

Table 3A Expanded. Small Business Lending Institutions in Virginia Using Call Report Data, June 2008

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Stellarone Bk	Christiansburg	100.0	0.322	1	968,607	3,972	\$1B-\$10B	70.0	58,483	2,108	0
EVB	Tappahannock	92.5	0.249	1	255,459	1,692	\$1B-\$10B	92.5	47,829	1,207	0.003
New Peoples Bk	Honaker	85.0	0.248	0.645	196,493	2,685	\$500M-\$1B	95.0	43,458	2,044	0
Virginia Savings Bank F.S.B	Front Royal	82.5	0.189	1	27,231	201	\$100M-500M	82.5	3,729	128	0
Powell Valley NB	Jonesville	82.5	0.284	0.823	64,100	728	\$100M-500M	95.0	43,827	590	0
Community Bank	Staunton	82.5	0.183	0.604	91,355	956	\$100M-500M	90.0	16,189	709	0
First Market Bank FSB	Richmond	80.0	0.15	0.562	197,190	1,181	\$1B-\$10B	90.0	34,024	522	0
Capital One Bk USA NA	Glen allen	80.0	0.111	1	3,268,239	1,118,119	>\$10B	100.0	3,268,239	#####	0.458
Peoples Bk of VA	Richmond	77.5	0.295	0.645	76,316	589	\$100M-500M	60.0	8,039	338	0
First FSB of Virginia	Petersburg	77.5	0.152	0.843	47,869	276	\$100M-500M	72.5	4,590	112	0
Benchmark Cmnty Bk	KeNB ridge	77.5	0.208	0.773	74,160	985	\$100M-500M	90.0	18,321	713	0
Highlands Union Bk	Abingdon	75.0	0.179	0.758	120,848	1,477	\$500M-\$1B	90.0	26,945	1,093	0.002
First Bk	Strasburg	75.0	0.246	0.58	132,473	896	\$500M-\$1B	65.0	14,033	462	0
Bank of VA	Midlothian	75.0	0.306	0.705	59,799	509	\$100M-500M	45.0	4,960	211	0
American NB &TC	Danville	75.0	0.197	0.577	155,456	1,427	\$500M-\$1B	77.5	24,948	910	0
Virginia B&TC	Danville	72.5	0.324	1	48,268	300	\$100M-500M	55.0	5,283	187	0
First Cmnty Bk NA	Bluefield	72.5	0.125	0.644	253,709	2,931	\$1B-\$10B	82.5	50,819	2,045	0
First Cap Bk	Glen allen	72.5	0.219	0.594	86,883	694	\$100M-500M	80.0	16,936	418	0
Bank of Fincastle	Fincastle	72.5	0.265	0.85	44,711	497	\$100M-500M	72.5	7,991	343	0.004
Virginia NB	Charlottesville	70.0	0.226	0.581	74,800	710	\$100M-500M	55.0	7,874	426	0
Townebank	Portsmouth	70.0	0.162	0.464	441,128	4,016	\$1B-\$10B	65.0	37,190	2,210	0.001
Grundy NB	Grundy	70.0	0.197	0.526	59,614	6,623	\$100M-500M	85.0	13,062	6,369	0
First NB of Altavista	Altavista	70.0	0.187	0.809	56,766	714	\$100M-500M	77.5	11,608	511	0
Bank of Botetourt	Buchanan	70.0	0.216	0.753	62,110	666	\$100M-500M	67.5	9,386	413	0.005
National Bk of Blacksburg	Blacksburg	67.5	0.158	0.542	140,314	1,143	\$500M-\$1B	70.0	19,696	821	0.007
Grayson NB	Independence	67.5	0.142	0.878	52,097	772	\$100M-500M	82.5	12,743	585	0
Village Bk	Midlothian	65.0	0.2	0.651	77,728	452	\$100M-500M	47.5	7,477	272	0
Valley Bk	Roanoke	65.0	0.211	0.481	131,736	933	\$500M-\$1B	60.0	13,807	470	0.001
Union B&TC	Bowling Green	65.0	0.146	0.44	257,969	2,127	\$1B-\$10B	62.5	26,633	1,260	0.008
River Cmnty Bk NA	Martinsville	65.0	0.371	0.836	28,620	409	<\$100M	75.0	7,265	293	0
River City Bk	Mechanicsville	65.0	0.318	0.777	45,308	257	\$100M-500M	67.5	8,048	137	0
Old Point NB of Phoebus	Hampton	65.0	0.175	0.425	145,097	1,093	\$500M-\$1B	60.0	15,492	623	0
Bay Cmnty Bk	Newport News	65.0	0.269	0.915	39,403	318	\$100M-500M	52.5	4,805	179	0
Bank of Hampton Roads	Norfolk	65.0	0.196	0.446	108,901	925	\$500M-\$1B	75.0	18,172	611	0.001
Access NB	Reston	65.0	0.22	0.481	142,450	481	\$500M-\$1B	37.5	8,318	150	0
Peoples Cmnty Bk	Montross	62.5	0.257	1	28,926	222	\$100M-500M	57.5	4,046	130	0
Monarch Bk	Chesapeake	62.5	0.176	0.516	101,619	557	\$500M-\$1B	52.5	11,440	319	0
Imperial Savings And Loan As	Martinsville	62.5	0.142	1	1,318	28	<\$100M	77.5	1,318	28	0

