

Table 3A Expanded. Small Business Lending Institutions in Virginia Using Call Report Data, June 2012

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹ (10)	
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Benchmark Community Bank	Kenbridge	85.0	0.190	0.833	80,020	1,292	100M-500M	100.0	24,858	998	0.001
Community Bank	Staunton	82.5	0.203	0.597	102,003	944	500M-1B	82.5	13,258	620	0.000
New Peoples Bank, Inc.	Honaker	80.0	0.165	0.616	119,775	1,293	500M-1B	85.0	17,574	757	0.000
Capital One Bank (USA), National Assc	Glen Allen	80.0	0.068	1.000	4,717,717	2,547,173	>50B	100.0	4,717,717	2,547,173	0.853
First National Bank	Altavista	80.0	0.178	0.785	61,078	605	100M-500M	85.0	10,260	407	0.000
Grundy National Bank	Grundy	77.5	0.166	0.621	57,386	2,359	100M-500M	85.0	9,463	2,064	0.000
Highlands Union Bank	Abingdon	77.5	0.150	0.656	89,814	1,224	500M-1B	95.0	20,338	911	0.003
The Bank of Fincastle	Fincastle	77.5	0.253	0.715	48,361	478	100M-500M	82.5	7,402	318	0.000
EVB	Tappahannock	77.5	0.141	0.605	150,134	1,175	1B-10B	80.0	19,767	685	0.002
First Community Bank	Bluefield	75.0	0.114	0.517	317,348	2,885	1B-10B	72.5	26,100	1,681	0.000
Village Bank	Midlothian	75.0	0.198	0.532	102,931	537	500M-1B	70.0	10,479	256	0.000
Towne Bank	Portsmouth	75.0	0.145	0.395	614,322	4,646	1B-10B	77.5	58,613	2,558	0.000
Bank of Botetourt	Buchanan	72.5	0.197	0.650	59,600	527	100M-500M	72.5	7,392	300	0.005
StellarOne Bank	Christiansburg	72.5	0.127	0.400	378,482	3,193	1B-10B	70.0	30,245	1,620	0.000
First Capital Bank	Glen Allen	72.5	0.175	0.489	91,223	679	500M-1B	85.0	18,653	389	0.000
Union First Market Bank	Richmond	72.5	0.129	0.425	512,677	3,396	1B-10B	77.5	50,351	1,817	0.005
River Community Bank, National Assc	Martinsville	72.5	0.332	0.657	31,600	457	<100M	87.5	8,664	322	0.000
Valley Bank	Roanoke	72.5	0.168	0.401	133,957	736	500M-1B	65.0	9,847	325	0.001
The National Bank of Blacksburg	Blacksburg	70.0	0.122	0.439	132,451	1,105	1B-10B	77.5	17,670	639	0.006
Virginia Bank and Trust Company	Danville	70.0	0.221	0.689	37,568	363	100M-500M	67.5	4,763	228	0.000
Bank of Hampton Roads	Norfolk	70.0	0.125	0.356	222,392	1,329	1B-10B	70.0	20,162	647	0.000
Bank of Lancaster	Kilmarnock	70.0	0.158	0.863	50,692	437	100M-500M	70.0	6,334	252	0.004
American National Bank and Trust Co	Danville	70.0	0.139	0.411	178,799	1,274	1B-10B	67.5	14,200	550	0.000
First Bank	Strasburg	67.5	0.148	0.465	78,872	579	500M-1B	67.5	8,354	287	0.000
John Marshall Bank	Falls Church	67.5	0.225	0.325	108,846	530	100M-500M	45.0	5,632	167	0.000
Oak View National Bank	Warrenton	67.5	0.256	0.804	31,452	217	100M-500M	57.5	2,944	119	0.000
Virginia National Bank	Charlottesville	67.5	0.147	0.492	75,782	573	500M-1B	52.5	5,096	285	0.000
Bank of Clarke County	Berryville	65.0	0.137	0.506	77,145	509	500M-1B	57.5	6,285	242	0.000
The Peoples Bank	Rose Hill	65.0	0.385	0.995	35,413	119	<100M	32.5	1,102	25	0.000
Franklin Community Bank, National A	Rocky Mount	65.0	0.195	0.640	38,181	374	100M-500M	62.5	3,522	227	0.000
