

Table 3A Expanded. Small Business Lending Institutions in Virginia Using Call Report Data, June 2006

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Planters B&TC of VA	Staunton	100.0	0.402	1	340,588	1,712	\$500M-\$1B	77.5	26,805	1,020	0
Valley Bk	Roanoke	97.5	0.472	1	253,667	1,378	\$500M-\$1B	97.5	85,574	958	0.001
Community Bank	Staunton	97.5	0.241	1	105,115	971	\$100M-500M	100.0	105,115	971	0.001
Capital One F.S.B.	Mclean	92.5	0.199	0.975	3,283,046	1,062,393	>\$10B	97.5	3,252,736	1,062,167	0.18
First NB of Altavista	Altavista	90.0	0.381	0.992	91,270	1,821	\$100M-500M	92.5	17,462	644	0
EVB	Tappahannock	87.5	0.232	0.845	184,135	1,649	\$500M-\$1B	90.0	34,406	1,220	0.003
Virginia Heartland Bk	Fredericksburg	87.5	0.441	1	127,627	454	\$100M-500M	47.5	7,481	212	0
Second B&TC	Culpeper	85.0	0.345	1	145,469	540	\$100M-500M	45.0	7,634	309	0
Bank of Fincastle	Fincastle	82.5	0.353	0.994	55,408	962	\$100M-500M	82.5	8,301	700	0.004
American NB&TC	Danville	82.5	0.225	0.684	182,385	1,777	\$500M-\$1B	87.5	32,652	1,198	0
Bank of The James	Lynchburg	82.5	0.322	0.875	65,697	825	\$100M-500M	90.0	15,753	581	0
Bank of Botetourt	Buchanan	80.0	0.274	0.851	69,993	897	\$100M-500M	82.5	13,965	602	0.005
Farmers & Merchants Bk	Timberville	80.0	0.24	1	84,047	567	\$100M-500M	62.5	8,844	375	0.004
New Peoples Bk	Honaker	80.0	0.239	0.701	139,294	2,212	\$500M-\$1B	95.0	36,212	1,761	0
First FSB of Virginia	Petersburg	80.0	0.136	0.805	45,313	335	\$100M-500M	82.5	6,809	175	0
First Market Bank FSB	Richmond	80.0	0.136	0.604	157,622	1,108	\$1B-\$10B	85.0	20,119	451	0
Benchmark Cmnty Bk	KeNBridge	77.5	0.214	0.929	65,291	1,023	\$100M-500M	90.0	17,438	769	0
Rockingham Heritage Bk	Harrisonburg	77.5	0.302	0.745	85,003	636	\$100M-500M	67.5	10,434	362	0
Bank of Hampton Roads	Norfolk	75.0	0.254	0.573	107,450	1,109	\$100M-500M	82.5	20,617	815	0.001
Townebank	Portsmouth	75.0	0.175	0.577	344,882	3,521	\$1B-\$10B	70.0	39,127	2,020	0.001
Powell VALley NB	Jonesville	75.0	0.265	0.732	61,415	820	\$100M-500M	97.5	39,526	681	0
First Bk	Strasburg	72.5	0.228	0.608	116,107	917	\$500M-\$1B	65.0	14,354	537	0.002
Highlands Union Bk	Abingdon	72.5	0.164	0.714	100,828	1,335	\$500M-\$1B	90.0	25,085	994	0.002
Virginia Savings Bank F.S.B	Front Royal	72.5	0.116	0.8	21,303	250	\$100M-500M	85.0	5,027	179	0.001
Union B&TC	Bowling Green	70.0	0.148	0.47	208,862	2,016	\$1B-\$10B	72.5	30,188	1,328	0.006
First B&TC	Lebanon	70.0	0.178	0.55	150,728	1,412	\$500M-\$1B	72.5	22,274	851	0
Peoples Cmnty Bk	Montross	70.0	0.277	1	29,560	355	\$100M-500M	92.5	29,560	355	0
First Cmnty Bk NA	Bluefield	70.0	0.139	0.592	272,833	3,227	\$1B-\$10B	82.5	57,974	2,260	0
Potomac Bk of VA	Fairfax	70.0	0.327	0.611	80,855	513	\$100M-500M	37.5	4,796	213	0
Bay Cmnty Bk	Newport News	70.0	0.293	1	32,779	281	\$100M-500M	57.5	4,621	168	0
Bk of Richmond NA	Richmond	70.0	0.268	1	42,999	143	\$100M-500M	20.0	1,848	56	0
National Bk of Blacksburg	Blacksburg	67.5	0.157	0.558	131,575	1,078	\$500M-\$1B	70.0	19,467	864	0.007
Grayson NB	Independence	67.5	0.157	0.871	48,155	753	\$100M-500M	82.5	14,160	596	0
Old Point NB of Phoebus	Hampton	67.5	0.186	0.54	147,303	1,251	\$500M-\$1B	67.5	18,997	758	0
Chesapeake Bk	Kilmarnock	67.5	0.223	0.581	92,413	750	\$100M-500M	62.5	10,833	423	0
Virginia NB	Charlottesville	67.5	0.238	0.618	66,380	703	\$100M-500M	62.5	8,124	455	0
Peoples Bk of VA	Richmond	67.5	0.261	0.71	62,366	581	\$100M-500M	65.0	8,892	369	0
Bank of VA	Midlothian	67.5	0.397	0.776	42,925	311	\$100M-500M	45.0	3,971	137	0
Bank of Essex	Tappahannock	65.0	0.21	0.675	56,694	704	\$100M-500M	75.0	10,076	491	0.003