Table 3A Expanded. Small Business Lending Institutions in Virginia Using Call Report Data, June 2008

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Franklin Cmnty Bk NA	Rocky Mount	62.5	0.197	0.679	44,339	457	\$100M-500M	57.5	5,978	302	0
Farmers Bk Windsor VA	Windsor	62.5	0.195	0.577	66,148	562	\$100M-500M	52.5	7,407	303	0
Citizens B&TC	Blackstone	62.5	0.179	0.776	51,194	545	\$100M-500M	67.5	8,148	375	0
Business Bk	Vienna	62.5	0.259	0.566	59,422	376	\$100M-500M	30.0	3,498	169	0
Bank of Southside VA	Carson	62.5	0.117	0.704	57,102	962	\$100M-500M	82.5	15,486	762	0.004
Bank of Mckenney	Mckenney	62.5	0.241	0.78	39,716	365	\$100M-500M	65.0	6,698	227	0.003
Suffolkfirst Bk	Suffolk	60.0	0.254	0.92	46,162	70	\$100M-500M	10.0	634	12	0
First B&TC	Lebanon	60.0	0.146	0.439	139,516	1,315	\$500M-\$1B	65.0	18,986	780	0
Chesapeake Bk	Kilmarnock	60.0	0.174	0.446	91,365	768	\$500M-\$1B	60.0	11,515	428	0
Capital One Na	Mclean	60.0	0.086	0.429	9,359,387	162,951	>\$10B	85.0	2,968,249	140,065	0
Burke & Herbert B&TC	alexandria	60.0	0.137	0.362	215,255	1,074	\$1B-\$10B	42.5	9,149	430	0
Bank of Charlotte Cty	Phenix	60.0	0.192	1	22,071	419	\$100M-500M	75.0	6,159	339	0
Virginia Heritage Bk	Fairfax	57.5	0.272	0.704	52,066	161	\$100M-500M	22.5	2,462	40	0
Virginia CMRC Bk	Arlington	57.5	0.13	0.278	344,060	1,658	\$1B-\$10B	47.5	20,459	603	0
United Bk	Fairfax	57.5	0.093	0.283	379,610	3,125	\$1B-\$10B	57.5	30,545	1,611	0
First Sentinel Bk	Richlands	57.5	0.149	1	21,594	414	\$100M-500M	85.0	8,559	351	0
Citizens NB	Windsor	57.5	0.283	0.89	12,534	91	<\$100M	35.0	1,147	45	0
Chevy Chase Bank F.S.B.	Mc Lean	57.5	0.008	0.11	118,333	590	>\$10B	42.5	1,817	72	0
Bank of The James	Lynchburg	57.5	0.171	0.54	52,249	759	\$100M-500M	80.0	12,777	562	0
Bank of The Commonwealth	Norfolk	57.5	0.157	0.322	150,381	827	\$500M-\$1B	60.0	20,002	415	0
Bank of Lancaster	Kilmarnock	57.5	0.134	0.791	43,545	562	\$100M-500M	65.0	7,893	398	0.004
Trupoint Bk	Grundy	55.0	0.112	0.548	55,837	898	\$500M-\$1B	80.0	16,876	719	0
Shore Bk	Onley	55.0	0.136	0.87	39,606	359	\$100M-500M	55.0	5,963	240	0
Lee B&TC	Pennington Gap	55.0	0.201	0.762	32,414	343	\$100M-500M	55.0	4,772	246	0
Carter Bk & TR	Martinsville	55.0	0.078	0.281	218,195	2,896	\$1B-\$10B	72.5	55,881	2,310	0
Bank of Essex	Tappahannock	55.0	0.147	0.522	56,233	690	\$100M-500M	67.5	10,535	463	0
Washingtonfirst Bk	Reston	52.5	0.219	0.459	59,451	263	\$100M-500M	20.0	2,751	79	0
Virginia Co Bk	Newport News	52.5	0.319	0.641	26,565	158	<\$100M	47.5	2,926	84	0
Virginia Cmnty Bk	Louisa	52.5	0.215	0.613	36,051	320	\$100M-500M	80.0	13,044	235	0.006
Hometown Bk	Roanoke	52.5	0.25	0.52	46,294	216	\$100M-500M	37.5	4,044	110	0
Greater Atlantic Bank	Reston	52.5	0.085	0.351	18,843	96	\$100M-500M	45.0	890	30	0
Transcommunity Bk NA	Manakin-Sabot	50.0	0.168	0.549	51,283	401	\$100M-500M	55.0	8,075	243	0
Peoples Bk	Ewing	50.0	0.222	0.973	15,456	59	<\$100M	17.5	622	19	0
Page Valley Bk	Luray	50.0	0.178	1	15,834	121	<\$100M	40.0	2,152	80	0
Middleburg Bk	Middleburg	50.0	0.114	0.411	107,167	654	\$500M-\$1B	42.5	8,386	293	0
Freedom Bk of Virginia	Vienna	50.0	0.277	0.493	35,472	231	\$100M-500M	27.5	2,558	87	0
Farmers Bk of Appomattox	Appomattox	50.0	0.133	0.838	21,302	279	\$100M-500M	65.0	5,554	200	0
Bank of Marion	Marion	50.0	0.132	0.592	44,102	524	\$100M-500M	67.5	9,403	390	0.003
Bank of Clarke Cty	Berryville	50.0	0.132	0.491	67,530	543	\$500M-\$1B	40.0	6,993	288	0