The First Bank and Trust Company	Lebanon	65.0	0.107	0.420	130,884	1,060	1B-10B	72.5	14,065	594	0.000
Virginia Commerce Bank	Arlington	65.0	0.106	0.227	320,108	1,450	1B-10B	60.0	23,502	511	0.000
Bank of McKenney	Mc Kenney	65.0	0.216	0.630	45,002	317	100M-500M	60.0	4,325	134	0.003
Bank of Virginia	Midlothian	65.0	0.268	0.535	45,559	230	100M-500M	52.5	3,714	93	0.000
The Business Bank	Vienna	65.0	0.208	0.443	66,893	323	100M-500M	35.0	2,737	111	0.000
The Bank of Southside Virginia	Carson	62.5	0.086	0.670	46,396	712	500M-1B	85.0	11,331	541	0.003
Chesapeake Bank	Kilmarnock	62.5	0.128	0.399	80,481	574	500M-1B	57.5	7,058	262	0.000
Essex Bank	Tappahannock	62.5	0.112	0.406	124,479	740	1B-10B	60.0	9,335	348	0.000

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		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Virginia Company Bank	Newport News	62.5	0.260	0.613	36,031	248	100M-500M	55.0	2,939	128	0.000
CornerStone Bank, N. A.	Lexington	62.5	0.299	0.794	24,575	148	<100M	62.5	3,028	74	0.000
Citizens National Bank	Windsor	62.5	0.334	0.911	18,132	97	<100M	42.5	923	32	0.000
The Old Point National Bank of Phoeb	Hampton	62.5	0.129	0.379	111,773	661	500M-1B	55.0	8,141	299	0.000
Colonial Virginia Bank	Gloucester	60.0	0.188	0.903	23,134	216	100M-500M	70.0	3,767	129	0.000
Citizens Bank and Trust Company	Blackstone	60.0	0.131	0.725	43,119	373	100M-500M	62.5	4,887	221	0.000
Powell Valley National Bank	Jonesville	60.0	0.122	0.725	29,814	511	100M-500M	92.5	14,252	426	0.000
Virginia Community Bank	Louisa	60.0	0.202	0.560	43,323	260	100M-500M	47.5	2,964	119	0.005
Monarch Bank	Chesapeake	60.0	0.112	0.376	111,626	766	500M-1B	60.0	8,983	377	0.000
Farmers and Miners Bank	Pennington Gap	60.0	0.139	1.000	18,379	332	100M-500M	82.5	5,090	284	0.000
Burke & Herbert Bank & Trust Compa	Alexandria	60.0	0.081	0.277	201,707	1,035	1B-10B	50.0	9,511	401	0.000
Grayson National Bank	Independence	60.0	0.108	0.869	36,751	444	100M-500M	77.5	7,521	311	0.000
Frontier Community Bank	Waynesboro	60.0	0.376	0.758	29,823	128	<100M	47.5	1,820	53	0.000
United Bank	Fairfax	60.0	0.079	0.221	290,742	1,915	1B-10B	57.5	16,178	869	0.000
Access National Bank	Reston	60.0	0.145	0.288	121,973	454	500M-1B	22.5	2,111	64	0.000
First Virginia Community Bank	Fairfax	60.0	0.209	0.368	64,607	326	100M-500M	30.0	2,278	101	0.000
WashingtonFirst Bank	Reston	60.0	0.160	0.308	91,361	397	500M-1B	35.0	3,939	107	0.000
Lee Bank and Trust Company	Pennington Gap	57.5	0.150	0.761	25,710	340	100M-500M	77.5	5,358	261	0.000
Virginia Partners Bank	Fredericksburg	57.5	0.197	0.525	39,440	189	100M-500M	35.0	2,067	86	0.000
First Sentinel Bank	Richlands	57.5	0.133	0.799	22,451	358	100M-500M	85.0	6,074	279	0.000
Alliance Bank Corporation	Fairfax	57.5	0.135	0.441	68,484	332	500M-1B	35.0	3,384	102	0.000
The Bank of Charlotte County	Phenix	57.5	0.132	1.000	16,269	293	100M-500M	77.5	4,581	224	0.000
Citizens Community Bank	South Hill	57.5	0.189	0.587	30,089	302	100M-500M	70.0	5,081	197	0.000
New Horizon Bank, National Associati	Powhatan	55.0	0.187	0.999	9,285	76	<100M	55.0	1,605	55	0.000
