

Table 3A Expanded. Small Business Lending Institutions in Virginia Using Call Report Data, June 2007

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	CRD/TA (10)
Community Bank	Staunton	97.5	0.251	1	121,171	1,181	\$100M-500M	100.0	121,171	1,181	0.001
Planters B&TC of VA	Staunton	97.5	0.342	0.983	287,372	1,627	\$500M-\$1B	72.5	23,773	977	0
Rockingham Heritage Bk	Harrisonburg	92.5	0.363	1	155,235	936	\$100M-500M	72.5	14,111	530	0
Second B&TC	Fredericksburg	92.5	0.367	0.921	249,628	870	\$500M-\$1B	47.5	10,146	449	0
Capital One F.S.B.	Mclean	90.0	0.186	0.969	3,261,047	974,764	>\$10B	97.5	3,223,781	974,462	0.165
First NB of Altavista	Altavista	87.5	0.375	0.838	100,484	1,138	\$100M-500M	95.0	23,866	718	0
Bank of Fincastle	Fincastle	85.0	0.337	0.997	56,375	957	\$100M-500M	80.0	8,632	697	0.004
First Market Bank FSB	Richmond	85.0	0.158	0.609	195,774	1,151	\$1B-\$10B	90.0	40,644	548	0
New Peoples Bk	Honaker	80.0	0.218	0.647	161,099	2,531	\$500M-\$1B	92.5	41,131	2,016	0
Powell Valley NB	Jonesville	77.5	0.269	0.775	63,534	771	\$100M-500M	95.0	42,463	636	0
Bank of Botetourt	Buchanan	77.5	0.269	0.781	72,640	839	\$100M-500M	80.0	12,210	531	0.005
Greater Atlantic Bank	Reston	75.0	0.143	0.614	43,095	136	\$100M-500M	50.0	1,231	40	0
Benchmark Cmnty Bk	Kenbridge	75.0	0.195	0.795	62,833	997	\$100M-500M	90.0	17,922	730	0
American NB&TC	Danville	75.0	0.207	0.606	159,839	1,582	\$500M-\$1B	85.0	29,033	1,055	0
EVB	Tappahannock	75.0	0.181	0.689	159,401	1,485	\$500M-\$1B	90.0	33,947	1,067	0.004
Virginia Savings Bank F.S.B	Front Royal	72.5	0.116	0.793	19,882	217	\$100M-500M	82.5	12,802	360	0.002
First FSB of Virginia	Petersburg	72.5	0.132	0.625	42,663	296	\$100M-500M	75.0	5,543	150	0
First Bk	Strasburg	72.5	0.245	0.606	129,416	922	\$500M-\$1B	65.0	14,704	521	0.002
Highlands Union Bk	Abingdon	72.5	0.168	0.767	107,797	1,390	\$500M-\$1B	90.0	25,183	1,033	0.002
First Cmnty Bk NA	Bluefield	72.5	0.125	0.649	270,317	3,201	\$1B-\$10B	82.5	58,322	2,264	0
Townebank	Portsmouth	72.5	0.166	0.539	407,357	3,899	\$1B-\$10B	65.0	39,701	2,165	0.001
Bay Cmnty Bk	Newport News	70.0	0.316	1	38,577	316	\$100M-500M	65.0	6,740	189	0
Peoples Bk of VA	Richmond	70.0	0.27	0.618	66,960	586	\$100M-500M	57.5	8,641	360	0
Virginia NB	Charlottesville	70.0	0.256	0.614	76,105	768	\$100M-500M	62.5	9,257	498	0
Farmers Bk Windsor VA	Windsor	70.0	0.208	0.675	64,719	596	\$100M-500M	50.0	7,513	346	0
Peoples Cmnty Bk	Montross	67.5	0.304	1	32,857	341	\$100M-500M	75.0	7,889	224	0
River City Bk	Mechanicsville	67.5	0.318	1	35,132	161	\$100M-500M	30.0	2,386	72	0
Prosperity B&TC	Springfield	67.5	0.337	1	47,854	320	\$100M-500M	50.0	4,419	201	0
Marathon Bk	Winchester	67.5	0.193	0.627	85,041	627	\$100M-500M	65.0	12,166	420	0
Old Point NB of Phoebus	Hampton	67.5	0.176	0.483	142,187	1,146	\$500M-\$1B	62.5	17,168	671	0
Smith River Cmnty Bk NA	Martinsville	65.0	0.325	0.83	26,597	393	<\$100M	72.5	7,081	287	0
Virginia Cmnty Bk	Louisa	65.0	0.228	0.834	38,988	466	\$100M-500M	80.0	3,716	148	0.006
First Cap Bk	Glen Allen	65.0	0.228	0.641	65,458	545	\$100M-500M	70.0	11,720	326	0
Bank of Hampton Roads	Norfolk	65.0	0.205	0.466	106,600	1,017	\$500M-\$1B	75.0	18,967	696	0.001
National Bk of Blacksburg	Blacksburg	65.0	0.16	0.58	139,423	888	\$500M-\$1B	67.5	20,524	632	0.007
First B&TC	Lebanon	65.0	0.164	0.513	145,850	1,383	\$500M-\$1B	67.5	20,514	834	0
Union B&TC	Bowling Green	65.0	0.139	0.444	207,470	1,863	\$1B-\$10B	65.0	25,367	1,173	0.007
Bank of Mckenney	Mckenney	62.5	0.256	0.765	39,381	355	\$100M-500M	60.0	6,265	223	0.003
Business Bk	Vienna	62.5	0.285	0.636	59,346	382	\$100M-500M	30.0	4,018	166	0
Grundy NB	Grundy	62.5	0.185	0.485	50,844	6,417	\$100M-500M	77.5	10,911	6,202	0
Grayson NB	Independence	62.5	0.151	0.872	50,326	761	\$100M-500M	82.5	13,335	582	0
Monarch Bk	Chesapeake	62.5	0.206	0.563	88,068	579	\$100M-500M	60.0	12,515	350	0