Table 3A Expanded. Small Business Lending Institutions in Virginia Using Call Report Data, June 2006

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Central VA Bk	Powhatan	65.0	0.169	0.854	69,033	470	\$100M-500M	50.0	6,902	263	0.002
Farmers Bk Windsor VA	Windsor	65.0	0.219	0.759	57,077	563	\$100M-500M	65.0	8,371	350	0
Bank of Charlotte Cty	Phenix	65.0	0.21	1	23,837	543	\$100M-500M	87.5	8,897	463	0
Prosperity B&TC	Springfield	65.0	0.274	0.755	41,481	404	\$100M-500M	57.5	5,634	251	0
Bank of The Commonwealth	Norfolk	65.0	0.192	0.376	126,341	731	\$500M-\$1B	62.5	17,399	379	0
Business Bk	Vienna	65.0	0.297	0.676	56,902	385	\$100M-500M	40.0	3,945	179	0
Virginia CMRC Bk	Arlington	65.0	0.16	0.35	276,535	1,403	\$1B-\$10B	52.5	22,060	612	0
Marathon Bk	Winchester	65.0	0.176	0.663	77,670	649	\$100M-500M	62.5	9,279	401	0
Bank of Mckenney	Mckenney	62.5	0.268	0.763	39,344	370	\$100M-500M	62.5	6,657	245	0.004
Virginia B&TC	Danville	62.5	0.262	0.87	38,858	380	\$100M-500M	72.5	7,212	282	0
Citizens B&TC	Blackstone	62.5	0.169	0.721	46,175	571	\$100M-500M	72.5	9,314	414	0
First NB	Christiansburg	62.5	0.108	0.496	164,396	1,698	\$1B-\$10B	65.0	22,911	1,010	0
Smith River Cmnty Bk NA	Martinsville	62.5	0.291	0.935	24,450	350	<\$100M	75.0	6,586	266	0
Citibank Federal Savings Bank	Reston	62.5	0.012	0.231	434,194	2,866	>\$10B	67.5	59,769	1,792	0
Greater Atlantic Bank	Reston	62.5	0.085	0.422	25,289	134	\$100M-500M	50.0	1,584	49	0
Bank Of Southside VA	Carson	60.0	0.135	0.747	58,571	946	\$100M-500M	85.0	15,905	743	0.003
Albemarle First Bk	Charlottesville	60.0	0.234	1	28,612	265	\$100M-500M	57.5	4,501	177	0.002
Consolidated B&TC	Richmond	60.0	0.323	0.847	26,175	220	<\$100M	52.5	3,724	146	0.001
Trupoint Bk	Grundy	60.0	0.142	0.576	60,022	1,038	\$100M-500M	85.0	19,119	844	0
Marshall NB&TC	Marshall	60.0	0.219	0.773	42,058	362	\$100M-500M	47.5	4,891	220	0
Burke & Herbert B&TC	Alexandria	60.0	0.131	0.383	193,077	1,124	\$1B-\$10B	45.0	10,632	496	0
James Monroe Bk	Arlington	60.0	0.186	0.366	100,568	714	\$500M-\$1B	47.5	9,231	356	0
Virginia Cmnty Bk	Louisa	57.5	0.211	0.715	35,519	363	\$100M-500M	72.5	7,973	273	0.006
Bank of Lancaster	Kilmarnock	57.5	0.132	0.768	40,059	745	\$100M-500M	65.0	7,196	572	0.004
National Bk of Fredericksburg	Fredericksburg	57.5	0.197	0.404	93,451	550	\$100M-500M	32.5	6,052	239	0.002
Shore Bk	Onley	57.5	0.158	1	41,349	372	\$100M-500M	57.5	6,270	234	0
Branch B&TC of VA	Richmond	57.5	0.057	0.428	1,444,118	15,307	>\$10B	60.0	208,694	8,421	0
Resource Bk	Virginia Beach	57.5	0.101	0.457	145,280	997	\$1B-\$10B	37.5	7,513	404	0
First Cap Bk	Glen Allen	57.5	0.189	0.646	45,689	390	\$100M-500M	62.5	7,995	236	0
Citizens Cmnty Bk	South Hill	57.5	0.197	0.913	25,689	285	\$100M-500M	72.5	6,847	197	0
Chevy Chase Bank F.S.B.	Mc Lean	57.5	0.008	0.109	112,679	823	>\$10B	55.0	4,685	276	0
1st Service Bank	Mclean	57.5	0.099	0.67	12,240	53	\$100M-500M	47.5	724	19	0
Bank of Clarke Cty	Berryville	55.0	0.137	0.558	66,983	554	\$100M-500M	47.5	7,642	302	0.005
Bank of Marion	Marion	55.0	0.136	0.637	46,180	565	\$100M-500M	70.0	9,079	422	0.003
Grundy NB	Grundy	55.0	0.135	0.524	38,870	6,211	\$100M-500M	80.0	10,656	6,033	0
United Bk	Fairfax	55.0	0.067	0.231	196,303	1,686	\$1B-\$10B	47.5	15,072	779	0
First Sentinel Bk	Richlands	55.0	0.165	1	18,025	377	\$100M-500M	80.0	7,293	322	0
Monarch Bk	Chesapeake	55.0	0.181	0.539	68,318	469	\$100M-500M	52.5	8,019	241	0
Bank of Powhatan NA	Powhatan	55.0	0.277	0.802	20,204	199	<\$100M	55.0	3,675	117	0

