.5	\$100M-500M	47	28,192	335	52.5	35.0
TYSONS NB	MCLEAN	57.5	22.5	10.0	17.5	7.5	\$100M-500M	48	31,808	229	42.5	25.0
COMMUNITY BK OF NORTHERN VA	STERLING	57.5	17.5	7.5	20.0	12.5	\$100M-500M	49	36,093	329	47.5	32.5
FARMERS & MINERS BK OF LEE C	PENNINGTON GAP	55.0	12.5	20.0	5.0	17.5	<\$100M	19	9,266	464	70.0	82.5
BANK OF CHARLOTTE CTY	PHENIX	55.0	12.5	17.5	7.5	17.5	<\$100M	20	12,931	456	77.5	85.0
PEOPLES CMNTY BK	MONTROSS	55.0	15.0	22.5	7.5	10.0	<\$100M	21	11,915	294	72.5	82.5
METRO-CTY BK OF VA	MECHANICSVILLE	55.0	20.0	25.0	5.0	5.0	<\$100M	22	7,453	90	52.5	35.0
BANK OF FLOYD	FLOYD	55.0	17.5	7.5	17.5	12.5	\$100M-500M	50	27,783	322	35.0	32.5
FARMERS & MERCHANTS BK	TIMBERVILLE	55.0	7.5	20.0	12.5	15.0	\$100M-500M	51	18,855	356	50.0	55.0
FIRST VA BK	FALLS CHURCH	52.5	2.5	2.5	25.0	22.5	\$1B-\$10B	4	160,027	1,087	52.5	45.0
RIGGS BK NA	MCLEAN	52.5	2.5	2.5	25.0	22.5	\$1B-\$10B	5	118,701	873	50.0	45.0
F&M BK-CENTRAL VA	CHARLOTTESVILLE	52.5	17.5	15.0	10.0	10.0	<\$100M	23	16,635	265	32.5	37.5
FIRST VA BK-PIEDMONT	LYNCHBURG	52.5	5.0	22.5	10.0	15.0	\$100M-500M	52	17,381	356	60.0	60.0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
SHORE BK	ONLEY	52.5	12.5	17.5	10.0	12.5	\$100M-500M	53	17,308	333	65.0	67.5
FIRST NB OF ALTAVISTA	ALTAVISTA	52.5	10.0	22.5	10.0	10.0	\$100M-500M	54	17,053	284	50.0	57.5
PATRICK HENRY NB	BASSETT	52.5	7.5	5.0	17.5	22.5	\$100M-500M	55	27,989	1,033	45.0	55.0
KING GEORGE ST BK	KING GEORGE	50.0	17.5	12.5	10.0	10.0	<\$100M	24	15,571	293	62.5	62.5
FIRST VA BK-CLINCH VALLEY	TAZEWELL	50.0	10.0	5.0	17.5	17.5	\$100M-500M	56	34,311	456	47.5	50.0
FIRST VA BK-BLUE RIDGE	STAUNTON	47.5	2.5	12.5	15.0	17.5	\$500M-\$1B	6	27,053	428	57.5	60.0
F&M BK-EMPORIA	EMPORIA	47.5	17.5	10.0	10.0	10.0	<\$100M	25	14,786	245	45.0	45.0
HERITAGE BK	MCLEAN	47.5	20.0	15.0	7.5	5.0	<\$100M	26	13,169	162	45.0	32.5
BANK OF MCKENNEY	MCKENNEY	47.5	17.5	15.0	7.5	7.5	<\$100M	27	11,071	228	50.0	55.0
FIRST COMMONWEALTH BK	WISE COUNTY	47.5	12.5	22.5	5.0	7.5	<\$100M	28	8,609	212	65.0	75.0
FIRST SENTINEL BK	RICHLANDS	47.5	15.0	22.5	5.0	5.0	<\$100M	29	7,524	173	52.5	50.0
PEOPLES NB	DANVILLE	47.5	7.5	2.5	17.5	20.0	\$100M-500M	57	30,232	641	42.5	40.0
FIRST VA BK-COLONIAL	RICHMOND	45.0	2.5	5.0	20.0	17.5	\$500M-\$1B	7	37,818	444	42.5	37.5
FIRST CENTURY BK	WYTHEVILLE	45.0	22.5	7.5	7.5	7.5	<\$100M	30	11,222	187	55.0	60.0
HARBOR BK	NEWPORT NEWS	45.0	20.0	10.0	7.5	7.5	<\$100M	31	14,449	188	47.5	37.5
