

**U.S. SMALL BUSINESS ADMINISTRATION
RICHMOND, VA DISTRICT OFFICE
LENDER RANKING**

(7(a) LOAN GUARANTEES AND 504 DEBENTURES)

	LOANS AS OF:	10/01/2005-9/30/2006							
		Loans	\$ AMT						
1	BANK OF AMERICA, N.A.	EXP	222	\$5,135,900	87	CAPITAL PACIFIC BANK		0	\$0
2	INNOVATIVE BANK	CEX	189	\$2,540,000	88	CITIZENS & FARMERS BANK	EXP	0	\$0
3	CAPITAL ONE, FEDERAL SAVINGS BANK	EXP	98	\$3,445,000	89	CITIZENS BANK (ELIZABETHTON, TN)		0	\$0
4	BRANCH BANKING AND TRUST COMPANY	EXP	79	\$14,762,100	90	CITIZENS BANK AND TRUST COMPANY	EXP	0	\$0
5	BUSINESS FINANCE GROUP, INC.	CDC	70	\$33,354,000	91	COMMUNITY BANK OF NORTHERN VIRGINIA		0	\$0
6	SUNTRUST BANK	EXP	59	\$5,894,100	92	CONSOLIDATED BANK & TRUST COMPANY		0	\$0
7	TIDEWATER BUSINESS FINANCING CORP.	CDC	46	\$22,893,000	93	FIDELITY BANK, THE		0	\$0
8	CIT SMALL BUSINESS LENDING CORP.	PLP	39	\$27,277,800	94	FIRST B & T FINANCIAL SERVICES		0	\$0
9	BUSINESS LOAN CENTER, THE	CEX	39	\$5,685,000	95	FIRST BANK		0	\$0
10	PNC BANK, N.A.	PLP	37	\$13,350,000	96	FIRST BANK AND TRUST CO., THE		0	\$0
11	WACHOVIA BANK	PLP	28	\$17,006,300	97	FIRST MARKET BANK, F.S.B.	EXP	0	\$0
12	VIRGINIA HEARTLAND BANK	EXP	26	\$1,486,500	98	FIRST NATIONAL BANK OF ARIZONA		0	\$0
13	FAUQUIER BANK, THE	EXP	23	\$3,156,100	99	FNB SOUTHWEST (FNB Salem Bank & Trust, N.A.)		0	\$0
14	RESOURCE BANK	PLP	22	\$3,779,500	100	FOSTER BANK	PLP	0	\$0
15	POPULAR SMALL BUSINESS FINANCING	PLP	19	\$8,500,300	101	FRANKLIN COMMUNITY BANK, N.A.	EXP	0	\$0
16	PROVIDENT BANK OF MARYLAND	EXP	18	\$2,594,000	102	GE CAPITAL SMALL BUSINESS FINANCE CORP.	PLP	0	\$0
17	RAPPAHANNOCK ECONOMIC DEV. CORP.	CDC	15	\$6,215,000	103	HERITAGE BANK AND TRUST		0	\$0
18	SONABANK, N.A.	PLP	14	\$2,091,500	104	HIGHLANDS UNION BANK		0	\$0
19	BANK OF THE COMMONWEALTH	EXP	13	\$1,859,900	105	HOME LOAN AND INVESTMENT BANK F.S.B.		0	\$0
20	MANUFACTURERS & TRADERS TRUST COMPANY	EXP	12	\$625,000	106	JAMES MONROE BANK		0	\$0
21	SURREY BANK & TRUST	EXP	12	\$546,800	107	LEHMAN BROTHERS SMALL BUSINESS FINANCE	PLP	0	\$0
22	WELLS FARGO BANK, N.A.	EXP	10	\$280,000	108	MARATHON BANK, THE		0	\$0
23	COMMUNITY SOUTH BANK	PLP	9	\$5,730,500	109	MCNB BANK AND TRUST COMPANY		0	\$0
24	COMMERCE BANK, N.A.		9	\$1,944,000	110	MERCANTILE PENINSULA BANK	EXP	0	\$0
25	VILLAGE BANK	EXP	9	\$790,000	111	MILLENNIUM BANK, N.A.		0	\$0
26	PEOPLES BANK OF VIRGINIA	EXP	9	\$673,200	112	PAGE VALLEY BANK, THE	EXP	0	\$0
27	FIRST NATIONAL BANK	EXP	9	\$483,400	113	POTOMAC BANK OF VIRGINIA		0	\$0
