

Table 3A Expanded. Small Business Lending Institutions in Virginia Using Call Report Data, June 2005

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
New Peoples Bk	Honaker	97.5	0.333	0.964	159,887	1,599	\$100M-500M	92.5	30,646	1,144	0
Rockingham Heritage Bk	Harrisonburg	92.5	0.498	1	118,410	683	\$100M-500M	65.0	9,723	373	0
Capital One F.S.B.	Mclean	87.5	0.19	0.983	2,793,033	1,245,485	>\$10B	100.0	2,752,551	1,245,220	0.211
Highlands Union Bk	Abingdon	82.5	0.196	0.796	113,693	1,335	\$500M-\$1B	97.5	45,963	1,062	0.002
Bank Of The James	Lynchburg	82.5	0.335	0.853	62,106	877	\$100M-500M	92.5	17,160	636	0
First NB of Altavista	Altavista	80.0	0.284	0.904	62,286	798	\$100M-500M	97.5	32,335	664	0
Bank of Botetourt	Buchanan	80.0	0.305	0.8	67,718	818	\$100M-500M	82.5	12,934	545	0.006
American NB&TC	Danville	77.5	0.2	0.61	123,205	1,502	\$500M-\$1B	87.5	26,319	1,118	0
Bank of Fincastle	Fincastle	77.5	0.333	0.878	47,421	552	\$100M-500M	77.5	8,717	376	0.004
Townebank	Portsmouth	77.5	0.18	0.605	298,307	3,172	\$1B-\$10B	72.5	37,579	1,894	0.001
Planters B&TC of VA	Staunton	77.5	0.202	0.574	159,402	1,390	\$500M-\$1B	70.0	21,560	860	0
Community NB	South Boston	77.5	0.309	1	76,303	287	\$100M-500M	42.5	4,709	188	0
First & Citizens Bk	Monterey	75.0	0.284	1	26,860	628	<\$100M	97.5	26,860	628	0.002
Bank of Northumberland	Heathsville	75.0	0.21	0.971	44,823	772	\$100M-500M	95.0	18,085	659	0
Peoples Cmnty Bk	Montross	75.0	0.285	1	30,134	394	\$100M-500M	92.5	30,134	394	0
Bank of Hampton Roads	Chesapeake	75.0	0.25	0.583	96,444	1,159	\$100M-500M	82.5	17,384	886	0.002
Southside Bk	Tappahannock	75.0	0.212	0.928	84,758	677	\$100M-500M	80.0	16,090	492	0.004
First B&TC	Lebanon	75.0	0.196	0.54	139,465	1,331	\$500M-\$1B	72.5	21,404	824	0
Chesapeake Bk	Kilmarnock	75.0	0.263	0.603	99,383	814	\$100M-500M	70.0	12,851	481	0
Prosperity B&TC	Springfield	75.0	0.328	0.867	41,972	410	\$100M-500M	62.5	5,949	260	0
Valley Bk	Roanoke	75.0	0.264	0.558	112,017	743	\$100M-500M	57.5	11,273	332	0.002
Powell Valley NB	Jonesville	72.5	0.251	0.675	55,884	832	\$100M-500M	97.5	34,533	708	0
First Cmnty Bk NA	Bluefield	72.5	0.142	0.562	272,267	3,284	\$1B-\$10B	80.0	57,903	2,356	0
First Bk	Strasburg	72.5	0.212	0.579	94,822	894	\$100M-500M	77.5	16,482	631	0.002
Old Point NB of Phoebus	Hampton	72.5	0.187	0.594	129,869	1,188	\$500M-\$1B	70.0	19,250	754	0
Marathon Bk	Winchester	72.5	0.211	0.707	80,388	745	\$100M-500M	65.0	10,678	486	0.002
Peoples Bk of VA	Richmond	72.5	0.28	0.761	56,477	524	\$100M-500M	65.0	8,150	328	0
First Market Bank FSB	Richmond	72.5	0.141	0.628	153,447	1,165	\$1B-\$10B	60.0	16,957	541	0.002
Potomac Bk of VA	Fairfax	72.5	0.356	0.668	75,303	517	\$100M-500M	45.0	5,901	248	0
Smith River Cmnty Bk NA	Martinsville	70.0	0.424	0.996	27,473	369	<\$100M	77.5	7,933	287	0
National Bk of Blacksburg	Blacksburg	70.0	0.193	0.557	93,313	1,007	\$100M-500M	70.0	14,545	649	0.01
Community First Bk	Lynchburg	70.0	0.32	0.716	51,937	439	\$100M-500M	65.0	7,536	254	0
Bank of Williamsburg	Williamsburg	70.0	0.329	0.988	30,413	262	<\$100M	62.5	4,970	164	0