Table 3A Expanded. Small Business Lending Institutions in Virginia Using Call Report Data, June 2008

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
First & Citizens Bk	Monterey	47.5	0.121	1	12,066	323	<\$100M	67.5	3,973	288	0.003
Farmers & Miners Bk	Pennington Gap	47.5	0.17	0.76	21,053	424	\$100M-500M	80.0	6,896	361	0
Colonial VA Bk	Gloucester	47.5	0.182	0.808	19,598	233	\$100M-500M	62.5	4,016	157	0
Citizens Cmnty Bk	South Hill	47.5	0.161	0.665	23,626	377	\$100M-500M	77.5	8,482	288	0
Virginia Bus Bk	Richmond	45.0	0.224	0.579	31,029	127	\$100M-500M	17.5	1,516	37	0
Highlands Cmnty Bk	Covington	45.0	0.14	0.914	10,671	179	<\$100M	62.5	3,219	143	0
Farmers & Merchants Bk	Timberville	45.0	0.121	0.544	52,277	420	\$100M-500M	35.0	5,371	226	0.004
Citizens & Farmers Bk	West Point	45.0	0.076	0.521	63,448	556	\$500M-\$1B	57.5	11,717	339	0.001
Cardinal Bk	Mclean	45.0	0.079	0.249	135,797	666	\$1B-\$10B	32.5	7,971	242	0
Blue Grass Valley Bk	Blue Grass	45.0	0.112	1	3,809	352	<\$100M	75.0	2,955	345	0
Old Dominion NA	North Garden	42.5	0.256	0.679	6,153	56	<\$100M	40.0	944	32	0
Mainstreet Bk	Herndon	42.5	0.23	0.476	40,644	174	\$100M-500M	20.0	1,823	57	0.001
Consolidated B&TC	Richmond	42.5	0.244	0.535	21,871	136	<\$100M	42.5	2,885	67	0.001
Central VA Bk	Powhatan	42.5	0.108	0.469	54,996	505	\$500M-\$1B	42.5	6,946	282	0.002
Northern Neck St Bk	Warsaw	40.0	0.084	0.827	28,272	316	\$100M-500M	40.0	3,956	196	0
Heritage Bk	Norfolk	40.0	0.148	0.463	34,931	338	\$100M-500M	22.5	1,835	109	0
First FS&LA of Martinsville	Martinsville	40.0	0.012	1	595	4	<\$100M	47.5	120	2	0
Fauquier Bk	Warrenton	40.0	0.113	0.304	56,649	521	\$500M-\$1B	42.5	7,290	305	0.001
Franklin FS & LA of Richmond	Glen allen	37.5	0.015	0.214	14,487	45	\$500M-\$1B	27.5	230	4	0
Farmers & Mrch Bk of Craig C	New Castle	35.0	0.078	1	4,100	144	<\$100M	50.0	1,362	127	0
Alliance Bk Corp	Fairfax	35.0	0.111	0.334	63,392	272	\$500M-\$1B	17.5	2,683	83	0
Sonabank NA	Charlottesville	32.5	0.117	0.317	48,778	286	\$100M-500M	30.0	5,098	155	0
First St Bk	Danville	32.5	0.151	0.675	4,127	31	<\$100M	45.0	954	18	0
Bank@Lantec	Virginia Beach	30.0	0.022	0.245	2,429	13	\$100M-500M	27.5	94	5	0
Rappahannock NB	Washington	27.5	0.045	0.709	6,680	87	\$100M-500M	35.0	1,365	66	0
Security One Bk	Falls Church	25.0	0.109	0.549	10,173	72	<\$100M	30.0	1,441	35	0
Miners Exch Bk	Coeburn	25.0	0.047	0.744	4,240	32	<\$100M	42.5	1,718	21	0
Millennium Bk NA	Reston	25.0	0.106	0.409	37,768	160	\$100M-500M	12.5	1,266	39	0
Acacia Federal Savings Bank	Falls Church	25.0	0.002	0.025	2,793	13	\$1B-\$10B	20.0	22	1	0
Pioneer Bk	Stanley	22.5	0.102	0.408	16,513	193	\$100M-500M	37.5	3,105	139	0.004
Countrywide Bank FSB	alexandria	22.5	0	0.003	2,477	14	>\$10B	20.0	-	-	0
Select Bk	Forest	20.0	0.102	0.502	6,296	59	<\$100M	37.5	1,405	41	0
Chain Bridge Bk NA	Mclean	20.0	0.073	0.587	5,514	28	<\$100M	10.0	146	5	0
Bank of Floyd	Floyd	20.0	0.095	0.3	19,834	189	\$100M-500M	30.0	2,981	112	0
E*Trade Savings Bank	Arlington	17.5	0	0	-	-	\$500M-\$1B	20.0	-	-	0
Frontier Cmnty Bk	Waynesboro	10.0	0.047	0.119	1,129	10	<\$100M	10.0	61	4	0
First Va Cmnty Bk	Fairfax	10.0	0.073	0.292	4,135	27	<\$100M	10.0	271	10	0
E*Trade Bank	Arlington	10.0	0	0	-	-	>\$10B	10.0	-	-	0.002
Community Bkr Bk	Midlothian	10.0	0.052	0.235	9,932	25	\$100M-500M	10.0	85	1	0

Table 3A Expanded. Small Business Lending Institutions in Virginia Using Call Report Data, June 2008

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
VNB trust Na	Charlottesville	NR	.	.	.	.	<\$100M	-	.	.	0
The Trust Company of Virginia	Richmond	NR	0	.	-	-	<\$100M	-	-	-	0
Old Point TR & FA NA	Newport News	NR	.	.	.	.	<\$100M	-	.	.	0

Note: NR = not ranked

Source: U.S. Small Business Administration, office of Advocacy, from Call Reports collected by the Federal Reserve Board.