Old Dominion National Bank	North Garden	55.0	0.231	0.756	10,614	86	<100M	52.5	1,524	50	0.000
HSBC Bank USA, National Association	Mc Lean	55.0	0.006	0.047	1,126,858	19,558	>50B	57.5	305,390	16,381	0.005
First State Bank	Danville	55.0	0.287	0.622	10,818	195	<100M	77.5	4,925	164	0.000
HomeTown Bank	Roanoke	55.0	0.151	0.402	56,865	307	100M-500M	35.0	3,097	126	0.000
Farmers Bank	Windsor	55.0	0.123	0.460	52,384	427	100M-500M	60.0	5,747	208	0.000
Capital One, National Association	Mclean	55.0	0.028	0.184	4,386,148	367,395	>50B	72.5	1,154,884	352,904	0.155
SONABANK	Mclean	52.5	0.104	0.221	74,068	578	500M-1B	65.0	9,734	352	0.000
MainStreet Bank	Herndon	52.5	0.208	0.374	52,172	180	100M-500M	20.0	978	44	0.001
The Freedom Bank of Virginia	Vienna	52.5	0.219	0.381	45,166	247	100M-500M	35.0	2,281	69	0.000
Pioneer Bank	Stanley	52.5	0.157	0.599	26,427	204	100M-500M	47.5	2,516	116	0.004
Xenith Bank	Richmond	52.5	0.151	0.352	78,955	287	500M-1B	35.0	4,065	73	0.000
Bank of the James	Lynchburg	52.5	0.107	0.363	46,495	649	100M-500M	77.5	8,706	433	0.000
The Bank of Marion	Marion	50.0	0.102	0.508	36,192	477	100M-500M	75.0	7,313	359	0.003
The Middleburg Bank	Middleburg	50.0	0.078	0.264	94,812	575	1B-10B	47.5	6,887	254	0.000
Carter Bank & Trust	Martinsville	50.0	0.032	0.129	137,591	1,102	1B-10B	55.0	16,793	678	0.000
Highlands Community Bank	Covington	50.0	0.140	0.763	16,643	179	100M-500M	67.5	3,438	129	0.000

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Select Bank	Forest	47.5	0.168	0.495	17,781	146	100M-500M	60.0	3,349	98	0.000
Farmers & Merchants Bank	Timberville	47.5	0.103	0.407	57,026	433	500M-1B	52.5	5,210	229	0.005
Citizens and Farmers Bank	West Point	47.5	0.053	0.491	49,622	373	500M-1B	42.5	4,283	204	0.000
Virginia Heritage Bank	Fairfax	47.5	0.122	0.297	85,297	257	500M-1B	27.5	3,023	73	0.000
Central Virginia Bank	Powhatan	47.5	0.110	0.542	42,705	281	100M-500M	37.5	2,764	113	0.002
Shore Bank	Onley	47.5	0.130	0.488	39,872	254	100M-500M	52.5	3,682	103	0.000
Cardinal Bank	Mc Lean	47.5	0.055	0.159	148,229	570	1B-10B	40.0	6,816	141	0.000
Millennium Bank, National Association	Sterling	47.5	0.171	0.460	28,207	124	100M-500M	25.0	1,164	35	0.000
The Farmers Bank of Appomattox	Appomattox	45.0	0.098	0.663	19,296	236	100M-500M	65.0	3,657	166	0.000
First and Citizens Bank	Monterey	45.0	0.088	0.883	10,344	254	100M-500M	72.5	3,464	217	0.003
1st Commonwealth Bank of Virginia	Arlington	45.0	0.133	0.970	7,567	54	<100M	32.5	563	15	0.000
Peoples Community Bank	Montross	42.5	0.120	0.838	17,087	105	100M-500M	35.0	1,186	45	0.000
TruPoint Bank	Grundy	42.5	0.082	0.376	36,837	391	100M-500M	57.5	4,849	251	0.000
The Blue Grass Valley Bank	Blue Grass	42.5	0.102	0.962	3,739	146	<100M	72.5	2,961	141	0.000
The Fauquier Bank	Warrenton	40.0	0.088	0.228	51,100	322	500M-1B	45.0	5,036	172	0.001
Blue Ridge Bank	Luray	37.5	0.105	0.488	21,463	135	100M-500M	35.0	1,744	62	0.000
Miners Exchange Bank	Coeburn	37.5	0.068	0.776	10,183	114	100M-500M	55.0	2,602	86	0.000
Heritage Bank	Norfolk	37.5	0.100	0.235	30,993	422	100M-500M	27.5	661	280	0.000