Bank of Southside VA	Carson	67.5	0.148	0.728	63,888	1,018	\$100M-500M	82.5	16,427	815	0.004
Bank of Essex	Tappahannock	67.5	0.218	0.702	54,994	691	\$100M-500M	75.0	10,618	488	0.004
Virginia NB	Charlottesville	67.5	0.216	0.641	61,221	761	\$100M-500M	70.0	9,580	536	0
Farmers Bk Windsor VA	Windsor	67.5	0.226	0.816	52,673	488	\$100M-500M	67.5	8,198	308	0
Virginia CMRC Bk	Arlington	67.5	0.158	0.357	219,558	1,326	\$1B-\$10B	57.5	21,422	687	0
Shenandoah Valley NB	Winchester	67.5	0.288	0.561	88,696	468	\$100M-500M	55.0	10,054	208	0
Business Bk	Vienna	67.5	0.298	0.696	58,052	344	\$100M-500M	35.0	3,568	155	0
Benchmark Cmnty Bk	Kenbridge	65.0	0.17	0.627	50,235	1,049	\$100M-500M	92.5	20,925	882	0
Miners & Mrch B&TC	Grundy	65.0	0.155	0.593	59,569	980	\$100M-500M	85.0	18,039	789	0
Virginia Cmnty Bk	Louisa	65.0	0.226	0.78	38,524	440	\$100M-500M	82.5	10,851	351	0.006

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Union B&TC	Bowling Green	65.0	0.121	0.356	156,091	1,801	\$1B-\$10B	70.0	28,055	1,265	0.007
Community Bank	Staunton	65.0	0.164	0.691	66,997	672	\$100M-500M	70.0	12,277	490	0.001
Bank of Mckenney	Mckenney	65.0	0.273	0.752	38,665	366	\$100M-500M	65.0	6,902	250	0.004
Consolidated B&TC	Richmond	65.0	0.398	0.948	27,803	261	<\$100M	65.0	5,068	185	0.002
Bank of The Commonwealth	Norfolk	65.0	0.222	0.426	105,365	651	\$100M-500M	62.5	15,803	351	0
James Monroe Bk	Arlington	65.0	0.191	0.44	100,568	714	\$500M-\$1B	52.5	9,231	356	0
Central VA Bk	Powhatan	65.0	0.159	0.9	62,970	499	\$100M-500M	50.0	6,656	298	0.002
Heritage B&TC	Norfolk	65.0	0.228	0.779	41,576	371	\$100M-500M	47.5	5,008	230	0.006
Resource Bk	Virginia Beach	65.0	0.122	0.525	158,817	857	\$1B-\$10B	45.0	10,134	335	0
Monarch Bk	Chesapeake	65.0	0.225	0.731	59,586	300	\$100M-500M	42.5	5,883	113	0
Bk of Richmond NA	Richmond	65.0	0.297	1	36,054	133	\$100M-500M	27.5	2,015	53	0
Grayson NB	Independence	62.5	0.144	0.843	40,554	691	\$100M-500M	82.5	12,102	534	0
Bank of Lancaster	Kilmarnock	62.5	0.133	0.835	41,116	763	\$100M-500M	75.0	8,819	589	0.003
Citizens B&TC	Blackstone	62.5	0.169	0.728	45,239	584	\$100M-500M	70.0	8,750	436	0
Virginia B&TC	Danville	62.5	0.234	0.784	34,819	357	\$100M-500M	70.0	7,318	263	0
FNB Salem B&T NA	Salem	62.5	0.167	0.579	64,752	680	\$100M-500M	62.5	10,689	420	0
Albemarle First Bk	Charlottesville	62.5	0.263	0.939	31,949	285	\$100M-500M	60.0	5,414	185	0.002
Second B&TC	Culpeper	62.5	0.2	0.464	87,758	636	\$100M-500M	52.5	8,436	347	0
Marshall NB&TC	Marshall	62.5	0.241	0.825	39,411	341	\$100M-500M	50.0	4,616	201	0
National Bk Of Fredericksburg	Fredericksburg	62.5	0.199	0.464	85,353	538	\$100M-500M	40.0	6,473	249	0.002
Branch B&TC of VA	Richmond	60.0	0.073	0.431	1,632,558	19,076	>\$10B	70.0	297,645	11,659	0
Citizens & Farmers Bk	West Point	60.0	0.103	0.652	68,138	718	\$500M-\$1B	67.5	13,377	460	0.002
Shore Bk	Onley	60.0	0.148	1	36,800	351	\$100M-500M	57.5	6,197	224	0
First Cap Bk	Glen Allen	60.0	0.221	0.706	39,789	336	\$100M-500M	52.5	5,442	196	0