Table 3A Expanded. Small Business Lending Institutions in Virginia Using Call Report Data, June 2006

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Citizens NB	Windsor	55.0	0.358	0.96	11,954	102	<\$100M	42.5	1,509	52	0
Franklin Cmnty Bk NA	Rocky Mount	55.0	0.189	0.849	32,527	298	\$100M-500M	50.0	4,599	186	0
Bank of Goochland NA	Manakin-Sabot	55.0	0.3	0.848	21,985	153	<\$100M	42.5	2,644	85	0
Imperial Savings And Loan AS	Martinsville	55.0	0.093	1	802	16	<\$100M	75.0	802	16	0
Farmers & Miners Bk	Pennington Gap	52.5	0.142	0.95	16,381	409	\$100M-500M	75.0	5,644	355	0
Lee B&TC	Pennington Gap	52.5	0.211	0.713	32,117	353	\$100M-500M	57.5	5,292	243	0
Access NB	Reston	52.5	0.157	0.462	92,796	371	\$500M-\$1B	17.5	2,705	93	0
Freedom Bk Of Virginia	Vienna	52.5	0.288	0.848	18,395	96	<\$100M	37.5	1,962	45	0
Bank of Louisa Na	Louisa	52.5	0.233	1	7,393	77	<\$100M	55.0	1,842	54	0
First & Citizens Bk	Monterey	50.0	0.154	1	14,883	327	<\$100M	77.5	6,197	290	0.003
Citizens & Farmers Bk	West Point	50.0	0.097	0.555	68,481	663	\$500M-\$1B	62.5	13,641	419	0.002
Farmers Bk of Appomattox	Appomattox	50.0	0.124	1	18,873	373	\$100M-500M	72.5	6,530	307	0
Middleburg Bk	Middleburg	50.0	0.122	0.386	92,811	569	\$500M-\$1B	37.5	6,983	250	0
Fauquier Bk	Warrenton	47.5	0.13	0.363	64,494	636	\$100M-500M	55.0	9,231	446	0.001
Alliance Bk Corp	Fairfax	47.5	0.113	0.442	75,350	393	\$500M-\$1B	30.0	5,300	161	0
Cardinal Bk	Mclean	45.0	0.065	0.281	101,700	651	\$1B-\$10B	37.5	8,248	284	0
Millennium Bk NA	Reston	45.0	0.134	0.513	63,914	299	\$100M-500M	27.5	4,297	92	0
Highlands Cmnty Bk	Covington	45.0	0.137	1	7,841	139	<\$100M	62.5	2,976	117	0
Heritage Bk	Norfolk	42.5	0.159	0.512	33,159	242	\$100M-500M	30.0	2,910	128	0
River City Bk	Mechanicsville	42.5	0.187	0.846	14,017	86	<\$100M	42.5	2,316	53	0
Franklin Security Bank FSB	Virginia Beach	42.5	0.008	1	500	1	<\$100M	10.0	-	-	0
First St Bk	Danville	40.0	0.155	1	5,315	61	<\$100M	67.5	5,315	61	0.008
Page Valley Bk	Luray	40.0	0.105	1	9,612	151	<\$100M	47.5	1,948	116	0
Northern Neck St Bk	Warsaw	40.0	0.084	0.758	27,730	354	\$100M-500M	47.5	5,171	241	0
Shenandoah Valley NB	Winchester	40.0	0.131	0.433	58,544	298	\$100M-500M	32.5	5,416	147	0
Hometown Bk	Roanoke	40.0	0.228	0.665	14,343	59	<\$100M	17.5	915	24	0
Bank@Lantec	Virginia Beach	40.0	0.031	0.755	3,458	10	\$100M-500M	20.0	10	1	0
Pioneer Bk	Stanley	37.5	0.136	0.704	20,321	181	\$100M-500M	37.5	2,862	121	0.004
Mainstreet Bk	Herndon	37.5	0.207	0.465	23,019	93	\$100M-500M	22.5	1,759	45	0.001
Bank of Floyd	Floyd	37.5	0.172	0.426	31,265	232	\$100M-500M	32.5	3,320	114	0
Blue Grass Valley Bk	Blue Grass	37.5	0.098	1	3,308	143	<\$100M	67.5	3,308	143	0
Rappahannock NB	Washington	37.5	0.127	0.996	9,565	61	<\$100M	17.5	636	28	0
Village Bk	Midlothian	37.5	0.117	0.448	27,743	353	\$100M-500M	40.0	4,635	197	0
Colonial VA Bk	Gloucester	37.5	0.156	0.644	11,357	194	<\$100M	62.5	3,783	147	0
Virginia Co Bk	Newport News	37.5	0.128	1	4,001	31	<\$100M	30.0	485	16	0
Virginia Bus Bk	Richmond	37.5	0.121	1	2,334	12	<\$100M	32.5	345	5	0
Franklin FS & LA of Richmond	Glen Allen	37.5	0.012	0.171	11,215	45	\$500M-\$1B	32.5	304	10	0
First FS&LA of Martinsville	Martinsville	37.5	0.001	1	34	1	<\$100M	42.5	34	1	0
Peoples Bk	Ewing	32.5	0.103	1	4,326	41	<\$100M	35.0	785	30	0