Table 3B Expanded. Small Business Lending Institutions in Virginia Using Call Report Data, June 2008

Name of Lending Institution	City	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Capital One Bk USA NA	Glen Allen	VA	100.0	0.111	1	3,268,239	1,118,119	>\$10B	80.0	3,268,239	1,118,119	0.458
Powell Valley NB	Jonesville	VA	95.0	0.194	0.563	43,827	590	\$100M-500M	82.5	64,100	728	0
New Peoples Bk	Honaker	VA	95.0	0.055	0.143	43,458	2,044	\$500M-\$1B	85.0	196,493	2,685	0
EVB	Tappahannock	VA	92.5	0.047	0.187	47,829	1,207	\$1B-\$10B	92.5	255,459	1,692	0.003
Highlands Union Bk	Abingdon	VA	90.0	0.04	0.169	26,945	1,093	\$500M-\$1B	75.0	120,848	1,477	0.002
First Market Bank FSB	Richmond	VA	90.0	0.026	0.097	34,024	522	\$1B-\$10B	80.0	197,190	1,181	0
Community Bank	Staunton	VA	90.0	0.032	0.107	16,189	709	\$100M-500M	82.5	91,355	956	0
Benchmark Cmnty Bk	KeNBridge	VA	90.0	0.051	0.191	18,321	713	\$100M-500M	77.5	74,160	985	0
Grundy NB	Grundy	VA	85.0	0.043	0.115	13,062	6,369	\$100M-500M	70.0	59,614	6,623	0
First Sentinel Bk	Richlands	VA	85.0	0.059	0.396	8,559	351	\$100M-500M	57.5	21,594	414	0
Capital One NA	Mclean	VA	85.0	0.027	0.136	2,968,249	140,065	>\$10B	60.0	9,359,387	162,951	0
Virginia Savings Bank F.S.B	Front Royal	VA	82.5	0.026	0.137	3,729	128	\$100M-500M	82.5	27,231	201	0
Grayson NB	Independence	VA	82.5	0.035	0.215	12,743	585	\$100M-500M	67.5	52,097	772	0
First Cmnty Bk NA	Bluefield	VA	82.5	0.025	0.129	50,819	2,045	\$1B-\$10B	72.5	253,709	2,931	0
Bank of Southside VA	Carson	VA	82.5	0.032	0.191	15,486	762	\$100M-500M	62.5	57,102	962	0.004
Virginia Cmnty Bk	Louisa	VA	80.0	0.078	0.222	13,044	235	\$100M-500M	52.5	36,051	320	0.006
Trupoint Bk	Grundy	VA	80.0	0.034	0.166	16,876	719	\$500M-\$1B	55.0	55,837	898	0
First Cap Bk	Glen Allen	VA	80.0	0.043	0.116	16,936	418	\$100M-500M	72.5	86,883	694	0
Farmers & Miners Bk	Pennington Gap	VA	80.0	0.056	0.249	6,896	361	\$100M-500M	47.5	21,053	424	0
Bank of The James	Lynchburg	VA	80.0	0.042	0.132	12,777	562	\$100M-500M	57.5	52,249	759	0
Imperial Savings And Loan As	Martinsville	VA	77.5	0.142	1	1,318	28	<\$100M	62.5	1,318	28	0