Burke & Herbert B&TC	Alexandria	60.0	0.114	0.402	156,420	1,075	\$1B-\$10B	50.0	11,522	515	0
Citizens NB	Windsor	60.0	0.391	1	10,655	95	<\$100M	50.0	1,614	56	0
Suffolkfirst Bk	Suffolk	60.0	0.28	0.961	26,311	107	<\$100M	30.0	1,793	62	0
Bank of Charlotte Cty	Phenix	57.5	0.165	0.784	18,110	583	\$100M-500M	80.0	6,671	525	0
Bank of Powhatan NA	Powhatan	57.5	0.263	0.884	19,224	199	<\$100M	60.0	3,671	125	0
United Bk	Fairfax	57.5	0.075	0.245	213,955	1,853	\$1B-\$10B	55.0	16,339	868	0
First NB	Christiansburg	57.5	0.114	0.446	87,060	902	\$500M-\$1B	55.0	11,651	541	0
Bank of Louisa NA	Louisa	57.5	0.267	1	6,598	64	<\$100M	55.0	1,592	45	0
Virginia Heartland Bk	Fredericksburg	57.5	0.231	0.509	59,603	360	\$100M-500M	35.0	4,584	174	0
Millennium Bk NA	Reston	57.5	0.173	0.588	71,499	336	\$100M-500M	32.5	4,916	112	0.001
Freedom Bk of Virginia	Vienna	57.5	0.321	0.9	17,522	108	<\$100M	32.5	1,337	53	0
First Sentinel Bk	Richlands	55.0	0.149	1	14,061	289	<\$100M	70.0	5,090	241	0
Bank of Marion	Marion	55.0	0.134	0.673	43,259	559	\$100M-500M	67.5	10,054	432	0.002
Colonial VA Bk	Gloucester	55.0	0.258	0.955	13,224	152	<\$100M	60.0	2,995	105	0
Citibank Federal Savings Bank	Reston	55.0	0.013	0.285	398,687	2,910	>\$10B	57.5	55,668	1,844	0
Farmers Bk of Appomattox	Appomattox	52.5	0.127	1	19,199	346	\$100M-500M	72.5	6,560	280	0
Bank of VA	Midlothian	52.5	0.264	0.69	13,634	160	<\$100M	72.5	7,274	123	0
Virginia Savings Bank F.S.B	Front Royal	52.5	0.151	0.866	25,316	293	\$100M-500M	65.0	6,128	206	0.002
Lee B&TC	Pennington Gap	52.5	0.212	0.551	31,922	373	\$100M-500M	62.5	6,217	282	0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Farmers & Merchants Bk	Timberville	52.5	0.12	0.582	43,719	538	\$100M-500M	60.0	8,145	383	0.004
Franklin Cmnty Bk NA	Rocky Mount	52.5	0.182	0.858	24,266	249	\$100M-500M	57.5	4,861	163	0
Bank of Tazewell Cty	Tazewell	52.5	0.126	0.593	42,046	448	\$100M-500M	55.0	7,368	291	0.002
Middleburg Bk	Middleburg	52.5	0.121	0.436	83,170	543	\$500M-\$1B	37.5	6,313	254	0
Access NB	Reston	52.5	0.157	0.498	74,354	313	\$100M-500M	25.0	4,106	95	0
Fauquier Bk	Warrenton	50.0	0.125	0.409	55,788	632	\$100M-500M	57.5	8,845	454	0.001
Northern Neck St Bk	Warsaw	50.0	0.101	0.746	30,937	374	\$100M-500M	55.0	5,693	260	0
Bank of Clarke Cty	Berryville	50.0	0.129	0.568	55,776	529	\$100M-500M	52.5	7,692	312	0.005
Cardinal Bk	McLean	50.0	0.064	0.344	92,710	650	\$1B-\$10B	42.5	9,698	314	0
Chevy Chase Bank F.S.B.	Mc Lean	50.0	0.009	0.129	126,972	869	>\$10B	32.5	6,227	316	0
Alliance Bk Corp	Fairfax	47.5	0.089	0.438	61,782	426	\$500M-\$1B	32.5	4,552	199	0
Bank of Floyd	Floyd	47.5	0.198	0.486	36,799	238	\$100M-500M	32.5	3,400	123	0
River City Bk	Mechanicsville	45.0	0.178	0.951	6,754	49	<\$100M	42.5	1,071	27	0
Blue Grass Valley Bk	Blue Grass	42.5	0.092	1	2,893	133	<\$100M	67.5	2,893	133	0
Grundy NB	Grundy	42.5	0.128	0.484	30,077	418	\$100M-500M	62.5	7,538	325	0
Highlands Cmnty Bk	Covington	42.5	0.137	1	6,576	101	<\$100M	52.5	1,837	82	0
Page Valley Bk	Luray	42.5	0.091	1	7,904	154	<\$100M	50.0	2,121	124	0