Chain Bridge Bank, National Association	McLean	37.5	0.069	0.665	25,826	103	100M-500M	22.5	920	24	0.000
Farmers & Merchants Bank of Craig County	New Castle	37.5	0.063	1.000	3,362	90	<100M	57.5	1,408	79	0.000
Martinsville First Savings Bank	Martinsville	32.5	0.013	0.998	583	6	<100M	35.0	119	2	0.000
Bank @LANTEC	Virginia Beach	27.5	0.091	0.444	9,577	31	100M-500M	10.0	149	6	0.000
Virginia Commonwealth Bank	Petersburg	27.5	0.076	0.421	20,951	98	100M-500M	22.5	900	28	0.000
Bank of Floyd	Floyd	25.0	0.070	0.275	19,135	177	100M-500M	40.0	2,831	91	0.000
Community Capital Bank of Virginia	Christiansburg	15.0	0.060	0.250	3,330	10	<100M	10.0	-	-	0.000
Franklin Federal Savings Bank	Glen Allen	12.5	0.011	0.055	11,601	29	1B-10B	10.0	167	3	0.000
E*TRADE Savings Bank	Arlington	10.0	-	-	-	-	1B-10B	10.0	-	-	0.000
E*TRADE United Bank	Arlington	10.0	-	-	-	-	100M-500M	10.0	-	-	0.000
Community Bankers' Bank	Midlothian	10.0	0.050	0.137	7,280	19	100M-500M	10.0	-	-	0.000
The Trust Company of Virginia	Richmond	10.0	-	-	-	-	<100M	10.0	-	-	0.000
Acacia Federal Savings Bank	Falls Church	10.0	0.001	0.013	1,282	4	500M-1B	10.0	-	-	0.000
E*TRADE Bank	Arlington	10.0	-	-	-	-	10B-50B	10.0	-	-	0.001

¹ TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

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

Table 3B. Expanded. Micro Business Lending Institutions in Virginia Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution	Total Rank	Amount	Number	CC
		(1)	(2)	(3)	(4)	(5)	Asset Size (6)	(7)	(1,000) (8)	(9)	Amount/TA ¹ (10)
Benchmark Community Bank	Kenbridge	100.0	0.059	0.259	24,858	998	100M-500M	85.0	80,020	1,292	0.001
Capital One Bank (USA), National Association	Glen Allen	100.0	0.068	1.000	4,717,717	2,547,173	>50B	80.0	4,717,717	2,547,173	0.853
Highlands Union Bank	Abingdon	95.0	0.034	0.149	20,338	911	500M-1B	77.5	89,814	1,224	0.003
Powell Valley National Bank	Jonesville	92.5	0.058	0.347	14,252	426	100M-500M	60.0	29,814	511	0.000
River Community Bank, National Association	Martinsville	87.5	0.091	0.180	8,664	322	<100M	72.5	31,600	457	0.000
First Capital Bank	Glen Allen	85.0	0.036	0.100	18,653	389	500M-1B	72.5	91,223	679	0.000
First Sentinel Bank	Richlands	85.0	0.036	0.216	6,074	279	100M-500M	57.5	22,451	358	0.000
The Bank of Southside Virginia	Carson	85.0	0.021	0.164	11,331	541	500M-1B	62.5	46,396	712	0.003
Grundy National Bank	Grundy	85.0	0.027	0.102	9,463	2,064	100M-500M	77.5	57,386	2,359	0.000
New Peoples Bank, Inc.	Honaker	85.0	0.024	0.090	17,574	757	500M-1B	80.0	119,775	1,293	0.000
First National Bank	Altavista	85.0	0.030	0.132	10,260	407	100M-500M	80.0	61,078	605	0.000
The Bank of Fincastle	Fincastle	82.5	0.039	0.109	7,402	318	100M-500M	77.5	48,361	478	0.000
Community Bank	Staunton	82.5	0.026	0.078	13,258	620	500M-1B	82.5	102,003	944	0.000
Farmers and Miners Bank	Pennington Gap	82.5	0.038	0.277	5,090	284	100M-500M	60.0	18,379	332	0.000
EVB	Tappahannock	80.0	0.019	0.080	19,767	685	1B-10B	77.5	150,134	1,175	0.002
The National Bank of Blacksburg	Blacksburg	77.5	0.016	0.059	17,670	639	1B-10B	70.0	132,451	1,105	0.006