NORTHERN NECK ST BK	WARSAW	45.0	7.5	10.0	12.5	15.0	\$100M-500M	58	21,304	403	52.5	52.5
BANK OF CLARKE CTY	BERRYVILLE	45.0	7.5	12.5	10.0	15.0	\$100M-500M	59	16,334	351	50.0	55.0
FARMERS & MRCH BK OF STANLEY	STANLEY	42.5	10.0	15.0	7.5	10.0	<\$100M	32	11,560	232	45.0	52.5
BANK OF ISLE OF WIGHT	SMITHFIELD	42.5	20.0	12.5	5.0	5.0	<\$100M	33	8,873	131	40.0	42.5
BANK OF SUSSEX & SURRY	WAKEFIELD	42.5	15.0	12.5	7.5	7.5	<\$100M	34	11,572	179	27.5	32.5
COMMUNITY NB	SOUTH BOSTON	42.5	7.5	2.5	10.0	22.5	\$100M-500M	60	16,460	850	47.5	55.0
GRUNDY NB	GRUNDY	42.5	7.5	7.5	12.5	15.0	\$100M-500M	61	19,314	416	50.0	55.0
BANK OF FERRUM	FERRUM	42.5	10.0	12.5	12.5	7.5	\$100M-500M	62	17,764	203	37.5	25.0
COMMUNITY BKR BK	RICHMOND	40.0	7.5	25.0	5.0	2.5	<\$100M	35	6,138	31	20.0	10.0
STATE BK OF REMINGTON	REMINGTON	40.0	12.5	15.0	5.0	7.5	<\$100M	36	9,389	218	42.5	50.0
FIRST CMNTY BK OF SALTVILLE	SALTVILLE	40.0	5.0	20.0	7.5	7.5	\$100M-500M	63	9,946	231	55.0	72.5
LEE B&TC	PENNINGTON GAP	40.0	10.0	12.5	7.5	10.0	\$100M-500M	64	13,614	284	50.0	60.0
FIRST CMNTY BK OF SOUTHWEST	TAZEWELL	40.0	5.0	22.5	5.0	7.5	\$100M-500M	65	7,956	195	42.5	42.5
CITIZENS & FARMERS BK	WEST POINT	40.0	5.0	7.5	15.0	12.5	\$100M-500M	66	26,085	322	42.5	40.0
FIRST ST BK	DANVILLE	37.5	10.0	22.5	2.5	2.5	<\$100M	37	4,888	35	32.5	10.0
FARMERS BK OF APPOMATTOX	APPOMATTOX	37.5	5.0	17.5	5.0	10.0	\$100M-500M	67	8,665	298	57.5	72.5
FIRST VA BK-FRANKLIN CTY	ROCKY MOUNT	37.5	5.0	17.5	7.5	7.5	\$100M-500M	68	10,058	227	47.5	50.0
BANK OF ESSEX	TAPPAHANNOCK	37.5	10.0	2.5	10.0	15.0	\$100M-500M	69	17,322	371	47.5	52.5
STATE BK OF THE ALLEGHENIES	COVINGTON	37.5	5.0	22.5	5.0	5.0	\$100M-500M	70	9,379	133	47.5	65.0
BANK OF CARROLL	HILLSVILLE	35.0	7.5	17.5	5.0	5.0	<\$100M	38	7,882	133	50.0	65.0
BLUE GRASS VALLEY BK	BLUE GRASS	35.0	10.0	17.5	2.5	5.0	<\$100M	39	2,179	116	47.5	55.0
COMMUNITY NB	PULASKI	35.0	15.0	10.0	5.0	5.0	<\$100M	40	8,927	161	40.0	42.5
JAMES MONROE BK	ARLINGTON	35.0	5.0	25.0	2.5	2.5	<\$100M	41	681	9	40.0	20.0
FIRST NB	ROCKY MOUNT	35.0	7.5	2.5	12.5	12.5	\$100M-500M	71	18,933	310	27.5	30.0
BANK OF TAZEWELL CTY	TAZEWELL	35.0	10.0	5.0	12.5	7.5	\$100M-500M	72	22,287	225	25.0	22.5
MOUNTAIN NB	GALAX	35.0	7.5	2.5	10.0	15.0	\$100M-500M	73	14,541	352	30.0	47.5
PEOPLES BK	EWING	30.0	5.0	20.0	2.5	2.5	<\$100M	42	1,740	53	35.0	45.0
MINERS EXCH BK	COEBURN	30.0	2.5	22.5	2.5	2.5	<\$100M	43	1,991	19	22.5	15.0