Table 3A Expanded. Small Business Lending Institutions in Virginia Using Call Report Data, June 2006

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Farmers & Mrch Bk of Craig	New Castle	32.5	0.067	1	3,056	118	<\$100M	57.5	1,876	109	0
Patrick Henry NB	Bassett	32.5	0.1	0.303	38,791	367	\$100M-500M	47.5	7,839	260	0
Countrywide Bk NA	Alexandria	32.5	0	1	383	1	>\$10B	10.0	-	-	0
Suffolkfirst Bk	Suffolk	32.5	0.147	0.528	16,536	129	\$100M-500M	42.5	3,000	86	0
First NB	Rocky Mount	30.0	0.099	0.295	27,611	380	\$100M-500M	45.0	5,345	298	0
Peoples NB	Danville	30.0	0.089	0.229	32,668	267	\$100M-500M	30.0	4,760	165	0
Miners Exch Bk	Coeburn	30.0	0.036	1	2,708	61	<\$100M	55.0	2,708	61	0
Patriot Bk NA	Fredericksburg	27.5	0.111	0.302	27,440	133	\$100M-500M	22.5	2,743	48	0
Virginia Heritage Bk	Fairfax	25.0	0.13	0.707	4,288	27	<\$100M	30.0	659	14	0
Acacia Federal Savings Bank	Falls Church	25.0	0.003	0.046	4,409	15	\$1B-\$10B	10.0	-	-	0
Community NB	South Boston	20.0	0.077	0.224	19,015	228	\$100M-500M	37.5	4,636	184	0
Community Bkr Bk	Midlothian	17.5	0.085	0.429	8,900	27	\$100M-500M	10.0	-	-	0
Mountain NB	Galax	17.5	0.073	0.265	17,183	125	\$100M-500M	27.5	3,479	79	0
Central NB	Lynchburg	17.5	0.114	0.262	13,331	59	\$100M-500M	12.5	1,413	24	0
Shenandoah NB	Staunton	17.5	0.103	0.271	11,621	68	\$100M-500M	12.5	1,075	33	0
Sonabank NA	Charlottesville	17.5	0.09	0.229	13,202	88	\$100M-500M	20.0	1,698	51	0
Blue Ridge Bk NA	Floyd	15.0	0.056	0.169	14,073	107	\$100M-500M	17.5	2,285	63	0
First Nat Exch Bk	Roanoke	15.0	0.072	0.169	15,017	57	\$100M-500M	12.5	1,651	23	0
E*Trade Bank	Arlington	10.0	0	0	-	-	>\$10B	10.0	-	-	0.006
Capital One Bk	Glen Allen	NR	0	-	-	-	>\$10B	NR	-	-	0.553
Security One Bk	Baileys Crossroac	NR	0	-	-	-	<\$100M	NR	-	-	0
E*Trade Savings Bank	Arlington	NR	0	-	-	-	\$100M-500M	NR	-	-	0

Note: Some states may have banks that are not ranked (NR) under the Total Rank column.

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 visit <http://www.sba.gov/services/financialassistance/7alenderprograms/>.

Source: U.S. Small Business Administration, Office of Advocacy, Office of Economic Research, from the Call Reports collected by the Federal Reserve.