First NB of Altavista	Altavista	VA	77.5	0.038	0.165	11,608	511	\$100M-500M	70.0	56,766	714	0
Citizens Cmnty Bk	South Hill	VA	77.5	0.058	0.239	8,482	288	\$100M-500M	40.0	5,401	20	0
American NB&TC	Danville	VA	77.5	0.032	0.093	24,948	910	\$500M-\$1B	75.0	155,456	1,427	0
River Cmnty Bk NA	Martinsville	VA	75.0	0.094	0.212	7,265	293	<\$100M	65.0	28,620	409	0
Blue Grass Valley Bk	Blue Grass	VA	75.0	0.087	0.776	2,955	345	<\$100M	45.0	3,809	352	0
Bank of Hampton Roads	Norfolk	VA	75.0	0.033	0.074	18,172	611	\$500M-\$1B	65.0	108,901	925	0.001
Bank of Charlotte Cty	Phenix	VA	75.0	0.054	0.279	6,159	339	\$100M-500M	60.0	22,071	419	0
First FSBof Virginia	Petersburg	VA	72.5	0.015	0.081	4,590	112	\$100M-500M	77.5	47,869	276	0
Carter Bk & TR	Martinsville	VA	72.5	0.02	0.072	55,881	2,310	\$1B-\$10B	55.0	218,195	2,896	0
Bank of Fincastle	Fincastle	VA	72.5	0.047	0.152	7,991	343	\$100M-500M	72.5	44,711	497	0.004
Stellarone Bk	Christiansburg	VA	70.0	0.019	0.06	58,483	2,108	\$1B-\$10B	100.0	968,607	3,972	0
National Bk of Blacksburg	Blacksburg	VA	70.0	0.022	0.076	19,696	821	\$500M-\$1B	67.5	140,314	1,143	0.007
River City Bk	Mechanicsville	VA	67.5	0.056	0.138	8,048	137	\$100M-500M	65.0	45,308	257	0
First & Citizens Bk	Monterey	VA	67.5	0.04	0.329	3,973	288	<\$100M	47.5	12,066	323	0.003
Citizens B&TC	Blackstone	VA	67.5	0.028	0.124	8,148	375	\$100M-500M	62.5	51,194	545	0
Bank of Marion	Marion	VA	67.5	0.028	0.126	9,403	390	\$100M-500M	50.0	44,102	524	0.003
Bank of Essex	Tappahannock	VA	67.5	0.028	0.098	10,535	463	\$100M-500M	55.0	56,233	690	0
Bank of Botetourt	Buchanan	VA	67.5	0.033	0.114	9,386	413	\$100M-500M	70.0	62,110	666	0.005
Townebank	Portsmouth	VA	65.0	0.014	0.039	37,190	2,210	\$1B-\$10B	70.0	441,128	4,016	0.001
First Bk	Strasburg	VA	65.0	0.026	0.061	14,033	462	\$500M-\$1B	75.0	132,473	896	0
First B&TC	Lebanon	VA	65.0	0.02	0.06	18,986	780	\$500M-\$1B	60.0	139,516	1,315	0
Farmers Bk of Appomattox	Appomattox	VA	65.0	0.035	0.218	5,554	200	\$100M-500M	50.0	21,302	279	0
Bank of Mckenney	Mckenney	VA	65.0	0.041	0.132	6,698	227	\$100M-500M	62.5	39,716	365	0.003