Rappahannock NB	Washington	42.5	0.099	1	6,033	55	<\$100M	22.5	470	29	0
First St Bk	Danville	40.0	0.107	1	4,461	54	<\$100M	65.0	4,461	54	0.006
Hanover Bk	Mechanicsville	40.0	0.186	0.404	21,914	232	\$100M-500M	57.5	5,567	143	0
Farmers & Mrch Bk of Craig C	New Castle	40.0	0.058	1	2,644	116	<\$100M	55.0	1,870	110	0
Pioneer Bk	Stanley	40.0	0.12	0.711	16,070	136	\$100M-500M	35.0	2,135	92	0.005
Imperial S & LA Inc	Martinsville	37.5	0.091	1	836	11	<\$100M	57.5	836	11	0
Village Bk	Midlothian	37.5	0.15	0.409	25,490	276	\$100M-500M	42.5	4,176	157	0
Miners Exch Bk	Coeburn	35.0	0.04	1	2,875	75	<\$100M	57.5	2,875	75	0
Bank of Goochland NA	Manakin-Sabot	35.0	0.153	0.627	9,037	107	<\$100M	42.5	1,830	65	0
First NB	Rocky Mount	32.5	0.101	0.311	28,285	278	\$100M-500M	70.0	12,576	211	0
Peoples Bk	Ewing	32.5	0.073	1	3,012	40	<\$100M	60.0	3,012	40	0
Citizens Cmnty Bk	South Hill	32.5	0.113	0.535	12,132	281	\$100M-500M	57.5	3,669	186	0
First FSB of Virginia	Petersburg	32.5	0.086	0.462	25,685	242	\$100M-500M	32.5	3,302	132	0
1st Service Bank	McLean	32.5	0.085	0.895	10,106	46	\$100M-500M	17.5	623	20	0
Treasury Bk NA	Alexandria	32.5	0	1	385	1	>\$10B	10.0	0	0	0
Farmers & Miners Bk	Pennington Gap	32.5	0.112	0.743	12,709	61	\$100M-500M	10.0	202	4	0
Patriot Bk NA	Fredericksburg	30.0	0.111	0.343	28,847	134	\$100M-500M	25.0	2,769	51	0
Bank@Lantec	Virginia Beach	30.0	0.026	1	2,663	10	\$100M-500M	12.5	95	3	0.052
Mainstreet Bk	Herndon	30.0	0.188	0.534	11,405	35	<\$100M	12.5	312	11	0.001
Peoples NB	Danville	27.5	0.071	0.191	25,429	258	\$100M-500M	32.5	4,539	173	0
Bedford FSB NA	Bedford	27.5	0.058	0.516	18,359	155	\$100M-500M	25.0	1,890	91	0
Central NB	Lynchburg	27.5	0.138	0.295	15,484	73	\$100M-500M	22.5	1,605	33	0
Patrick Henry NB	Bassett	25.0	0.059	0.197	22,473	223	\$100M-500M	30.0	4,029	149	0
Blue Ridge Bk NA	Floyd	22.5	0.081	0.249	20,487	186	\$100M-500M	35.0	3,975	133	0
Mountain NB	Galax	22.5	0.069	0.284	15,908	128	\$100M-500M	35.0	3,907	87	0
Greater Atlantic Bank	Reston	22.5	0.053	0.299	19,285	112	\$100M-500M	15.0	1,353	46	0

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First Nat Exch Bk	Roanoke	20.0	0.065	0.159	14,967	58	\$100M-500M	17.5	1,582	23	0
Shenandoah NB	Staunton	17.5	0.086	0.244	10,056	100	\$100M-500M	20.0	885	75	0
Franklin FS & LA of Richmond	Glen Allen	12.5	0.009	0.157	8,092	32	\$500M-\$1B	10.0	261	9	0
Community Bkr Bk	Midlothian	12.5	0.05	0.254	5,528	21	\$100M-500M	10.0	0	0	0
E*Trade Bank	Arlington	10.0	0	0	0	0	>\$10B	10.0	0	0	0.007
Acacia Federal Savings Bank	Falls Church	10.0	0.003	0.033	3,068	13	\$1B-\$10B	10.0	77	1	0
Sonabank NA	Charlottesville	10.0	0.021	0.089	934	3	<\$100M	10.0	0	0	0
Capital One Bk	Glen Allen	NR					>\$10B	NR			0.514
First-Citizens Bk NA	Roanoke	NR	0		0	0	\$100M-500M	NR	0	0	0.973
Franklin Security Bank FSB	Virginia Beach	NR	0		0	0	\$100M-500M	NR	0	0	0
First FS&LA of Martinsville	Martinsville	NR	0		0	0	<\$100M	NR	0	0	0

Note: 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 check SBA's home page at www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/.