Table 3B Expanded. Micro Business Lending Institutions in Virginia Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	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)
Community Bank	Staunton	VA	100.0	0.241	1	105,115	971	\$100M-500M	97.5	105,115	971	0.001
Powell Valley NB	Jonesville	VA	97.5	0.171	0.471	39,526	681	\$100M-500M	75.0	61,415	820	0
Valley Bk	Roanoke	VA	97.5	0.159	0.337	85,574	958	\$500M-\$1B	97.5	253,667	1,378	0.001
Capital One F.S.B.	Mclean	VA	97.5	0.198	0.966	3,252,736	1,062,167	>\$10B	92.5	3,283,046	1,062,393	0.18
New Peoples Bk	Honaker	VA	95.0	0.062	0.182	36,212	1,761	\$500M-\$1B	80.0	139,294	2,212	0
First NB of Altavista	Altavista	VA	92.5	0.073	0.19	17,462	644	\$100M-500M	90.0	91,270	1,821	0
Peoples Cmnty Bk	Montross	VA	92.5	0.277	1	29,560	355	\$100M-500M	70.0	29,560	355	0
Bank of The James	Lynchburg	VA	90.0	0.077	0.21	15,753	581	\$100M-500M	82.5	65,697	825	0
Benchmark Cmnty Bk	Kenbridge	VA	90.0	0.057	0.248	17,438	769	\$100M-500M	77.5	65,291	1,023	0
Highlands Union Bk	Abingdon	VA	90.0	0.041	0.178	25,085	994	\$500M-\$1B	72.5	100,828	1,335	0.002
EVB	Tappahannock	VA	90.0	0.043	0.158	34,406	1,220	\$500M-\$1B	87.5	184,135	1,649	0.003
Bank of Charlotte Cty	Phenix	VA	87.5	0.079	0.373	8,897	463	\$100M-500M	65.0	23,837	543	0
American NB&TC	Danville	VA	87.5	0.04	0.122	32,652	1,198	\$500M-\$1B	82.5	182,385	1,777	0
Virginia Savings Bank F.S.B	Front Royal	VA	85.0	0.027	0.189	5,027	179	\$100M-500M	72.5	21,303	250	0.001
Bank of Southside VA	Carson	VA	85.0	0.037	0.203	15,905	743	\$100M-500M	60.0	58,571	946	0.003
Trupoint Bk	Grundy	VA	85.0	0.045	0.184	19,119	844	\$100M-500M	60.0	60,022	1,038	0
First Market Bank FSB	Richmond	VA	85.0	0.017	0.077	20,119	451	\$1B-\$10B	80.0	157,622	1,108	0
First FSB of Virginia	Petersburg	VA	82.5	0.021	0.121	6,809	175	\$100M-500M	80.0	45,313	335	0
Bank of Fincastle	Fincastle	VA	82.5	0.053	0.149	8,301	700	\$100M-500M	82.5	55,408	962	0.004
Bank of Botetourt	Buchanan	VA	82.5	0.055	0.17	13,965	602	\$100M-500M	80.0	69,993	897	0.005
Grayson NB	Independence	VA	82.5	0.046	0.256	14,160	596	\$100M-500M	67.5	48,155	753	0
Bank of Hampton Roads	Norfolk	VA	82.5	0.049	0.11	20,617	815	\$100M-500M	75.0	107,450	1,109	0.001
First Cmnty Bk NA	Bluefield	VA	82.5	0.029	0.126	57,974	2,260	\$1B-\$10B	70.0	272,833	3,227	0
First Sentinel Bk	Richlands	VA	80.0	0.067	0.405	7,293	322	\$100M-500M	55.0	18,025	377	0
Grundy NB	Grundy	VA	80.0	0.037	0.144	10,656	6,033	\$100M-500M	55.0	38,870	6,211	0
First & Citizens Bk	Monterey	VA	77.5	0.064	0.416	6,197	290	<\$100M	50.0	14,883	327	0.003
Planters B&TC of VA	Staunton	VA	77.5	0.032	0.079	26,805	1,020	\$500M-\$1B	100.0	340,588	1,712	0
Imperial Savings And Loan As	Martinsville	VA	75.0	0.093	1	802	16	<\$100M	55.0	802	16	0
Farmers & Miners Bk	Pennington Gap	VA	75.0	0.049	0.327	5,644	355	\$100M-500M	52.5	16,381	409	0
Smith River Cmnty Bk NA	Martinsville	VA	75.0	0.078	0.252	6,586	266	<\$100M	62.5	24,450	350	0
Bank of Essex	Tappahannock	VA	75.0	0.037	0.12	10,076	491	\$100M-500M	65.0	56,694	704	0.003
Farmers Bk of Appomattox	Appomattox	VA	72.5	0.043	0.346	6,530	307	\$100M-500M	50.0	18,873	373	0
Citizens Cmnty Bk	South Hill	VA	72.5	0.053	0.243	6,847	197	\$100M-500M	57.5	25,689	285	0
Virginia B&TC	Danville	VA	72.5	0.049	0.161	7,212	282	\$100M-500M	62.5	38,858	380	0
Virginia Cmnty Bk	Louisa	VA	72.5	0.047	0.161	7,973	273	\$100M-500M	57.5	35,519	363	0.006
Citizens B&TC	Blackstone	VA	72.5	0.034	0.145	9,314	414	\$100M-500M	62.5	46,175	571	0
First B&TC	Lebanon	VA	72.5	0.026	0.081	22,274	851	\$500M-\$1B	70.0	150,728	1,412	0

