

Table 3A Expanded. Small Business Lending Institutions in Virginia Using Call Report Data, June 2011

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$1 million)				CC Amount/TA ¹
		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	87.5	0.207	0.816	84,364	1,285	100M-500M	100.0	24,492	965	0.000
New Peoples Bank, Inc.	Honaker	85.0	0.181	0.634	148,577	1,579	500M-1B	92.5	25,174	1,001	-
Virginia Bank and Trust Company	Danville	80.0	0.345	1.000	56,132	378	100M-500M	72.5	6,042	237	-
Capital One Bank (USA), National Association	Glen Allen	80.0	0.082	1.000	4,926,842	2,564,377	>50B	100.0	4,926,842	2,564,377	0.848
EVB	Tappahannock	77.5	0.149	0.582	158,763	1,372	1B-10B	80.0	20,341	744	0.003
Highlands Union Bank	Abingdon	77.5	0.158	0.662	100,545	1,299	500M-1B	95.0	21,503	960	0.003
The First National Bank of Altavista	Altavista	77.5	0.180	0.767	60,391	611	100M-500M	85.0	9,987	412	-
Grundy National Bank	Grundy	77.5	0.181	0.550	62,947	2,475	100M-500M	85.0	10,311	2,164	-
Village Bank	Midlothian	75.0	0.176	0.540	106,911	559	500M-1B	70.0	10,856	267	-
Union First Market Bank	Richmond	75.0	0.135	0.446	517,228	3,263	1B-10B	75.0	47,581	1,642	0.005
Bank of Botetourt	Buchanan	72.5	0.202	0.649	63,719	542	100M-500M	72.5	8,135	312	0.005
Community Bank	Staunton	72.5	0.165	0.490	86,574	757	500M-1B	77.5	11,259	485	0.000
The National Bank of Blacksburg	Blacksburg	72.5	0.137	0.454	141,232	1,170	1B-10B	77.5	19,552	684	0.006
River Community Bank, National Association	Martinsville	72.5	0.361	0.688	33,095	463	<100M	82.5	8,305	319	-
Virginia National Bank	Charlottesville	72.5	0.172	0.509	77,624	592	100M-500M	55.0	5,332	297	-
Peoples Bank of Virginia	Richmond	72.5	0.244	0.600	71,741	406	100M-500M	55.0	5,230	203	-
First Community Bank	Bluefield	72.5	0.109	0.559	238,221	2,284	1B-10B	85.0	37,010	1,406	-
The Bank of Fincastle	Fincastle	72.5	0.268	0.728	48,590	462	100M-500M	77.5	7,215	301	-
First Bank	Strasburg	72.5	0.179	0.496	99,014	673	500M-1B	75.0	11,466	341	-
StellarOne Bank	Christiansburg	72.5	0.135	0.430	393,707	3,413	1B-10B	75.0	36,606	1,827	-
American National Bank and Trust Company	Danville	72.5	0.151	0.479	127,029	1,118	500M-1B	82.5	19,407	675	-
Towne Bank	Portsmouth	72.5	0.136	0.420	546,088	4,315	1B-10B	75.0	53,815	2,435	-
Valley Bank	Roanoke	70.0	0.163	0.402	129,461	720	500M-1B	62.5	8,822	322	0.002
Bank of McKenney	Mc Kenney	70.0	0.244	0.706	48,091	330	100M-500M	65.0	5,362	157	0.003
Bank of Virginia	Midlothian	70.0	0.311	0.635	58,130	286	100M-500M	75.0	10,578	132	-
Colonial Virginia Bank	Gloucester	67.5	0.224	0.944	28,142	239	100M-500M	70.0	3,936	139	-
Bank of Hampton Roads	Norfolk	67.5	0.117	0.361	269,511	1,607	1B-10B	67.5	22,772	777	-
Bank of the Commonwealth	Norfolk	67.5	0.159	0.312	156,471	650	500M-1B	52.5	10,841	247	-
The Peoples Bank	Ewing	67.5	0.372	1.000	33,592	135	<100M	45.0	1,755	51	-
The Business Bank	Vienna	65.0	0.235	0.470	66,355	337	100M-500M	35.0	2,656	119	-
Virginia Company Bank	Newport News	65.0	0.278	0.608	35,033	230	100M-500M	50.0	2,760	117	-
Oak View National Bank	Warrenton	65.0	0.286	0.882	29,618	186	100M-500M	60.0	2,927	105	-
The Bank of Southside Virginia	Carson	65.0	0.094	0.692	51,076	829	500M-1B	87.5	12,946	639	0.004
Franklin Community Bank, National Association	Rocky Mount	65.0	0.193	0.655	40,793	399	100M-500M	62.5	4,473	255	-
The Old Point National Bank of Phoebus	Hampton	65.0	0.151	0.365	124,685	731	500M-1B	60.0	9,254	336	-
Virginia Commerce Bank	Arlington	62.5	0.118	0.246	329,330	1,430	1B-10B	57.5	19,861	493	-