Source: U.S Small Business Administration, office of Advocacy, office of Economic Research, from the call report data collected by the Federal Reserve.

Table 3B Expanded. Micro Business Lending Institutions in Virginia Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
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Capital One F.S.B.	VA	100.0	0.187	0.969	2,752,551	1,245,220	\$50B-\$10B	87.5	2,793,033	1,245,485	0.211
Highlands Union Bk	VA	97.5	0.079	0.322	45,963	1,062	\$500M-\$1B	82.5	113,693	1,335	0.002
First NB of Altavista	VA	97.5	0.147	0.47	32,335	664	\$100M-500M	80.0	62,286	798	0
First & Citizens Bk	VA	97.5	0.284	1	26,860	628	<\$100M	75.0	26,860	628	0.002
Powell Valley NB	VA	97.5	0.155	0.417	34,533	708	\$100M-500M	72.5	55,884	832	0
Bank of Northumberland	VA	95.0	0.085	0.392	18,085	659	\$100M-500M	75.0	44,823	772	0
New Peoples Bk	VA	92.5	0.064	0.185	30,646	1,144	\$100M-500M	97.5	159,887	1,599	0
Bank of The James	VA	92.5	0.093	0.236	17,160	636	\$100M-500M	82.5	62,106	877	0
Peoples Cmnty Bk	VA	92.5	0.285	1	30,134	394	\$100M-500M	75.0	30,134	394	0
Benchmark Cmnty Bk	VA	92.5	0.071	0.261	20,925	882	\$100M-500M	65.0	50,235	1,049	0
American NB&TC	VA	87.5	0.043	0.13	26,319	1,118	\$500M-\$1B	77.5	123,205	1,502	0
Miners & Mrch B&TC	VA	85.0	0.047	0.18	18,039	789	\$100M-500M	65.0	59,569	980	0
Bank of Botetourt	VA	82.5	0.058	0.153	12,934	545	\$100M-500M	80.0	67,718	818	0.006
Bank of Hampton Roads	VA	82.5	0.045	0.105	17,384	886	\$100M-500M	75.0	96,444	1,159	0.002
Bank of Southside VA	VA	82.5	0.038	0.187	16,427	815	\$100M-500M	67.5	63,888	1,018	0.004
Virginia Cmnty Bk	VA	82.5	0.064	0.22	10,851	351	\$100M-500M	65.0	38,524	440	0.006
Grayson NB	VA	82.5	0.043	0.251	12,102	534	\$100M-500M	62.5	40,554	691	0
Southside Bk	VA	80.0	0.04	0.176	16,090	492	\$100M-500M	75.0	84,758	677	0.004
First Cmnty Bk NA	VA	80.0	0.03	0.119	57,903	2,356	\$1B-\$10B	72.5	272,267	3,284	0
Bank of Charlotte Cty	VA	80.0	0.061	0.289	6,671	525	\$100M-500M	57.5	18,110	583	0
Bank of Fincastle	VA	77.5	0.061	0.161	8,717	376	\$100M-500M	77.5	47,421	552	0.004
First Bk	VA	77.5	0.037	0.101	16,482	631	\$100M-500M	72.5	94,822	894	0.002
Smith River Cmnty Bk NA	VA	77.5	0.122	0.288	7,933	287	<\$100M	70.0	27,473	369	0
Bank of Essex	VA	75.0	0.042	0.136	10,618	488	\$100M-500M	67.5	54,994	691	0.004
Bank of Lancaster	VA	75.0	0.029	0.179	8,819	589	\$100M-500M	62.5	41,116	763	0.003
Townebank	VA	72.5	0.023	0.076	37,579	1,894	\$1B-\$10B	77.5	298,307	3,172	0.001
First B&TC	VA	72.5	0.03	0.083	21,404	824	\$500M-\$1B	75.0	139,465	1,331	0
Farmers Bk of Appomattox	VA	72.5	0.043	0.342	6,560	280	\$100M-500M	52.5	19,199	346	0
Bank of VA	VA	72.5	0.141	0.368	7,274	123	<\$100M	52.5	13,634	160	0
Planters B&TC of VA	VA	70.0	0.027	0.078	21,560	860	\$500M-\$1B	77.5	159,402	1,390	0
Chesapeake Bk	VA	70.0	0.034	0.078	12,851	481	\$100M-500M	75.0	99,383	814	0
Old Point NB of Phoebus	VA	70.0	0.028	0.088	19,250	754	\$500M-\$1B	72.5	129,869	1,188	0