Lee Bank and Trust Company	Pennington Gap	77.5	0.031	0.159	5,358	261	100M-500M	57.5	25,710	340	0.000
Bank of the James	Lynchburg	77.5	0.020	0.068	8,706	433	100M-500M	52.5	46,495	649	0.000
Towne Bank	Portsmouth	77.5	0.014	0.038	58,613	2,558	1B-10B	75.0	614,322	4,646	0.000
The Bank of Charlotte County	Phenix	77.5	0.037	0.282	4,581	224	100M-500M	57.5	16,269	293	0.000
Grayson National Bank	Independence	77.5	0.022	0.178	7,521	311	100M-500M	60.0	36,751	444	0.000
Union First Market Bank	Richmond	77.5	0.013	0.042	50,351	1,817	1B-10B	72.5	512,677	3,396	0.005
First State Bank	Danville	77.5	0.131	0.283	4,925	164	<100M	55.0	10,818	195	0.000
The Bank of Marion	Marion	75.0	0.021	0.103	7,313	359	100M-500M	50.0	36,192	477	0.003
Capital One, National Association	McLean	72.5	0.007	0.048	1,154,884	352,904	>50B	55.0	4,386,148	367,395	0.155
Bank of Botetourt	Buchanan	72.5	0.024	0.081	7,392	300	100M-500M	72.5	59,600	527	0.005
The First Bank and Trust Company	Lebanon	72.5	0.011	0.045	14,065	594	1B-10B	65.0	130,884	1,060	0.000
First and Citizens Bank	Monterey	72.5	0.029	0.296	3,464	217	100M-500M	45.0	10,344	254	0.003
First Community Bank	Bluefield	72.5	0.009	0.043	26,100	1,681	1B-10B	75.0	317,348	2,885	0.000
The Blue Grass Valley Bank	Blue Grass	72.5	0.081	0.762	2,961	141	<100M	42.5	3,739	146	0.000
Village Bank	Midlothian	70.0	0.020	0.054	10,479	256	500M-1B	75.0	102,931	537	0.000
Citizens Community Bank	South Hill	70.0	0.032	0.099	5,081	197	100M-500M	57.5	30,089	302	0.000
StellarOne Bank	Christiansburg	70.0	0.010	0.032	30,245	1,620	1B-10B	72.5	378,482	3,193	0.000
Bank of Lancaster	Kilmarnock	70.0	0.020	0.108	6,334	252	100M-500M	70.0	50,692	437	0.004
Colonial Virginia Bank	Gloucester	70.0	0.031	0.147	3,767	129	100M-500M	60.0	23,134	216	0.000
Bank of Hampton Roads	Norfolk	70.0	0.011	0.032	20,162	647	1B-10B	70.0	222,392	1,329	0.000
First Bank	Strasburg	67.5	0.016	0.049	8,354	287	500M-1B	67.5	78,872	579	0.000
American National Bank and Trust Company	Danville	67.5	0.011	0.033	14,200	550	1B-10B	70.0	178,799	1,274	0.000

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		Rank						Rank			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Highlands Community Bank	Covington	67.5	0.029	0.158	3,438	129	100M-500M	50.0	16,643	179	0.000
Virginia Bank and Trust Company	Danville	67.5	0.028	0.087	4,763	228	100M-500M	70.0	37,568	363	0.000
The Farmers Bank of Appomattox	Appomattox	65.0	0.019	0.126	3,657	166	100M-500M	45.0	19,296	236	0.000
Valley Bank	Roanoke	65.0	0.012	0.029	9,847	325	500M-1B	72.5	133,957	736	0.001
SONABANK	McLean	65.0	0.014	0.029	9,734	352	500M-1B	52.5	74,068	578	0.000
Citizens Bank and Trust Company	Blackstone	62.5	0.015	0.082	4,887	221	100M-500M	60.0	43,119	373	0.000
Franklin Community Bank, National Associati	Rocky Mount	62.5	0.018	0.059	3,522	227	100M-500M	65.0	38,181	374	0.000
CornerStone Bank, N. A.	Lexington	62.5	0.037	0.098	3,028	74	<100M	62.5	24,575	148	0.000
Farmers Bank	Windsor	60.0	0.014	0.050	5,747	208	100M-500M	55.0	52,384	427	0.000