Table 3B Expanded. Small Business Lending Institutions in Virginia Using Call Report Data, June 2008

Name of Lending Institution	City	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Bank of Lancaster	Kilmarnock	VA	65.0	0.024	0.143	7,893	398	\$100M-500M	57.5	43,545	562	0.004
Union B&TC	Bowling Green	VA	62.5	0.015	0.045	26,633	1,260	\$1B-\$10B	65.0	257,969	2,127	0.008
Highlands Cmnty Bk	Covington	VA	62.5	0.042	0.276	3,219	143	<\$100M	45.0	10,671	179	0
Colonial VA Bk	Gloucester	VA	62.5	0.037	0.166	4,016	157	\$100M-500M	47.5	19,598	233	0
Valley Bk	Roanoke	VA	60.0	0.022	0.05	13,807	470	\$500M-\$1B	65.0	131,736	933	0.001
Peoples Bk of VA	Richmond	VA	60.0	0.031	0.068	8,039	338	\$100M-500M	77.5	76,316	589	0
Old Point NB of Phoebus	Hampton	VA	60.0	0.019	0.045	15,492	623	\$500M-\$1B	65.0	145,097	1,093	0
Chesapeake Bk	Kilmarnock	VA	60.0	0.022	0.056	11,515	428	\$500M-\$1B	60.0	91,365	768	0
Bank of The Commonwealth	Norfolk	VA	60.0	0.021	0.043	20,002	415	\$500M-\$1B	57.5	150,381	827	0
United Bk	Fairfax	VA	57.5	0.007	0.023	30,545	1,611	\$1B-\$10B	72.5	101,173	1,215	0
Peoples Cmnty Bk	Montross	VA	57.5	0.036	0.14	4,046	130	\$100M-500M	75.0	48,068	824	0
Franklin Cmnty Bk NA	Rocky Mount	VA	57.5	0.027	0.092	5,978	302	\$100M-500M	62.5	44,339	457	0
Citizens & Farmers Bk	West Point	VA	57.5	0.014	0.096	11,717	339	\$500M-\$1B	45.0	63,448	556	0.001
Virginia NB	Charlottesville	VA	55.0	0.024	0.061	7,874	426	\$100M-500M	70.0	74,800	710	0
Virginia B&TC	Danville	VA	55.0	0.035	0.109	5,283	187	\$100M-500M	72.5	48,268	300	0
Transcommunity Bk NA	Manakin-Sabot	VA	55.0	0.026	0.086	8,075	243	\$100M-500M	50.0	51,283	401	0
Shore Bk	Onley	VA	55.0	0.021	0.131	5,963	240	\$100M-500M	55.0	39,606	359	0
Lee B&TC	Pennington Gap	VA	55.0	0.03	0.112	4,772	246	\$100M-500M	55.0	32,414	343	0
Monarch Bk	Chesapeake	VA	52.5	0.02	0.058	11,440	319	\$500M-\$1B	62.5	101,619	557	0
Farmers Bk Windsor VA	Windsor	VA	52.5	0.022	0.065	7,407	303	\$100M-500M	62.5	66,148	562	0
Bay Cmnty Bk	Newport News	VA	52.5	0.033	0.112	4,805	179	\$100M-500M	65.0	39,403	318	0