Table 3A Expanded. Small Business Lending Institutions in Virginia Using Call Report Data, June 2011

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$1 million)				CC Amount/TA ¹
		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)	
Grayson National Bank	Independence	62.5	0.118	0.867	42,102	547	100M-500M	82.5	8,992	388	-
Farmers Bank	Windsor	62.5	0.128	0.540	58,311	476	100M-500M	62.5	6,652	246	-
Essex Bank	Tappahannock	62.5	0.101	0.432	107,544	749	1B-10B	62.5	10,383	385	-
Bank of Lancaster	Kilmarnock	62.5	0.137	0.871	44,739	403	100M-500M	65.0	5,704	239	0.004
Lee Bank and Trust Company	Pennington Gap	62.5	0.188	0.769	33,070	372	100M-500M	75.0	5,214	278	-
Citizens Bank and Trust Company	Blackstone	62.5	0.148	0.768	47,875	395	100M-500M	60.0	5,147	233	-
Bank of Clarke County	Berryville	62.5	0.127	0.520	73,295	507	500M-1B	57.5	7,089	251	-
Farmers and Miners Bank	Pennington Gap	62.5	0.171	1.000	22,233	361	100M-500M	82.5	5,577	305	-
John Marshall Bank	Falls Church	62.5	0.211	0.334	77,752	368	100M-500M	32.5	3,404	115	-
CornerStone Bank, N. A.	Lexington	60.0	0.319	0.861	20,996	115	<100M	57.5	2,587	56	-
Monarch Bank	Chesapeake	60.0	0.125	0.388	104,377	606	500M-1B	55.0	8,793	282	-
Burke & Herbert Bank & Trust Company	Alexandria	60.0	0.091	0.306	214,823	1,114	1B-10B	50.0	9,558	431	-
First Sentinel Bank	Richlands	60.0	0.138	0.821	23,364	406	100M-500M	87.5	7,415	330	-
The First Bank and Trust Company	Lebanon	60.0	0.109	0.378	128,918	1,033	1B-10B	67.5	12,983	578	-
Frontier Community Bank	Waynesboro	60.0	0.398	0.775	29,150	107	<100M	35.0	1,144	37	-
New Horizon Bank, National Association	Powhatan	60.0	0.273	0.999	8,854	90	<100M	60.0	1,559	55	-
Citizens National Bank	Windsor	60.0	0.302	0.967	15,730	92	<100M	45.0	1,142	36	-
First Virginia Community Bank	Fairfax	60.0	0.226	0.437	56,824	259	100M-500M	45.0	4,448	93	-
United Bank	Fairfax	60.0	0.082	0.239	305,164	2,071	1B-10B	55.0	16,542	929	-
Capital One, National Association	Mclean	57.5	0.039	0.229	5,012,552	75,955	>50B	72.5	1,117,442	57,626	0.035
Powell Valley National Bank	Jonesville	57.5	0.129	0.698	31,281	383	100M-500M	90.0	15,917	291	-
Alliance Bank Corporation	Fairfax	57.5	0.144	0.450	76,745	338	500M-1B	32.5	3,534	90	-
The Page Valley Bank	Luray	57.5	0.193	0.862	25,414	135	100M-500M	42.5	1,631	63	0.000
Virginia Community Bank	Louisa	57.5	0.205	0.576	46,793	276	100M-500M	47.5	3,332	131	0.005
The Bank of Charlotte County	Phenix	55.0	0.138	0.870	16,416	329	100M-500M	80.0	5,041	263	-
Highlands Community Bank	Covington	55.0	0.168	0.897	18,571	180	100M-500M	67.5	3,742	130	-
HSBC Bank USA, National Association	Mc Lean	55.0	0.007	0.061	1,198,139	9,435	>50B	57.5	213,474	5,702	0.120
First State Bank	Danville	55.0	0.340	0.679	11,764	174	<100M	75.0	4,367	145	0.000
The Bank of Marion	Marion	55.0	0.127	0.535	43,849	521	100M-500M	77.5	7,878	384	0.003
SONABANK	Mclean	55.0	0.130	0.273	77,948	557	500M-1B	65.0	8,876	330	0.000
Access National Bank	Reston	55.0	0.133	0.270	94,762	474	500M-1B	32.5	3,247	148	-
The Freedom Bank of Virginia	Vienna	55.0	0.261	0.429	45,628	225	100M-500M	37.5	2,517	58	-
Chesapeake Bank	Kilmarnock	55.0	0.124	0.381	76,256	549	500M-1B	50.0	6,610	253	-
WashingtonFirst Bank	Reston	55.0	0.151	0.320	81,318	337	500M-1B	32.5	3,601	100	-
Citizens Community Bank	South Hill	52.5	0.160	0.550	25,767	352	100M-500M	75.0	6,233	261	-
First Capital Bank	Glen Allen	52.5	0.120	0.340	63,066	545	500M-1B	80.0	14,280	347	-
Virginia Partners Bank	Fredericksburg	52.5	0.191	0.544	30,133	154	100M-500M	35.0	1,598	75	-