Table 3B Expanded. Micro Business Lending Institutions in Virginia Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	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)
Union B&TC	Bowling Green	VA	72.5	0.021	0.068	30,188	1,328	\$1B-\$10B	70.0	208,862	2,016	0.006
Bank of Marion	Marion	VA	70.0	0.027	0.125	9,079	422	\$100M-500M	55.0	46,180	565	0.003
National Bk of Blacksburg	Blacksburg	VA	70.0	0.023	0.083	19,467	864	\$500M-\$1B	67.5	131,575	1,078	0.007
Townebank	Portsmouth	VA	70.0	0.02	0.066	39,127	2,020	\$1B-\$10B	75.0	344,882	3,521	0.001
Blue Grass Valley Bk	Blue Grass	VA	67.5	0.098	1	3,308	143	<\$100M	37.5	3,308	143	0
First St Bk	Danville	VA	67.5	0.155	1	5,315	61	<\$100M	40.0	5,315	61	0.008
Rockingham Heritage Bk	Harrisonburg	VA	67.5	0.037	0.091	10,434	362	\$100M-500M	77.5	85,003	636	0
Old Point NB of Phoebus	Hampton	VA	67.5	0.024	0.07	18,997	758	\$500M-\$1B	67.5	147,303	1,251	0
Citibank Federal Savings Bank	Reston	VA	67.5	0.002	0.032	59,769	1,792	>\$10B	62.5	434,194	2,866	0
Bank of Lancaster	Kilmarnock	VA	65.0	0.024	0.138	7,196	572	\$100M-500M	57.5	40,059	745	0.004
Farmers Bk Windsor VA	Windsor	VA	65.0	0.032	0.111	8,371	350	\$100M-500M	65.0	57,077	563	0
Peoples Bk of VA	Richmond	VA	65.0	0.037	0.101	8,892	369	\$100M-500M	67.5	62,366	581	0
First Bk	Strasburg	VA	65.0	0.028	0.075	14,354	537	\$500M-\$1B	72.5	116,107	917	0.002
First NB	Christiansburg	VA	65.0	0.015	0.069	22,911	1,010	\$1B-\$10B	62.5	164,396	1,698	0
Highlands Cmnty Bk	Covington	VA	62.5	0.052	0.38	2,976	117	<\$100M	45.0	7,841	139	0
Colonial VA Bk	Gloucester	VA	62.5	0.052	0.214	3,783	147	<\$100M	37.5	11,357	194	0
Bank of Mckenney	Mckenney	VA	62.5	0.045	0.129	6,657	245	\$100M-500M	62.5	39,344	370	0.004
First Cap Bk	Glen Allen	VA	62.5	0.033	0.113	7,995	236	\$100M-500M	57.5	45,689	390	0
Virginia NB	Charlottesville	VA	62.5	0.029	0.076	8,124	455	\$100M-500M	67.5	66,380	703	0
Farmers & Merchants Bk	Timberville	VA	62.5	0.025	0.105	8,844	375	\$100M-500M	80.0	84,047	567	0.004
Marathon Bk	Winchester	VA	62.5	0.021	0.079	9,279	401	\$100M-500M	65.0	77,670	649	0
Chesapeake Bk	Kilmarnock	VA	62.5	0.026	0.068	10,833	423	\$100M-500M	67.5	92,413	750	0
Citizens & Farmers Bk	West Point	VA	62.5	0.019	0.111	13,641	419	\$500M-\$1B	50.0	68,481	663	0.002
Bank of The Commonwealth	Norfolk	VA	62.5	0.026	0.052	17,399	379	\$500M-\$1B	65.0	126,341	731	0
Branch B&TC of VA	Richmond	VA	60.0	0.008	0.062	208,694	8,421	>\$10B	57.5	1,444,118	15,307	0
Farmers & Mrch Bk of Craig	New Castle	VA	57.5	0.041	0.614	1,876	109	<\$100M	32.5	3,056	118	0
Albemarle First Bk	Charlottesville	VA	57.5	0.037	0.157	4,501	177	\$100M-500M	60.0	28,612	265	0.002
Bay Cmnty Bk	Newport News	VA	57.5	0.041	0.141	4,621	168	\$100M-500M	70.0	32,779	281	0
Lee B&TC	Pennington Gap	VA	57.5	0.035	0.117	5,292	243	\$100M-500M	52.5	32,117	353	0
Prosperity B&TC	Springfield	VA	57.5	0.037	0.103	5,634	251	\$100M-500M	65.0	41,481	404	0
Shore Bk	Onley	VA	57.5	0.024	0.152	6,270	234	\$100M-500M	57.5	41,349	372	0
Bank of Louisa NA	Louisa	VA	55.0	0.058	0.249	1,842	54	<\$100M	52.5	7,393	77	0
Miners Exch Bk	Cowburn	VA	55.0	0.036	1	2,708	61	<\$100M	30.0	2,708	61	0
Bank of Powhatan NA	Powhatan	VA	55.0	0.05	0.146	3,675	117	<\$100M	55.0	20,204	199	0
Chevy Chase Bank F.S.B.	Mc Lean	VA	55.0	0	0.005	4,685	276	>\$10B	57.5	112,679	823	0
Fauquier Bk	Warrenton	VA	55.0	0.019	0.052	9,231	446	\$100M-500M	47.5	64,494	636	0.001
Consolidated B&TC	Richmond	VA	52.5	0.046	0.12	3,724	146	<\$100M	60.0	26,175	220	0.001