Farmers & MRCH Bk of Craig C	New Castle	VA	50.0	0.026	0.332	1,362	127	<\$100M	35.0	4,100	144	0
Virginia Co Bk	Newport News	VA	47.5	0.035	0.071	2,926	84	<\$100M	52.5	26,565	158	0
Virginia CMRC Bk	Arlington	VA	47.5	0.008	0.017	20,459	603	\$1B-\$10B	57.5	344,060	1,658	0
Village Bk	Midlothian	VA	47.5	0.019	0.063	7,477	272	\$100M-500M	65.0	77,728	452	0
First FS&LA of Martinsville	Martinsville	VA	47.5	0.002	0.202	120	2	<\$100M	40.0	595	4	0
Greater Atlantic Bank	Reston	VA	45.0	0.004	0.017	890	30	\$100M-500M	52.5	18,843	96	0
First St Bk	Danville	VA	45.0	0.035	0.156	954	18	<\$100M	82.5	139,099	610	0
Bank of VA	Midlothian	VA	45.0	0.025	0.058	4,960	211	\$100M-500M	75.0	59,799	509	0
Miners Exch Bk	Coeburn	VA	42.5	0.019	0.302	1,718	21	<\$100M	25.0	4,240	32	0
Middleburg Bk	Middleburg	VA	42.5	0.009	0.032	8,386	293	\$500M-\$1B	50.0	107,167	654	0
Fauquier Bk	Warrenton	VA	42.5	0.015	0.039	7,290	305	\$500M-\$1B	40.0	56,649	521	0.001
Consolidated B&TC	Richmond	VA	42.5	0.032	0.071	2,885	67	<\$100M	42.5	21,871	136	0.001
Chevy Chase Bank F.S.B.	Mc Lean	VA	42.5	0	0.002	1,817	72	>\$10B	57.5	118,333	590	0
Central VA Bk	Powhatan	VA	42.5	0.014	0.059	6,946	282	\$500M-\$1B	42.5	54,996	505	0.002
Burke & Herbert B&TC	Alexandria	VA	42.5	0.006	0.015	9,149	430	\$1B-\$10B	60.0	215,255	1,074	0
Page Valley Bk	Luray	VA	40.0	0.024	0.136	2,152	80	<\$100M	50.0	15,834	121	0
Old Dominion NA	North Garden	VA	40.0	0.039	0.104	944	32	<\$100M	42.5	6,153	56	0
Northern Neck St Bk	Warsaw	VA	40.0	0.012	0.116	3,956	196	\$100M-500M	40.0	28,272	316	0
Bank of Clarke Cty	Berryville	VA	40.0	0.014	0.051	6,993	288	\$500M-\$1B	50.0	67,530	543	0
Select Bk	Forest	VA	37.5	0.023	0.112	1,405	41	<\$100M	20.0	6,296	59	0
Pioneer Bk	Stanley	VA	37.5	0.019	0.077	3,105	139	\$100M-500M	77.5	30,543	370	0.004
Hometown Bk	Roanoke	VA	37.5	0.022	0.045	4,044	110	\$100M-500M	80.0	76,847	664	0
Access NB	Reston	VA	37.5	0.013	0.028	8,318	150	\$500M-\$1B	65.0	142,450	481	0

Table 3B Expanded. Small Business Lending Institutions in Virginia Using Call Report Data, June 2008