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Chesapeake Bk	Kilmarnock	62.5	0.201	0.521	88,133	740	\$100M-500M	55.0	10,781	412	0
Burke & Herbert B&TC	Alexandria	62.5	0.14	0.382	207,219	1,103	\$1B-\$10B	42.5	9,973	463	0
First NB	Christiansburg	62.5	0.11	0.507	169,447	1,697	\$1B-\$10B	62.5	21,519	978	0
Virginia CMRC Bk	Arlington	62.5	0.146	0.322	308,372	1,598	\$1B-\$10B	52.5	21,291	643	0
Imperial Savings And Loan AS	Martinsville	60.0	0.098	1	979	23	<\$100M	75.0	979	23	0
Marshall NB&TV	Marshall	60.0	0.211	0.778	44,087	353	\$100M-500M	42.5	4,669	209	0
Transcommunity Bk NA	Manakin-Sabot	60.0	0.226	0.654	48,448	435	\$100M-500M	62.5	8,100	278	0
Bank of The James	Lynchburg	60.0	0.202	0.586	49,592	727	\$100M-500M	77.5	11,955	537	0
Citizens B&TC	Blackstone	60.0	0.168	0.812	47,283	570	\$100M-500M	67.5	8,549	400	0
Bank of Essex	Tappahannock	60.0	0.19	0.608	54,094	693	\$100M-500M	70.0	10,300	474	0.003
Bank Of The Commonwealth	Norfolk	60.0	0.179	0.372	138,793	779	\$500M-\$1B	60.0	20,036	408	0
Bank of Charlotte Cty	Phenix	57.5	0.19	1	21,170	468	\$100M-500M	80.0	6,892	380	0
Bank of Lancaster	Kilmarnock	57.5	0.137	0.792	43,952	695	\$100M-500M	77.5	10,028	534	0.004
National Bk of Fredericksbur	Fredericksburg	57.5	0.199	0.39	96,306	539	\$100M-500M	27.5	5,321	215	0.002
Valley Bk	Roanoke	57.5	0.169	0.385	98,452	788	\$500M-\$1B	65.0	17,128	494	0.002
Carter Bk & TR	Martinsville	57.5	0.091	0.306	240,917	3,003	\$1B-\$10B	70.0	55,310	2,325	0
Chevy Chase Bank F.S.B.	Mc Lean	57.5	0.007	0.106	102,718	703	>\$10B	50.0	2,052	181	0
Colonial VA Bk	Gloucester	55.0	0.199	1	17,757	221	<\$100M	82.5	17,757	221	0
First & Citizens Bk	Monterey	55.0	0.155	1	15,407	406	<\$100M	80.0	6,832	373	0.002
Virginia B&TC	Danville	55.0	0.249	0.724	38,371	336	\$100M-500M	52.5	5,304	218	0
Lee B&TC	Pennington Gap	55.0	0.199	0.76	34,378	344	\$100M-500M	55.0	5,356	238	0
Franklin Cmnty Bk NA	Rocky Mount	55.0	0.183	0.732	36,203	380	\$100M-500M	50.0	5,038	243	0
Citizens NB	Windsor	52.5	0.281	0.893	12,738	97	<\$100M	37.5	1,319	51	0
Hometown Bk	Roanoke	52.5	0.275	0.684	28,967	129	\$100M-500M	27.5	2,288	55	0
Citizens Cmnty Bk	South Hill	52.5	0.193	0.882	27,608	356	\$100M-500M	72.5	8,540	266	0
Village Bk	Midlothian	52.5	0.175	0.624	57,493	333	\$100M-500M	35.0	5,830	195	0
Trupoint Bk	Grundy	52.5	0.121	0.528	57,743	976	\$100M-500M	82.5	17,974	792	0
Resource Bk	Virginia Beach	52.5	0.094	0.402	135,732	834	\$1B-\$10B	32.5	7,409	332	0
United Bk	Fairfax	52.5	0.065	0.218	185,593	1,508	\$1B-\$10B	47.5	12,020	655	0
Freedom Bk of Virginia	Vienna	50.0	0.263	0.71	20,945	120	<\$100M	27.5	1,753	51	0
First Sentinel Bk	Richlands	50.0	0.148	1	19,668	365	\$100M-500M	77.5	7,922	304	0
Bank of VA	Midlothian	50.0	0.239	0.566	37,517	333	\$100M-500M	50.0	5,899	174	0
Farmers & Merchants Bk	Timberville	50.0	0.134	0.609	49,518	561	\$100M-500M	65.0	9,360	387	0.004
Bank of Southside VA	Carson	50.0	0.109	0.58	49,866	893	\$100M-500M	77.5	13,961	715	0.003
Bank of Clarke Cty	Berryville	50.0	0.137	0.516	68,395	550	\$100M-500M	40.0	7,327	287	0.005
Access NB	Reston	50.0	0.16	0.418	109,595	435	\$500M-\$1B	20.0	4,044	112	0
Virginia Bus Bk	Richmond	47.5	0.34	0.671	17,191	63	<\$100M	20.0	1,075	24	0
Virginia Co Bk	Newport News	47.5	0.276	0.68	14,291	108	<\$100M	40.0	1,740	58	0
Bank@Lantec	Virginia Beach	47.5	0.056	0.763	6,312	17	\$100M-500M	35.0	150	6	0
Farmers & Miners Bk	Pennington Gap	47.5	0.134	0.811	16,713	408	\$100M-500M	70.0	5,831	351	0
Farmers Bk of Appomattox	Appomattox	47.5	0.129	0.929	19,978	363	\$100M-500M	25.0	952	38	0
Shore Bk	Onley	47.5	0.132	0.813	34,496	355	\$100M-500M	50.0	6,063	220	0
Middleburg Bk	Middleburg	47.5	0.124	0.377	100,965	632	\$500M-\$1B	35.0	7,806	287	0