28	COMERICA BANK	PLP	7	\$4,021,600	114	PRESIDENTIAL SAVINGS BANK, F. S. B.		0	\$0
29	NEWTEK SMALL BUSINESS FINANCE INC.	PLP	7	\$1,093,300	115	ROYAL BANK AMERICA		0	\$0
30	HANMI BANK	PLP	6	\$4,943,500	116	SECOND BANK & TRUST		0	\$0
31	NATIONAL BANK OF FREDERICKSBURG, THE	EXP	6	\$825,000	117	SKY BANK		0	\$0
32	BUSINESS LENDERS, INC.	PLP	4	\$3,711,000	118	SOUTHSIDE BANK		0	\$0
33	CRATER DEVELOPMENT COMPANY	CDC	4	\$3,649,000	119	SOUTHWEST COMMUNITY BANK	PLP	0	\$0
34	MAINSTREET BANK		4	\$1,027,000	120	SPECTRUM BANK		0	\$0
35	MONARCH BANK	EXP	4	\$350,000	121	STAR BUSINESS & INDUSTRIAL DEVELOPMENT		0	\$0
36	TEMECULA VALLEY BANK, N.A.	PLP	3	\$3,224,300	122	UNITED BANK		0	\$0
37	JAMES RIVER DEVELOPMENT CORP.	CDC	3	\$2,653,000	123	UNITED MIDWEST SAVINGS BANK		0	\$0
38	UNITY BANK		3	\$1,949,000	124	UNIZAN BANK		0	\$0
39	UNITED CENTRAL BANK	PLP	3	\$882,800	125	VALLEY NATIONAL BANK	PLP	0	\$0
40	CARDINAL BANK, N.A.	EXP	3	\$565,000	126	VIRGINIA COMMERCE BANK		0	\$0
41	PLANTERS BANK & TRUST COMPANY		3	\$405,000	127	VIRGINIA NATIONAL BANK	EXP	0	\$0
42	OLD POINT NATIONAL BANK OF PHOEBUS, THE	EXP	3	\$285,000	128	ZIONS FIRST NATIONAL BANK		0	\$0
43	SUPERIOR FINANCIAL GROUP, LLC	CEX	3	\$17,500				0	\$0
44	SMALL BUSINESS LOAN SOURCE INC.		2	\$1,956,000			TOTALS	1248	\$238,210,547
45	UPS CAPITAL BUSINESS CREDIT	PLP	2	\$1,800,000		COMMUNITY BANKS (LESS THAN \$500M IN ASSETS)		#	\$
46	WILSHIRE STATE BANK		2	\$1,326,000	1.	VIRGINIA HEARTLAND BANK		26	\$1,486,500
47	UNITI BANK		2	\$1,025,000	2.	FAUQUIER BANK		23	\$3,156,100
48	FIRST-CITIZENS BANK & TRUST COMPANY		2	\$650,000	3.	SONABANK, N.A.		14	\$2,091,500
49	MERCANTILE-SAFE DEPOSIT & TRUST COMPANY	EXP	2	\$525,000	4.	SURREY BANK & TRUST		12	\$546,800
50	STEARNS BANK NATIONAL ASSOCIATION		2	\$335,000	5.	COMMUNITY SOUTH BANK		9	\$5,730,500
51	BANK OF POWHATAN, N.A.	EXP	2	\$280,000					
52	AMERICAN NATIONAL BANK & TRUST COMPANY		2	\$233,647		INTERMEDIATE BANKS			
53	NATIONAL BANK OF BLACKSBURG, THE	EXP	2	\$120,000		(FROM \$500M TO \$2.0B IN ASSETS)		#	\$
54	NATIONAL COOPERATIVE BANK (A/K/A NCB, FSB)		1	\$1,120,000	1.	RESOURCE BANK		22	\$3,779,500
55	CENTER BANK		1	\$980,000	2.	BANK OF THE COMMONWEALTH		13	\$1,859,900
56	SUSQUEHANNA BANK PA		1	\$750,000	3.	FIRST NATIONAL BANK		9	\$483,400
57	MAINSTREET LENDER 7(A), LLC		1	\$600,000	4.	TEMECULA VALLEY BANK, N.A.		3	\$3,224,300
58	WOORI AMERICA BANK		1	\$525,000	5.	UNITY BANK		3	\$1,949,000