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FARMERS & MRCH BK OF CRAIG C	NEW CASTLE	30.0	5.0	17.5	2.5	5.0	<\$100M	44	2,285	98	40.0	52.5
MARINE BK	CHINCOTEAGUE	30.0	10.0	15.0	2.5	2.5	<\$100M	45	2,869	39	45.0	32.5
JAMES RIVER BK	WAVERLY	30.0	12.5	5.0	7.5	5.0	<\$100M	46	14,230	156	17.5	20.0
FIRST NB OF CLIFTON FORGE	CLIFTON FORGE	30.0	2.5	22.5	2.5	2.5	\$100M-500M	74	3,435	83	37.5	45.0
FIRST COLONIAL BK	HOPEWELL	30.0	7.5	7.5	10.0	5.0	\$100M-500M	75	17,041	87	17.5	10.0
BLUE RIDGE BK NA	FLOYD	30.0	7.5	2.5	7.5	12.5	\$100M-500M	76	13,279	318	27.5	32.5
PATRIOT BK NA	FREDERICKSBURG	30.0	12.5	2.5	10.0	5.0	\$100M-500M	77	16,538	142	25.0	25.0
FIRST VA BK OF TIDEWATER	NORFOLK	27.5	2.5	2.5	15.0	7.5	\$500M-\$1B	8	23,889	218	20.0	20.0
PAGE VALLEY BK	LURAY	27.5	5.0	15.0	2.5	5.0	<\$100M	47	4,609	156	37.5	47.5
EASTVILLE BK	EASTVILLE	27.5	2.5	20.0	2.5	2.5	<\$100M	48	1,427	28	27.5	27.5
RAPPAHANNOCK NB	WASHINGTON	27.5	2.5	20.0	2.5	2.5	<\$100M	49	909	9	10.0	10.0
FIRST & CITIZENS BK	MONTEREY	25.0	2.5	17.5	2.5	2.5	<\$100M	50	2,354	24	32.5	42.5
SHENANDOAH NB	STAUNTON	22.5	10.0	2.5	5.0	5.0	<\$100M	51	6,696	136	22.5	25.0
FIRST NAT EXCH BK	ROANOKE	22.5	5.0	2.5	7.5	7.5	\$100M-500M	78	11,623	183	20.0	20.0
FIRST VA BK-COMMONWEALTH	GRAFTON	20.0	2.5	5.0	7.5	5.0	\$100M-500M	79	9,897	131	20.0	20.0
CENTRAL NB	LYNCHBURG	15.0	7.5	2.5	2.5	2.5	<\$100M	52	5,852	58	12.5	12.5
GUARANTY BK	CHARLOTTESVILLE	15.0	2.5	5.0	5.0	2.5	\$100M-500M	80	8,237	52	17.5	12.5
SECOND B&TC	CULPEPER	12.5	2.5	2.5	5.0	2.5	\$100M-500M	81	7,271	50	10.0	10.0
CAPITAL ONE BK	GLEN ALLEN	0.0					\$1B-\$10B	6				
CARDINAL BK NA	FAIRFAX	0.0	2.5		2.5	2.5	<\$100M	53	0	0		
FIRST-CITIZENS BK A VA CORP	ROANOKE		2.5		2.5	2.5	\$100M-500M	82	0	0		