Virginia Commerce Bank	Arlington	60.0	0.008	0.017	23,502	511	1B-10B	65.0	320,108	1,450	0.000
Bank of McKenney	Mc Kenney	60.0	0.021	0.061	4,325	134	100M-500M	65.0	45,002	317	0.003
Select Bank	Forest	60.0	0.032	0.093	3,349	98	100M-500M	47.5	17,781	146	0.000
Essex Bank	Tappahannock	60.0	0.008	0.030	9,335	348	1B-10B	62.5	124,479	740	0.000
Monarch Bank	Chesapeake	60.0	0.009	0.030	8,983	377	500M-1B	60.0	111,626	766	0.000
HSBC Bank USA, National Association	Mc Lean	57.5	0.002	0.013	305,390	16,381	>50B	55.0	1,126,858	19,558	0.005
Chesapeake Bank	Kilmarnock	57.5	0.011	0.035	7,058	262	500M-1B	62.5	80,481	574	0.000
TruPoint Bank	Grundy	57.5	0.011	0.050	4,849	251	100M-500M	42.5	36,837	391	0.000
Oak View National Bank	Warrenton	57.5	0.024	0.075	2,944	119	100M-500M	67.5	31,452	217	0.000
Farmers & Merchants Bank of Craig County	New Castle	57.5	0.026	0.419	1,408	79	<100M	37.5	3,362	90	0.000
Bank of Clarke County	Berryville	57.5	0.011	0.041	6,285	242	500M-1B	65.0	77,145	509	0.000
United Bank	Fairfax	57.5	0.004	0.012	16,178	869	1B-10B	60.0	290,742	1,915	0.000
Carter Bank & Trust	Martinsville	55.0	0.004	0.016	16,793	678	1B-10B	50.0	137,591	1,102	0.000
Miners Exchange Bank	Coeburn	55.0	0.017	0.198	2,602	86	100M-500M	37.5	10,183	114	0.000
New Horizon Bank, National Association	Powhatan	55.0	0.032	0.173	1,605	55	<100M	55.0	9,285	76	0.000
Virginia Company Bank	Newport News	55.0	0.021	0.050	2,939	128	100M-500M	62.5	36,031	248	0.000
The Old Point National Bank of Phoebus	Hampton	55.0	0.009	0.028	8,141	299	500M-1B	62.5	111,773	661	0.000
Shore Bank	Onley	52.5	0.012	0.045	3,682	103	100M-500M	47.5	39,872	254	0.000
Virginia National Bank	Charlottesville	52.5	0.010	0.033	5,096	285	500M-1B	67.5	75,782	573	0.000
Farmers & Merchants Bank	Timberville	52.5	0.009	0.037	5,210	229	500M-1B	47.5	57,026	433	0.005
Old Dominion National Bank	North Garden	52.5	0.033	0.109	1,524	50	<100M	55.0	10,614	86	0.000
Bank of Virginia	Midlothian	52.5	0.022	0.044	3,714	93	100M-500M	65.0	45,559	230	0.000
Burke & Herbert Bank & Trust Company	Alexandria	50.0	0.004	0.013	9,511	401	1B-10B	60.0	201,707	1,035	0.000
The Middleburg Bank	Middleburg	47.5	0.006	0.019	6,887	254	1B-10B	50.0	94,812	575	0.000
Virginia Community Bank	Louisa	47.5	0.014	0.038	2,964	119	100M-500M	60.0	43,323	260	0.005
Pioneer Bank	Stanley	47.5	0.015	0.057	2,516	116	100M-500M	52.5	26,427	204	0.004
Frontier Community Bank	Waynesboro	47.5	0.023	0.046	1,820	53	<100M	60.0	29,823	128	0.000
John Marshall Bank	Falls Church	45.0	0.012	0.017	5,632	167	100M-500M	67.5	108,846	530	0.000
The Fauquier Bank	Warrenton	45.0	0.009	0.022	5,036	172	500M-1B	40.0	51,100	322	0.001
Citizens National Bank	Windsor	42.5	0.017	0.046	923	32	<100M	62.5	18,132	97	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Virginia Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					Institution Asset Size	All Small Business Lending (less than \$1 million)			
		Total		TBL Ratio ¹	Amount (1,000)	Number		Total Rank	Amount		CC Amount/TA ¹