Table 3B Expanded. Micro Business Lending Institutions in Virginia Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	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)
Monarch Bk	Chesapeake	VA	52.5	0.021	0.063	8,019	241	\$100M-500M	55.0	68,318	469	0
Virginia CMRC Bk	Arlington	VA	52.5	0.013	0.028	22,060	612	\$1B-\$10B	65.0	276,535	1,403	0
Greater Atlantic Bank	Reston	VA	50.0	0.005	0.026	1,584	49	\$100M-500M	62.5	25,289	134	0
Franklin Cmnty Bk NA	Rocky Mount	VA	50.0	0.027	0.12	4,599	186	\$100M-500M	55.0	32,527	298	0
Central VA Bk	Powhatan	VA	50.0	0.017	0.085	6,902	263	\$100M-500M	65.0	69,033	470	0.002
1st Service Bank	Mclean	VA	47.5	0.006	0.04	724	19	\$100M-500M	57.5	12,240	53	0
Page Valley Bk	Luray	VA	47.5	0.021	0.203	1,948	116	<\$100M	40.0	9,612	151	0
Marshall NB&TC	Marshall	VA	47.5	0.025	0.09	4,891	220	\$100M-500M	60.0	42,058	362	0
Northern Neck St Bk	Warsaw	VA	47.5	0.016	0.141	5,171	241	\$100M-500M	40.0	27,730	354	0
Virginia Heartland Bk	Fredericksburg	VA	47.5	0.026	0.059	7,481	212	\$100M-500M	87.5	127,627	454	0
Bank of Clarke Cty	Berryville	VA	47.5	0.016	0.064	7,642	302	\$100M-500M	55.0	66,983	554	0.005
Patrick Henry NB	Bassett	VA	47.5	0.02	0.061	7,839	260	\$100M-500M	32.5	38,791	367	0
James Monroe Bk	Arlington	VA	47.5	0.017	0.034	9,231	356	\$500M-\$1B	60.0	100,568	714	0
United Bk	Fairfax	VA	47.5	0.005	0.018	15,072	779	\$1B-\$10B	55.0	196,303	1,686	0
Bank of VA	Midlothian	VA	45.0	0.037	0.072	3,971	137	\$100M-500M	67.5	42,925	311	0
First NB	Rocky Mount	VA	45.0	0.019	0.057	5,345	298	\$100M-500M	30.0	27,611	380	0
Second B&TC	Culpeper	VA	45.0	0.018	0.052	7,634	309	\$100M-500M	85.0	145,469	540	0
Burke & Herbert B&TC	Alexandria	VA	45.0	0.007	0.021	10,632	496	\$1B-\$10B	60.0	193,077	1,124	0
First FS&LA of Martinsville	Martinsville	VA	42.5	0.001	1	34	1	<\$100M	37.5	34	1	0
Citizens NB	Windsor	VA	42.5	0.045	0.121	1,509	52	<\$100M	55.0	11,954	102	0
River City Bk	Mechanicsville	VA	42.5	0.031	0.14	2,316	53	<\$100M	42.5	14,017	86	0
Bank of Goochland NA	Manakin-Sabot	VA	42.5	0.036	0.102	2,644	85	<\$100M	55.0	21,985	153	0
Suffolkfirst Bk	Suffolk	VA	42.5	0.027	0.096	3,000	86	\$100M-500M	32.5	16,536	129	0
Business Bk	Vienna	VA	40.0	0.021	0.047	3,945	179	\$100M-500M	65.0	56,902	385	0
Village Bk	Midlothian	VA	40.0	0.02	0.075	4,635	197	\$100M-500M	37.5	27,743	353	0
Freedom Bk of Virginia	Vienna	VA	37.5	0.031	0.09	1,962	45	<\$100M	52.5	18,395	96	0
Pioneer Bk	Stanley	VA	37.5	0.019	0.099	2,862	121	\$100M-500M	37.5	20,321	181	0.004
Community NB	South Boston	VA	37.5	0.019	0.055	4,636	184	\$100M-500M	20.0	19,015	228	0
Potomac Bk of VA	Fairfax	VA	37.5	0.019	0.036	4,796	213	\$100M-500M	70.0	80,855	513	0
Middleburg Bk	Middleburg	VA	37.5	0.009	0.029	6,983	250	\$500M-\$1B	50.0	92,811	569	0
Resource Bk	Virginia Beach	VA	37.5	0.005	0.024	7,513	404	\$1B-\$10B	57.5	145,280	997	0
Cardinal Bk	Mclean	VA	37.5	0.005	0.023	8,248	284	\$1B-\$10B	45.0	101,700	651	0
Peoples Bk	Ewing	VA	35.0	0.019	0.181	785	30	<\$100M	32.5	4,326	41	0
Franklin FS & LA of Richmond	Glen Allen	VA	32.5	0	0.005	304	10	\$500M-\$1B	37.5	11,215	45	0
Virginia Bus Bk	Richmond	VA	32.5	0.018	0.148	345	5	<\$100M	37.5	2,334	12	0
Bank of Floyd	Floyd	VA	32.5	0.018	0.045	3,320	114	\$100M-500M	37.5	31,265	232	0
Shenandoah Valley NB	Winchester	VA	32.5	0.012	0.04	5,416	147	\$100M-500M	40.0	58,544	298	0