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

Table 2. Small-Business-Friendly Banks by Bank Size in Virginia, June 1998

Bank Name	Location	State	Total Rank (1)	Rank LSBL/TA (2)	Rank LSBL/TBL (3)	Rank LSBL(\$)(4)	Rank LSBL(#)(5)	Bank Asset Sz. (6)	Rank by Bnk Sz. (7)	LSBL\$ (8)	LSBL# (9)	Total Rank MSBL (10)	Total Rank SSBL (11)
COUNTY BK OF CHESTERFIELD	MIDLOTHIAN	VA	90.0	25.0	25.0	20.0	20.0	<\$100M	1	45,256	537	77.5	75.0
BENCHMARK CMNTY BK	KENBRIDGE	VA	90.0	22.5	20.0	22.5	25.0	\$100M-500M	1	52,156	1,259	97.5	97.5
HIGHLANDS UNION BK	ABINGDON	VA	87.5	17.5	22.5	22.5	25.0	\$100M-500M	2	61,393	1,117	87.5	95.0
CHESAPEAKE BK	KILMARNOCK	VA	85.0	22.5	20.0	22.5	20.0	\$100M-500M	3	48,839	540	92.5	92.5
VIRGINIA CMNTY BK	LOUISA	VA	82.5	25.0	20.0	17.5	20.0	<\$100M	2	33,909	560	75.0	77.5
POWELL VALLEY NB	JONESVILLE	VA	82.5	20.0	20.0	20.0	22.5	\$100M-500M	4	35,984	812	92.5	95.0
UNION B&TC	BOWLING GREEN	VA	82.5	20.0	12.5	25.0	25.0	\$100M-500M	5	97,075	1,426	75.0	70.0
SOUTHERN FNCL BK	WARRENTON	VA	80.0	25.0	17.5	22.5	15.0	\$100M-500M	6	79,044	359	37.5	25.0
FIRST B&TC	LEBANON	VA	80.0	22.5	10.0	22.5	25.0	\$100M-500M	7	59,319	1,102	75.0	70.0
CONSOLIDATED B&TC	RICHMOND	VA	80.0	20.0	25.0	17.5	17.5	\$100M-500M	8	29,268	472	72.5	67.5
BANK OF SOUTHSIDE VA	CARSON	VA	80.0	20.0	15.0	22.5	22.5	\$100M-500M	9	69,885	988	62.5	70.0
BANK OF BOTETOURT	BUCHANAN	VA	80.0	22.5	25.0	15.0	17.5	\$100M-500M	10	26,740	469	70.0	72.5
BANK OF TIDEWATER	VIRGINIA BEACH	VA	80.0	22.5	12.5	22.5	22.5	\$100M-500M	11	52,289	911	75.0	77.5
BANK OF HAMPTON ROADS	CHESAPEAKE	VA	80.0	25.0	10.0	22.5	22.5	\$100M-500M	12	54,437	875	82.5	85.0
BURKE & HERBERT B&TC	ALEXANDRIA	VA	77.5	20.0	7.5	25.0	25.0	\$500M-\$1B	1	145,086	1,445	72.5	65.0
UNITED BK	FAIRFAX	VA	67.5	12.5	5.0	25.0	25.0	\$1B-\$10B	1	191,514	2,280	62.5	60.0
CRESTAR BK	RICHMOND	VA	57.5	5.0	2.5	25.0	25.0	>\$10B	1	1,566,225	30,388	55.0	55.0

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

Table 3. Top Lenders in Small Business Loans in Virginia under the CRA Reporting Program, 1998