59	GREATER BAY BANK, N.A.		1	\$450,000					
60	NARA BANK, N.A.	PLP	1	\$375,000		MAJOR BANKS (MORE THAN \$2.0B IN ASSETS)		#	\$
61	BANK OF FLOYD	EXP	1	\$350,000	1.	BANK OF AMERICA, N.A.		222	\$5,135,900
62	MARSHALL NATIONAL BANK & TRUST COMPANY	EXP	1	\$350,000	2.	INNOVATIVE BANK		189	\$2,540,000
63	BUCKHEAD COMMUNITY BANK, N.A.		1	\$337,000	3.	CAPITAL ONE, FEDERAL SAVINGS BANK		98	\$3,445,000
64	UNION BANK AND TRUST COMPANY		1	\$268,000	4.	BRANCH BANKING AND TRUST COMPANY		79	\$14,762,100
65	OCEAN BANK, F.S.B.		1	\$250,000	5.	SUNTRUST BANK		59	\$5,894,100
66	PACIFIC CITY BANK		1	\$215,000					
67	SUFFOLKFIRST BANK		1	\$215,000		NON-BANK LENDERS		#	\$
68	TOWNEBANK		1	\$200,000	1.	CIT SMALL BUSINESS LENDING CORP.		39	\$27,277,800
69	FIRST CAPITAL BANK		1	\$185,000	2.	BUSINESS LOAN CENTER, THE		39	\$5,685,000
70	EVB (formerly Bank of Northumberland, Inc.)	EXP	1	\$175,000	3.	POPULAR SMALL BUSINESS FINANCING		19	\$8,500,300
71	TRUPOINT BANK		1	\$165,000	4.	NEWTEK SMALL BUSINESS FINANCE, INC.		7	\$1,093,300
72	SMITH RIVER COMMUNITY BANK, N.A.		1	\$160,000	5.	BUSINESS LENDERS, INC.		4	\$3,711,000
73	INDEPENDENCE BANK	EXP	1	\$145,000					
74	MID-ATLANTIC BUSINESS FINANCE COMPANY	CDC	1	\$118,000		CERTIFIED DEVELOPMENT COMPANIES		#	\$
75	VALLEY BANK	EXP	1	\$100,000	1.	BUSINESS FINANCE GROUP, INC.		70	\$33,354,000
76	FIRST COMMUNITY BANK		1	\$65,000	2.	TIDEWATER BUSINESS FINANCING CORP.		46	\$22,893,000
77	BANK OF SOUTHSIDE VIRGINIA, THE		1	\$60,000	3.	RAPPAHANNOCK ECONOMIC DEV. CORP.		15	\$6,215,000
78	BAY COMMUNITY BANK	EXP	1	\$45,000	4.	CRATER DEVELOPMENT COMPANY		4	\$3,649,000
79	ADAMS NATIONAL BANK		1	\$36,000	5.	JAMES RIVER DEVELOPMENT CORP.		3	\$2,653,000
80	ROCKINGHAM HERITAGE BANK	EXP	1	\$20,000	6.	RICHMOND ECONOMIC DEVELOPMENT CORP.		0	\$0
81	ACCESS NATIONAL BANK	EXP	0	\$0					
82	AMERICAN EXPRESS CENTURION BANK		0	\$0		504 - FIRST TRUST		#	\$
83	BANK IOWA		0	\$0	1.	BRANCH BANKING & TRUST COMPANY		23	\$19,981,783
84	BANK OF TENNESSEE		0	\$0	2.	SUNTRUST BANK		17	\$6,245,780
85	BEACH BUSINESS BANK		0	\$0	3.	TOWNEBANK		8	\$4,338,175
86	BORREGO SPRINGS BANK		0	\$0	4.	ZIONS FIRST NATIONAL BANK		7	\$4,667,929
					5.	BANK OF THE COMMONWEALTH		7	\$3,909,356

SBAExpress (EXP), Preferred Lender Program (PLP), Community Express (CEX) Lenders receive a loan guaranty from SBA within 24 hours.
Certified Development Company (CDC)-Long term, fixed rate financing for major fixed assets, such as land buildings.