National Bk of Blacksburg	VA	70.0	0.03	0.087	14,545	649	\$100M-500M	70.0	93,313	1,007	0.01
Virginia NB	VA	70.0	0.034	0.1	9,580	536	\$100M-500M	67.5	61,221	761	0
Union B&TC	VA	70.0	0.022	0.064	28,055	1,265	\$1B-\$10B	65.0	156,091	1,801	0.007
Community Bank	VA	70.0	0.03	0.127	12,277	490	\$100M-500M	65.0	66,997	672	0.001
Citizens B&TC	VA	70.0	0.033	0.141	8,750	436	\$100M-500M	62.5	45,239	584	0
Virginia B&TC	VA	70.0	0.049	0.165	7,318	263	\$100M-500M	62.5	34,819	357	0
Branch B&TC of VA	VA	70.0	0.013	0.079	297,645	11,659	\$50B-\$10B	60.0	1,632,558	19,076	0
First Sentinel Bk	VA	70.0	0.054	0.362	5,090	241	<\$100M	55.0	14,061	289	0

Table 3B Expanded. Micro Business Lending Institutions in Virginia Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
First NB	VA	70.0	0.045	0.138	12,576	211	\$100M-500M	32.5	28,285	278	0
Farmers Bk Windsor VA	VA	67.5	0.035	0.127	8,198	308	\$100M-500M	67.5	52,673	488	0
Citizens & Farmers Bk	VA	67.5	0.02	0.128	13,377	460	\$500M-\$1B	60.0	68,138	718	0.002
Bank of Marion	VA	67.5	0.031	0.156	10,054	432	\$100M-500M	55.0	43,259	559	0.002
Blue Grass Valley Bk	VA	67.5	0.092	1	2,893	133	<\$100M	42.5	2,893	133	0
Rockingham Heritage Bk	VA	65.0	0.041	0.082	9,723	373	\$100M-500M	92.5	118,410	683	0
Marathon Bk	VA	65.0	0.028	0.094	10,678	486	\$100M-500M	72.5	80,388	745	0.002
Peoples Bk of VA	VA	65.0	0.04	0.11	8,150	328	\$100M-500M	72.5	56,477	524	0
Community First Bk	VA	65.0	0.046	0.104	7,536	254	\$100M-500M	70.0	51,937	439	0
Bank of Mckenney	VA	65.0	0.049	0.134	6,902	250	\$100M-500M	65.0	38,665	366	0.004
Consolidated B&TC	VA	65.0	0.073	0.173	5,068	185	<\$100M	65.0	27,803	261	0.002
Virginia Savings Bank F.S.B	VA	65.0	0.037	0.21	6,128	206	\$100M-500M	52.5	25,316	293	0.002
First St Bk	VA	65.0	0.107	1	4,461	54	<\$100M	40.0	4,461	54	0.006
Prosperity B&TC	VA	62.5	0.047	0.123	5,949	260	\$100M-500M	75.0	41,972	410	0
Bank of Williamsburg	VA	62.5	0.054	0.162	4,970	164	<\$100M	70.0	30,413	262	0
Bank of The Commonwealth	VA	62.5	0.033	0.064	15,803	351	\$100M-500M	65.0	105,365	651	0
FNB Salem B&T NA	VA	62.5	0.028	0.096	10,689	420	\$100M-500M	62.5	64,752	680	0
Lee B&TC	VA	62.5	0.041	0.107	6,217	282	\$100M-500M	52.5	31,922	373	0
Grundy NB	VA	62.5	0.032	0.121	7,538	325	\$100M-500M	42.5	30,077	418	0
First Market Bank FSB	VA	60.0	0.016	0.069	16,957	541	\$1B-\$10B	72.5	153,447	1,165	0.002
Albemarle First Bk	VA	60.0	0.045	0.159	5,414	185	\$100M-500M	62.5	31,949	285	0.002
Bank of Powhatan NA	VA	60.0	0.05	0.169	3,671	125	<\$100M	57.5	19,224	199	0
Colonial VA Bk	VA	60.0	0.059	0.216	2,995	105	<\$100M	55.0	13,224	152	0
Farmers & Merchants Bk	VA	60.0	0.022	0.108	8,145	383	\$100M-500M	52.5	43,719	538	0.004
Peoples Bk	VA	60.0	0.073	1	3,012	40	<\$100M	32.5	3,012	40	0
Valley Bk	VA	57.5	0.027	0.056	11,273	332	\$100M-500M	75.0	112,017	743	0.002
Virginia Cmrc Bk	VA	57.5	0.015	0.035	21,422	687	\$1B-\$10B	67.5	219,558	1,326	0
Shore Bk	VA	57.5	0.025	0.168	6,197	224	\$100M-500M	60.0	36,800	351	0
Citibank Federal Savings Ba	VA	57.5	0.002	0.04	55,668	1,844	\$50B-\$10B	55.0	398,687	2,910	0