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Central VA Bk	Powhatan	45.0	0.11	0.529	51,010	495	\$100M-500M	42.5	6,969	285	0.002
Fauquier Bk	Warrenton	45.0	0.132	0.385	64,244	522	\$100M-500M	42.5	7,850	309	0.001
Cardinal Bk	Mclean	45.0	0.07	0.253	123,128	661	\$1B-\$10B	30.0	7,655	252	0
Virginia Heritage Bk	Fairfax	42.5	0.219	0.696	14,752	62	<\$100M	17.5	1,002	20	0
Consolidated B&TC	Richmond	42.5	0.204	0.609	20,357	142	<\$100M	27.5	2,101	70	0.001
First FS&LA of Martinsville	Martinsville	40.0	0.011	1	503	3	<\$100M	30.0	31	1	0
Peoples Bk	Ewing	40.0	0.154	1	9,457	25	<\$100M	70.0	9,457	25	0
Highlands Cmnty Bk	Covington	40.0	0.133	1	8,519	151	<\$100M	62.5	3,119	124	0
Page Valley Bk	Luray	40.0	0.126	1	10,561	141	<\$100M	40.0	1,685	89	0
Northern Neck St Bk	Warsaw	40.0	0.088	0.752	28,476	331	\$100M-500M	45.0	4,857	217	0
Bank of Marion	Marion	40.0	0.108	0.515	38,790	542	\$100M-500M	62.5	8,823	408	0.002
Millennium Bk NA	Reston	40.0	0.119	0.504	65,747	299	\$500M-\$1B	20.0	3,375	78	0
Franklin FS & LA of Richmond	Glen Allen	40.0	0.017	0.264	16,519	47	\$500M-\$1B	30.0	239	4	0
Blue Grass Valley Bk	Blue Grass	37.5	0.093	1	3,208	95	<\$100M	62.5	3,208	95	0
Farmers & Mrch Bk of Craig C	New Castle	37.5	0.088	1	4,196	120	<\$100M	55.0	1,685	105	0
Suffolkfirst Bk	Suffolk	37.5	0.159	0.559	23,430	178	\$100M-500M	40.0	3,425	111	0
Heritage Bk	Norfolk	37.5	0.145	0.553	31,377	308	\$100M-500M	25.0	2,201	183	0
Alliance Bk Corp	Fairfax	37.5	0.108	0.323	62,680	398	\$500M-\$1B	17.5	2,701	162	0
Security One Bk	Falls Church	35.0	0.164	0.774	4,114	31	<\$100M	30.0	489	18	0
Pioneer Bk	Stanley	35.0	0.134	0.54	21,249	201	\$100M-500M	37.5	3,383	139	0.004
Citizens & Farmers Bk	West Point	35.0	0.058	0.42	43,599	530	\$500M-\$1B	55.0	10,428	342	0.001
Select Bk	Forest	32.5	0.037	1	579	4	<\$100M	30.0	100	2	0
Rappahannock NB	Washington	32.5	0.103	0.82	9,523	75	<\$100M	25.0	962	42	0
Miners Exch Bk	Coeburn	32.5	0.057	1	5,335	91	<\$100M	62.5	5,335	91	0
Mainstreet Bk	Herndon	30.0	0.181	0.375	24,640	98	\$100M-500M	15.0	1,479	37	0.001
Countrywide Bank FSB	Alexandria	27.5	0	0.11	10,214	13	>\$10B	20.0	-	-	0
Sonabank NA	Charlottesville	25.0	0.103	0.334	32,672	203	\$100M-500M	25.0	3,595	110	0
Acacia Federal Savings Bank	Falls Church	25.0	0.003	0.043	3,544	12	\$1B-\$10B	10.0	-	-	0
Bank of Floyd	Floyd	22.5	0.096	0.311	19,735	176	\$100M-500M	22.5	2,863	100	0
Community Bkr Bk	Midlothian	15.0	0.081	0.406	10,573	25	\$100M-500M	10.0	98	1	0
First St Bk	Danville	10.0	0.059	0.297	1,828	7	<\$100M	10.0	-	-	0.001
E*Trade Bank	Arlington	10.0	0	0	-	-	>\$10B	10.0	-	-	0.002
Vnbtrust NA	Charlottesville	NR	0	-	-	-	<\$100M	NR	-	-	0
Old Point Tr & FS NA	Newport News	NR	0	-	-	-	<\$100M	NR	-	-	0
E*Trade Savings Bank	Arlington	NR	0	-	-	-	\$500M-\$1B	NR	-	-	0
Capital One Bk	Glen Allen	NR	0	-	-	-	>\$10B	NR	-	-	0.442