Table 3B Expanded. Micro Business Lending Institutions in Virginia Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	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)
National Bk of FredericksburG	Fredericksburg	VA	32.5	0.013	0.026	6,052	239	\$100M-500M	57.5	93,451	550	0.002
Virginia Co Bk	Newport News	VA	30.0	0.016	0.121	485	16	<\$100M	37.5	4,001	31	0
Virginia Heritage Bk	Fairfax	VA	30.0	0.02	0.109	659	14	<\$100M	25.0	4,288	27	0
Heritage Bk	Norfolk	VA	30.0	0.014	0.045	2,910	128	\$100M-500M	42.5	33,159	242	0
Peoples NB	Danville	VA	30.0	0.013	0.033	4,760	165	\$100M-500M	30.0	32,668	267	0
Alliance Bk Corp	Fairfax	VA	30.0	0.008	0.031	5,300	161	\$500M-\$1B	47.5	75,350	393	0
Mountain NB	Galax	VA	27.5	0.015	0.054	3,479	79	\$100M-500M	17.5	17,183	125	0
Millennium Bk NA	Reston	VA	27.5	0.009	0.035	4,297	92	\$100M-500M	45.0	63,914	299	0
Mainstreet Bk	Herndon	VA	22.5	0.016	0.036	1,759	45	\$100M-500M	37.5	23,019	93	0.001
Patriot Bk NA	Fredericksburg	VA	22.5	0.011	0.03	2,743	48	\$100M-500M	27.5	27,440	133	0
Bank@Lantec	Virginia Beach	VA	20.0	0	0.002	10	1	\$100M-500M	40.0	3,458	10	0
Sonabank NA	Charlottesville	VA	20.0	0.012	0.03	1,698	51	\$100M-500M	17.5	13,202	88	0
Bk of Richmond NA	Richmond	VA	20.0	0.012	0.043	1,848	56	\$100M-500M	70.0	42,999	143	0
Rappahannock NB	Washington	VA	17.5	0.008	0.066	636	28	<\$100M	37.5	9,565	61	0
Hometown Bk	Roanoke	VA	17.5	0.015	0.042	915	24	<\$100M	40.0	14,343	59	0
Blue Ridge Bk NA	Floyd	VA	17.5	0.009	0.027	2,285	63	\$100M-500M	15.0	14,073	107	0
Access NB	Reston	VA	17.5	0.005	0.013	2,705	93	\$500M-\$1B	52.5	92,796	371	0
Shenandoah NB	Staunton	VA	12.5	0.009	0.025	1,075	33	\$100M-500M	17.5	11,621	68	0
Central NB	Lynchburg	VA	12.5	0.012	0.028	1,413	24	\$100M-500M	17.5	13,331	59	0
First Nat Exch Bk	Roanoke	VA	12.5	0.008	0.019	1,651	23	\$100M-500M	15.0	15,017	57	0
E*Trade Bank	Arlington	VA	10.0	0	0	-	-	>\$10B	10.0	-	-	0.006
Community Bkr Bk	Midlothian	VA	10.0	0	0	-	-	\$100M-500M	17.5	8,900	27	0
Countrywide Bk NA	Alexandria	VA	10.0	0	0	-	-	>\$10B	32.5	383	1	0
Acacia Federal Savings Bank	Falls Church	VA	10.0	0	0	-	-	\$1B-\$10B	25.0	4,409	15	0
Franklin Security Bank FSB	Virginia Beach	VA	10.0	0	0	-	-	<\$100M	42.5	500	1	0
Capital One Bk	Glen Allen	VA	NR	0	.	-	-	>\$10B	NR	-	-	0.553
Security One Bk	Baileys Crossroads	VA	NR	0	.	-	-	<\$100M	NR	-	-	0
E*Trade Savings Bank	Arlington	VA	NR	0	.	-	-	\$100M-500M	NR	-	-	0

Note: Some states may have banks that are not ranked (NR) under the Total Rank column.

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 visit SBA's home page at <http://www.sba.gov/services/financialassistance/7alenderprograms/>.

Source: U.S. Small Business Administration, Office of Advocacy, Office of Economic Research, from the Call Reports collected by the Federal Reserve.