Name of Lending Institution	City	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Rappahannock NB	Washington	VA	35.0	0.009	0.145	1,365	66	\$100M-500M	27.5	6,680	87	0
Farmers & Merchants Bk	Timberville	VA	35.0	0.012	0.056	5,371	226	\$100M-500M	45.0	52,277	420	0.004
Citizens NB	Windsor	VA	35.0	0.026	0.081	1,147	45	<\$100M	65.0	40,596	361	0
Cardinal Bk	Mclean	VA	32.5	0.005	0.015	7,971	242	\$1B-\$10B	45.0	135,797	666	0
Sonabank NA	Charlottesville	VA	30.0	0.012	0.033	5,098	155	\$100M-500M	32.5	48,778	286	0
Security One Bk	Falls Church	VA	30.0	0.015	0.078	1,441	35	<\$100M	25.0	10,173	72	0
Business Bk	Vienna	VA	30.0	0.015	0.033	3,498	169	\$100M-500M	47.5	24,990	163	0
Bank of Floyd	Floyd	VA	30.0	0.014	0.045	2,981	112	\$100M-500M	20.0	19,834	189	0
Freedom Bk of Virginia	Vienna	VA	27.5	0.02	0.036	2,558	87	\$100M-500M	50.0	35,472	231	0
Franklin FS & LA of Richmond	Glen Allen	VA	27.5	0	0.003	230	4	\$500M-\$1B	37.5	14,487	45	0
Bank@Lantec	Virginia Beach	VA	27.5	0.001	0.009	94	5	\$100M-500M	30.0	2,429	13	0
Virginia Heritage Bk	Fairfax	VA	22.5	0.013	0.033	2,462	40	\$100M-500M	57.5	52,066	161	0
Heritage Bk	Norfolk	VA	22.5	0.008	0.024	1,835	109	\$100M-500M	47.5	53,113	457	0
Washingtonfirst Bk	Reston	VA	20.0	0.01	0.021	2,751	79	\$100M-500M	52.5	59,451	263	0
Mainstreet Bk	Herndon	VA	20.0	0.01	0.021	1,823	57	\$100M-500M	42.5	40,644	174	0.001
E*Trade Savings Bank	Arlington	VA	20.0	0	0	-	-	\$500M-\$1B	17.5	-	-	0
Countrywide Bank FSB	Alexandria	VA	20.0	0	0	-	-	>\$10B	22.5	2,477	14	0
Acacia Federal Savings Bank	Falls Church	VA	20.0	0	0	22	1	\$1B-\$10B	25.0	2,793	13	0
Virginia Bus Bk	Richmond	VA	17.5	0.011	0.028	1,516	37	\$100M-500M	45.0	31,029	127	0
Peoples Bk	Ewing	VA	17.5	0.009	0.039	622	19	<\$100M	70.0	174,049	1,557	0
Alliance Bk Corp	Fairfax	VA	17.5	0.005	0.014	2,683	83	\$500M-\$1B	35.0	63,392	272	0
Millennium Bk NA	Reston	VA	12.5	0.004	0.014	1,266	39	\$100M-500M	25.0	37,768	160	0
Suffolkfirst Bk	Suffolk	VA	10.0	0.003	0.013	634	12	\$100M-500M	60.0	46,162	70	0
Frontier Cmnty Bk	Waynesboro	VA	10.0	0.003	0.006	61	4	<\$100M	10.0	1,129	10	0
First VA Cmnty Bk	Fairfax	VA	10.0	0.005	0.019	271	10	<\$100M	10.0	4,135	27	0
E*Trade Bank	Arlington	VA	10.0	0	0	-	-	>\$10B	10.0	-	-	0.002
Community Bkr Bk	Midlothian	VA	10.0	0	0.002	85	1	\$100M-500M	10.0	9,932	25	0
Chain Bridge Bk NA	Mclean	VA	10.0	0.002	0.016	146	5	<\$100M	20.0	5,514	28	0
Vnbtrust NA	Charlottesville	VA	-	.	.	.	.	<\$100M	.	.	.	0
The Trust Company of Virginia	Richmond	VA	-	0	.	-	-	<\$100M	.	-	-	0
Old Point TR & FS NA	Newport News	VA	-	.	.	.	.	<\$100M	.	.	.	0

Note: NR = not ranked

Source: U.S. Small Business Administration, office of Advocacy, from Call Report data.