BANK/BHC NAME	HQ STATE	LSBL\$ (1)	LSBL# (2)	BK SIZE (3)	SSBL\$ (4)	SSBL# (5)	MSBL\$ (6)	MSBL# (7)	Cdt Card Bk (8)
CRESTAR FINANCIAL CORPORATIO	VA	747,459	8,442	\$10B-\$50B	148,696	6,825	290,406	7,614	
NATIONSBANK CORPORATION	NC	249,871	2,239	>\$50B	62,288	1,713	106,953	1,969	
FIRST UNION CORPORATION	NC	195,238	1,865	>\$50B	48,478	1,437	87,325	1,664	
FIRST VIRGINIA BANKS INC.	VA	193,453	2,947	\$1B-\$10B	65,301	2,525	109,542	2,790	
F & M NATIONAL CORPORATION	VA	134,774	2,129	\$1B-\$10B	46,199	1,824	75,542	2,006	
BB&T CORPORATION	NC	84,628	1,136	\$10B-\$50B	31,080	946	50,853	1,064	
AMERICAN EXPRESS CENTURION B	UT	77,920	6,712	\$10B-\$50B	77,920	6,712	77,920	6,712	**
VIRGINIA FINANCIAL CORPORATI	VA	57,450	967	<\$1B	21,666	861	32,785	928	
OLD POINT FINANCIAL CORPORAT	VA	44,268	517	<\$1B	13,948	407	27,320	485	
WACHOVIA CORPORATION	NC	43,267	191	>\$50B	2,692	109	7,574	136	
MERCANTILE BANKSHARES CORPOR	MD	36,102	595	\$1B-\$10B	11,285	515	18,358	559	
AMERICAN NATIONAL BANKSHARES	VA	35,617	666	<\$1B	13,214	594	19,254	631	
FIRST CITIZENS BANCSHARES I	NC	33,355	387	\$1B-\$10B	7,791	303	14,863	347	
BURKE & HERBERT B&TC	VA	33,202	376	<\$1B	8,721	295	17,768	347	
UNION BANKSHARES CORPORATION	VA	31,224	445	<\$1B	10,437	356	20,248	421	
WELLS FARGO & COMPANY	CA	30,055	1,701	>\$50B	30,055	1,701	30,055	1,701	
UNITED BANKSHARES INC.	WV	29,572	256	\$1B-\$10B	6,985	185	14,982	229	
MAINSTREET FINANCIAL CORPORA	VA	29,489	447	\$1B-\$10B	9,895	378	17,258	423	
FNB CORPORATION	VA	28,442	518	<\$1B	12,491	457	18,660	497	
ADVANTA FNCL CORP	UT	23,742	2,447	<\$1B	23,742	2,447	23,742	2,447	
CHASE MANHATTAN CORPORATION	NY	22,450	1,008	>\$50B	19,292	1,001	20,042	1,004	
SAND RIDGE FINANCIAL CORPORA	IN	21,168	900	<\$1B	13,988	855	19,049	892	
MOUNTAINWEST FNCL	UT	20,171	7,431	<\$1B	20,171	7,431	20,171	7,431	
FRANKLIN BANCORPORATION INC	DC	17,236	114	<\$1B	3,175	70	8,184	96	
ONE VALLEY BK CENTRAL VA NA	VA	13,266	114	\$1B-\$10B	3,169	79	6,284	98	
FIRST COMMUNITY BANCSHARES	WV	11,431	119	\$1B-\$10B	3,393	92	6,746	111	
FIRST AMERICAN CORPORATION	TN	10,562	141	\$10B-\$50B	3,873	115	6,842	134	
MELLON BANK CORPORATION	PA	9,820	213	\$10B-\$50B	2,353	199	3,114	203	
RIGGS NATIONAL CORPORATION	DC	9,791	120	\$1B-\$10B	2,215	99	4,572	111	
MBNA CORPORATION	DE	8,488	719	\$10B-\$50B	8,098	717	8,488	719	**
FIRST NB OF MD	MD	8,156	45	\$10B-\$50B	933	18	4,339	36	
BANC ONE CORPORATION	OH	7,926	291	>\$50B	6,291	285	6,746	289	
1ST SOURCE CORPORATION	IN	7,690	118	\$1B-\$10B	2,867	99	5,185	113	
BANKBOSTON CORPORATION	MA	6,649	13	>\$50B	149	3	349	4	
MARINE MIDLAND BK	NY	4,656	19	\$10B-\$50B	270	3	1,617	12	
SUNTRUST BANKS INC.	GA	4,140	36	>\$50B	903	23	2,640	34	
ONE VALLEY BANCORP INC.	WV	3,455	14	\$1B-\$10B	201	6	653	9	
FIRST TENNESSEE NATIONAL COR	TN	2,511	23	\$10B-\$50B	511	17	1,269	21	
COMERICA INCORPORATED	MI	2,440	6	\$10B-\$50B	30	1	240	2	
KEYCORP	OH	2,387	10	>\$50B	203	5	453	6	
SILICON VALLEY BANCSHARES	CA	2,350	5	\$1B-\$10B	0	0	150	1	
PROVIDENT BANKSHARES CORPORA	MD	2,047	11	\$1B-\$10B	176	4	1,047	9	

Table 3. Top Lenders in Small Business Loans in Virginia under the CRA Reporting Program, 1998