Franklin Cmnty Bk NA	VA	57.5	0.036	0.172	4,861	163	\$100M-500M	52.5	24,266	249	0
Fauquier Bk	VA	57.5	0.02	0.065	8,845	454	\$100M-500M	50.0	55,788	632	0.001
Hanover Bk	VA	57.5	0.047	0.103	5,567	143	\$100M-500M	40.0	21,914	232	0
Imperial S & La Inc	VA	57.5	0.091	1	836	11	<\$100M	37.5	836	11	0
Miners Exch Bk	VA	57.5	0.04	1	2,875	75	<\$100M	35.0	2,875	75	0
Citizens Cmnty Bk	VA	57.5	0.034	0.162	3,669	186	\$100M-500M	32.5	12,132	281	0
Shenandoah Valley NB	VA	55.0	0.033	0.064	10,054	208	\$100M-500M	67.5	88,696	468	0
United Bk	VA	55.0	0.006	0.019	16,339	868	\$1B-\$10B	57.5	213,955	1,853	0
First NB	VA	55.0	0.015	0.06	11,651	541	\$500M-\$1B	57.5	87,060	902	0
Bank of Louisa NA	VA	55.0	0.064	0.241	1,592	45	<\$100M	57.5	6,598	64	0
Bank of Tazewell Cty	VA	55.0	0.022	0.104	7,368	291	\$100M-500M	52.5	42,046	448	0.002
Northern Neck St Bk	VA	55.0	0.019	0.137	5,693	260	\$100M-500M	50.0	30,937	374	0

Table 3B Expanded. Micro Business Lending Institutions in Virginia Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Farmers & Mrch Bk Of Craig C	VA	55.0	0.041	0.707	1,870	110	<\$100M	40.0	2,644	116	0
James Monroe Bk	VA	52.5	0.018	0.04	9,231	356	\$500M-\$1B	65.0	100,568	714	0
Second B&TC	VA	52.5	0.019	0.045	8,436	347	\$100M-500M	62.5	87,758	636	0
First Cap Bk	VA	52.5	0.03	0.097	5,442	196	\$100M-500M	60.0	39,789	336	0
Bank of Clarke Cty	VA	52.5	0.018	0.078	7,692	312	\$100M-500M	50.0	55,776	529	0.005
Highlands Cmnty Bk	VA	52.5	0.038	0.279	1,837	82	<\$100M	42.5	6,576	101	0
Central VA Bk	VA	50.0	0.017	0.095	6,656	298	\$100M-500M	65.0	62,970	499	0.002
Marshall NB&TC	VA	50.0	0.028	0.097	4,616	201	\$100M-500M	62.5	39,411	341	0
Burke & Herbert B&TC	VA	50.0	0.008	0.03	11,522	515	\$1B-\$10B	60.0	156,420	1,075	0
Citizens NB	VA	50.0	0.059	0.151	1,614	56	<\$100M	60.0	10,655	95	0
Page Valley Bk	VA	50.0	0.024	0.268	2,121	124	<\$100M	42.5	7,904	154	0
Heritage B&TC	VA	47.5	0.027	0.094	5,008	230	\$100M-500M	65.0	41,576	371	0.006
Potomac Bk Of VA	VA	45.0	0.028	0.052	5,901	248	\$100M-500M	72.5	75,303	517	0
Resource Bk	VA	45.0	0.008	0.033	10,134	335	\$1B-\$10B	65.0	158,817	857	0
Community NB	VA	42.5	0.019	0.062	4,709	188	\$100M-500M	77.5	76,303	287	0
Monarch Bk	VA	42.5	0.022	0.072	5,883	113	\$100M-500M	65.0	59,586	300	0
Cardinal Bk	VA	42.5	0.007	0.036	9,698	314	\$1B-\$10B	50.0	92,710	650	0
River City Bk	VA	42.5	0.028	0.151	1,071	27	<\$100M	45.0	6,754	49	0
Village Bk	VA	42.5	0.025	0.067	4,176	157	\$100M-500M	37.5	25,490	276	0
Bank of Goochland NA	VA	42.5	0.031	0.127	1,830	65	<\$100M	35.0	9,037	107	0
National Bk of Fredericksbur	VA	40.0	0.015	0.035	6,473	249	\$100M-500M	62.5	85,353	538	0.002
Middleburg Bk	VA	37.5	0.009	0.033	6,313	254	\$500M-\$1B	52.5	83,170	543	0
Business Bk	VA	35.0	0.018	0.043	3,568	155	\$100M-500M	67.5	58,052	344	0
Virginia Heartland Bk	VA	35.0	0.018	0.039	4,584	174	\$100M-500M	57.5	59,603	360	0
Pioneer Bk	VA	35.0	0.016	0.094	2,135	92	\$100M-500M	40.0	16,070	136	0.005