		Rank	TA Ratio ¹						(1,000)	Number	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Citizens and Farmers Bank	West Point	42.5	0.005	0.042	4,283	204	500M-1B	47.5	49,622	373	0.000
Cardinal Bank	Mc Lean	40.0	0.003	0.007	6,816	141	1B-10B	47.5	148,229	570	0.000
Bank of Floyd	Floyd	40.0	0.010	0.041	2,831	91	100M-500M	25.0	19,135	177	0.000
Central Virginia Bank	Powhatan	37.5	0.007	0.035	2,764	113	100M-500M	47.5	42,705	281	0.002
Martinsville First Savings Bank	Martinsville	35.0	0.003	0.204	119	2	<100M	32.5	583	6	0.000
Xenith Bank	Richmond	35.0	0.008	0.018	4,065	73	500M-1B	52.5	78,955	287	0.000
Alliance Bank Corporation	Fairfax	35.0	0.007	0.022	3,384	102	500M-1B	57.5	68,484	332	0.000
WashingtonFirst Bank	Reston	35.0	0.007	0.013	3,939	107	500M-1B	60.0	91,361	397	0.000
Virginia Partners Bank	Fredericksburg	35.0	0.010	0.028	2,067	86	100M-500M	57.5	39,440	189	0.000
The Freedom Bank of Virginia	Vienna	35.0	0.011	0.019	2,281	69	100M-500M	52.5	45,166	247	0.000
Peoples Community Bank	Montross	35.0	0.008	0.058	1,186	45	100M-500M	42.5	17,087	105	0.000
HomeTown Bank	Roanoke	35.0	0.008	0.022	3,097	126	100M-500M	55.0	56,865	307	0.000
The Business Bank	Vienna	35.0	0.009	0.018	2,737	111	100M-500M	65.0	66,893	323	0.000
Blue Ridge Bank	Luray	35.0	0.009	0.040	1,744	62	100M-500M	37.5	21,463	135	0.000
1st Commonwealth Bank of Virginia	Arlington	32.5	0.010	0.072	563	15	<100M	45.0	7,567	54	0.000
The Peoples Bank	Rose Hill	32.5	0.012	0.031	1,102	25	<100M	65.0	35,413	119	0.000
First Virginia Community Bank	Fairfax	30.0	0.007	0.013	2,278	101	100M-500M	60.0	64,607	326	0.000
Virginia Heritage Bank	Fairfax	27.5	0.004	0.011	3,023	73	500M-1B	47.5	85,297	257	0.000
Heritage Bank	Norfolk	27.5	0.002	0.005	661	280	100M-500M	37.5	30,993	422	0.000
Millennium Bank, National Association	Sterling	25.0	0.007	0.019	1,164	35	100M-500M	47.5	28,207	124	0.000
Virginia Commonwealth Bank	Petersburg	22.5	0.003	0.018	900	28	100M-500M	27.5	20,951	98	0.000
Access National Bank	Reston	22.5	0.003	0.005	2,111	64	500M-1B	60.0	121,973	454	0.000
Chain Bridge Bank, National Association	McLean	22.5	0.002	0.024	920	24	100M-500M	37.5	25,826	103	0.000
MainStreet Bank	Herndon	20.0	0.004	0.007	978	44	100M-500M	52.5	52,172	180	0.001
E*TRADE Savings Bank	Arlington	10.0	0.000	0.000	-	-	1B-10B	10.0	-	-	0.000
E*TRADE United Bank	Arlington	10.0	0.000	0.000	-	-	100M-500M	10.0	-	-	0.000
The Trust Company of Virginia	Richmond	10.0	0.000	0.000	-	-	<100M	10.0	-	-	0.000
Bank @LANTEC	Virginia Beach	10.0	0.001	0.007	149	6	100M-500M	27.5	9,577	31	0.000
Community Bankers' Bank	Midlothian	10.0	0.000	0.000	-	-	100M-500M	10.0	7,280	19	0.000
Acacia Federal Savings Bank	Falls Church	10.0	0.000	0.000	-	-	500M-1B	10.0	1,282	4	0.000
Community Capital Bank of Virginia	Christiansburg	10.0	0.000	0.000	-	-	<100M	15.0	3,330	10	0.000
E*TRADE Bank	Arlington	10.0	0.000	0.000	-	-	10B-50B	10.0	-	-	0.001
Franklin Federal Savings Bank	Glen Allen	10.0	0.000	0.001	167	3	1B-10B	12.5	11,601	29	0.000

¹TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

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