BANK/BHC NAME	HQ STATE	LSBL\$ (1)	LSBL# (2)	BK SIZE (3)	SSBL\$ (4)	SSBL# (5)	MSBL\$ (6)	MSBL# (7)	Cdt Card Bk (8)
PEOPLES NB	VA	2,011	137	<\$1B	1,779	135	2,011	137	
SYNOVUS FINANCIAL CORP.	GA	2,006	7	\$1B-\$10B	271	4	271	4	
MATEWAN BANCSHARES INC.	WV	1,981	14	<\$1B	464	10	816	12	
PNC BANK CORP.	PA	1,745	5	>\$50B	100	1	300	2	
NORWEST CORPORATION	MN	1,737	17	>\$50B	269	14	737	16	
FIFTH THIRD BANCORP	OH	1,529	4	\$10B-\$50B	60	2	60	2	
SUMMIT BANCORP	NJ	1,427	4	\$10B-\$50B	0	0	377	2	
FLEET FINANCIAL GROUP INC.	MA	1,405	5	>\$50B	155	3	155	3	
PROVIDENT FINANCIAL GROUP I	OH	1,363	3	\$1B-\$10B	0	0	0	0	
BANCFIRST CORPORATION	OK	1,130	2	\$1B-\$10B	0	0	0	0	

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Source: Office of Economic Research, Office of Advocacy, U.S. Small Business Administration, from Community Reinvestment Act (CRA) data.

Table 4. Number of Reporting Banks by Bank Asset Size and by State, 1997 - 1998

State	1997	1998	1998 Bank Asset Size Class				
			<\$100M	\$100M-500M	\$500M-\$1B	\$1B-\$10B	>\$10B
Alabama	178	170	105	56	4	2	3
Alaska	6	6	1	3	-	2	-
Arizona	37	42	23	9	5	4	1
Arkansas	234	221	133	82	4	2	-
California	339	336	135	143	31	24	3
Colorado	216	210	138	64	4	4	-
Connecticut	29	27	11	15	-	1	-
Delaware	38	34	9	7	3	12	3
District of Columbia	7	6	2	3	1	-	-
Florida	274	259	140	89	7	22	1
Georgia	348	346	214	115	12	4	1
Hawaii	14	13	7	2	1	3	-
Idaho	18	18	10	8	-	-	-
Illinois	801	772	488	230	32	17	5
Indiana	193	184	79	80	14	11	-
Iowa	462	443	363	68	7	5	-
Kansas	408	399	333	59	5	2	-
Kentucky	271	269	174	82	4	9	-
Louisiana	167	155	98	46	6	4	1
Maine	19	17	6	10	-	1	-
Maryland	86	82	22	47	8	5	-
Massachusetts	49	46	15	21	2	6	2
Michigan	176	163	82	69	2	5	5
Minnesota	519	520	421	89	4	4	2
Mississippi	108	101	50	43	3	5	-
Missouri	408	397	297	84	6	10	-
Montana	97	91	75	13	-	3	-
Nebraska	328	325	278	43	1	3	-
Nevada	23	25	9	7	1	8	-
New Hampshire	22	19	8	7	1	3	-
New Jersey	70	72	15	42	4	9	2
New Mexico	67	57	30	24	1	2	-
New York	157	152	47	59	18	19	9
North Carolina	57	63	23	26	6	4	4
North Dakota	119	117	98	16	1	2	-
Ohio	244	224	122	68	16	12	6
Oklahoma	326	317	247	63	4	3	-
Oregon	41	42	23	17	2	-	-
Pennsylvania	217	209	48	126	14	18	3
Rhode Island	7	7	1	1	2	2	1
South Carolina	80	77	44	26	3	4	-
South Dakota	113	105	80	21	1	2	1
Tennessee	234	214	120	79	7	5	3
Texas	856	818	572	209	20	15	2
Utah	48	50	29	15	2	2	2
Virginia	155	150	53	82	8	6	1
Vermont	22	21	7	9	3	2	-
Washington	78	78	46	28	3	1	-
Wisconsin	364	350	230	100	13	7	-
West Virginia	110	95	45	40	6	4	-
Wyoming	53	52	38	11	1	2	-
National	9,293	8,966	5,644	2,656	303	302	61

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