Blue Ridge Bk NA	VA	35.0	0.016	0.048	3,975	133	\$100M-500M	22.5	20,487	186	0
Mountain NB	VA	35.0	0.017	0.07	3,907	87	\$100M-500M	22.5	15,908	128	0
Millennium Bk NA	VA	32.5	0.012	0.04	4,916	112	\$100M-500M	57.5	71,499	336	0.001
Freedom Bk of Virginia	VA	32.5	0.024	0.069	1,337	53	<\$100M	57.5	17,522	108	0
Chevy Chase Bank F.S.B.	VA	32.5	0	0.006	6,227	316	\$50B-\$10B	50.0	126,972	869	0
Alliance Bk Corp	VA	32.5	0.007	0.032	4,552	199	\$500M-\$1B	47.5	61,782	426	0
Bank of Floyd	VA	32.5	0.018	0.045	3,400	123	\$100M-500M	47.5	36,799	238	0
First FSB of Virginia	VA	32.5	0.011	0.059	3,302	132	\$100M-500M	32.5	25,685	242	0
Peoples NB	VA	32.5	0.013	0.034	4,539	173	\$100M-500M	27.5	25,429	258	0
Suffolkfirst Bk	VA	30.0	0.019	0.065	1,793	62	<\$100M	60.0	26,311	107	0
Patrick Henry NB	VA	30.0	0.011	0.035	4,029	149	\$100M-500M	25.0	22,473	223	0
BK of Richmond NA	VA	27.5	0.017	0.056	2,015	53	\$100M-500M	65.0	36,054	133	0
Access NB	VA	25.0	0.009	0.028	4,106	95	\$100M-500M	52.5	74,354	313	0
Patriot Bk NA	VA	25.0	0.011	0.033	2,769	51	\$100M-500M	30.0	28,847	134	0
Bedford FSB NA	VA	25.0	0.006	0.053	1,890	91	\$100M-500M	27.5	18,359	155	0
Rappahannock NB	VA	22.5	0.008	0.078	470	29	<\$100M	42.5	6,033	55	0

Table 3B Expanded. Micro Business Lending Institutions in Virginia Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Institution Asset Size	Small Business Lending (<\$1M)			
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)		Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Central NB	VA	22.5	0.014	0.031	1,605	33	\$100M-500M	27.5	15,484	73	0
Shenandoah NB	VA	20.0	0.008	0.021	885	75	\$100M-500M	17.5	10,056	100	0
1st Service Bank	VA	17.5	0.005	0.055	623	20	\$100M-500M	32.5	10,106	46	0
First Nat Exch Bk	VA	17.5	0.007	0.017	1,582	23	\$100M-500M	20.0	14,967	58	0
Greater Atlantic Bank	VA	15.0	0.004	0.021	1,353	46	\$100M-500M	22.5	19,285	112	0
Bank@Lantec	VA	12.5	0.001	0.036	95	3	\$100M-500M	30.0	2,663	10	0.052
Mainstreet Bk	VA	12.5	0.005	0.015	312	11	<\$100M	30.0	11,405	35	0.001
Treasury Bk NA	VA	10.0	0	0	0	0	>\$50B	32.5	385	1	0
Farmers & Miners Bk	VA	10.0	0.002	0.012	202	4	\$100M-500M	32.5	12,709	61	0
Franklin FS & LA of Richmond	VA	10.0	0	0.005	261	9	\$500M-\$1B	12.5	8,092	32	0
Community Bkr Bk	VA	10.0	0	0	0	0	\$100M-500M	12.5	5,528	21	0
E*Trade Bank	VA	10.0	0	0	0	0	\$50B-\$10B	10.0	0	0	0.007
Acacia Federal Savings Bank	VA	10.0	0	0.001	77	1	\$1B-\$10B	10.0	3,068	13	0
Sonabank NA	VA	10.0	0	0	0	0	<\$100M	10.0	934	3	0
Capital One Bk	VA	NR	\$50B-\$10B	NR	.	.	0.514
First-Citizens Bk NA	VA	NR	0	.	0	0	\$100M-500M	NR	0	0	0.973
Franklin Security Bank FSB	VA	NR	0	.	0	0	\$100M-500M	NR	0	0	0
First FS&LA of Martinsville	VA	NR	0	.	0	0	<\$100M	NR	0	0	0

Note: 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 check SBA's home page at www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/.

Source: U.S Small Business Administration, office of Advocacy, office of Economic Research, from the call report data collected by the Federal Reserve.