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 Vermont Using Call Report Data, June 2007

Name of Lending Institution	City	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)
Wells River SVG Bk	Wells River	85.0	0.173	1	20,457	567	\$100M-500M	50.0	20,457	567	0
The Brattleboro Sla F.A.	Brattleboro	77.5	0.023	0.12	3,761	127	\$100M-500M	75.0	25,991	207	0
Factory Point NB of Manchester	Manchester Cent	77.5	0.07	0.179	23,487	698	\$100M-500M	72.5	114,872	1,049	0
Randolph NB	Randolph	75.0	0.099	0.359	12,705	693	\$100M-500M	60.0	34,349	879	0.007
Passumpsic SVG Bk	Saint Johnsbury	75.0	0.047	0.148	23,705	791	\$100M-500M	90.0	160,410	1,235	0
The Bank of Bennington	Bennington	67.5	0.013	0.054	2,916	113	\$100M-500M	90.0	53,572	268	0
Peoples TC of St Albans	Saint Albans	62.5	0.068	0.294	14,192	457	\$100M-500M	50.0	44,580	611	0
Union Bk	Morrisville	60.0	0.046	0.128	17,268	790	\$100M-500M	62.5	100,354	1,173	0.001
Chittenden TC	Burlington	55.0	0.012	0.034	39,528	1,662	\$1B-\$10B	55.0	395,032	3,220	0
First NB of Orwell	Orwell	52.5	0.122	1	3,663	142	<\$100M	30.0	3,663	142	0
Ledyard NB	Norwich	50.0	0.044	0.13	14,684	444	\$100M-500M	52.5	80,160	664	0.002
Merchants Bk	Burlington	50.0	0.017	0.061	18,455	980	\$1B-\$10B	52.5	145,477	1,548	0
Lyndonbank	Lyndonville	47.5	0.045	0.156	7,191	299	\$100M-500M	40.0	37,646	467	0
Community NB	Derby	40.0	0.026	0.127	8,665	330	\$100M-500M	42.5	52,989	557	0.005
First Community Bk	Woodstock	30.0	0.049	0.122	3,647	119	<\$100M	52.5	29,240	224	0
National Bk of Middlebury	Middlebury	30.0	0.025	0.144	5,509	201	\$100M-500M	30.0	31,337	313	0
Northfield SVG Bk	Northfield	25.0	0.015	0.088	8,403	272	\$500M-\$1B	32.5	66,431	556	0
Connecticut River Bk NA	Springfield	15.0	0.018	0.052	3,912	83	\$100M-500M	57.5	70,241	437	0

Note: NR = not ranked

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