Table 3A Expanded. Small Business Lending Institutions in Virginia Using Call Report Data, June 2011

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$1 million)				CC Amount/TA ¹
		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)	
Old Dominion National Bank	North Garden	52.5	0.224	0.729	11,155	88	<100M	50.0	1,441	48	-
Virginia Heritage Bank	Fairfax	50.0	0.145	0.353	75,571	239	500M-1B	32.5	3,218	71	-
The Middleburg Bank	Middleburg	50.0	0.085	0.271	97,209	572	1B-10B	47.5	6,853	249	-
MainStreet Bank	Herndon	50.0	0.188	0.333	48,228	179	100M-500M	17.5	1,024	52	0.001
Cardinal Bank	Mc Lean	50.0	0.080	0.203	173,132	620	1B-10B	37.5	7,383	168	0.000
Pioneer Bank	Stanley	50.0	0.155	0.593	25,099	195	100M-500M	47.5	2,531	114	0.004
Citizens and Farmers Bank	West Point	50.0	0.057	0.501	51,462	375	500M-1B	42.5	4,135	199	-
Bank of the James	Lynchburg	50.0	0.111	0.377	47,704	650	100M-500M	75.0	8,506	448	-
Carter Bank & Trust	Martinsville	50.0	0.037	0.127	136,682	1,140	1B-10B	57.5	16,618	703	-
Virginia Business Bank	Richmond	47.5	0.265	0.476	22,145	93	<100M	20.0	584	17	-
Central Virginia Bank	Powhatan	47.5	0.122	0.428	49,187	352	100M-500M	47.5	4,192	159	0.002
1st Commonwealth Bank of Virginia	Arlington	47.5	0.160	1.000	7,854	36	<100M	20.0	225	7	-
HomeTown Bank	Roanoke	47.5	0.144	0.361	51,010	281	100M-500M	35.0	2,979	107	-
Farmers & Merchants Bank	Timberville	47.5	0.102	0.407	56,391	413	500M-1B	52.5	5,391	211	0.005
First and Citizens Bank	Monterey	45.0	0.102	0.894	11,758	249	100M-500M	72.5	3,669	213	0.003
The Farmers Bank of Appomattox	Appomattox	45.0	0.109	0.746	20,212	247	100M-500M	65.0	4,033	169	-
Millennium Bank, National Association	Sterling	45.0	0.155	0.428	30,293	134	100M-500M	20.0	1,025	37	-
Virginia Savings Bank, F.S.B.	Front Royal	45.0	0.128	0.776	16,355	107	100M-500M	35.0	1,219	49	-
The Fauquier Bank	Warrenton	42.5	0.092	0.247	54,779	379	500M-1B	42.5	5,262	208	0.001
Shore Bank	Onley	42.5	0.113	0.472	33,686	276	100M-500M	50.0	4,183	129	-
Heritage Bank	Norfolk	42.5	0.125	0.261	34,576	484	100M-500M	32.5	1,134	329	-
The Blue Grass Valley Bank	Blue Grass	42.5	0.100	1.000	3,592	147	<100M	70.0	2,736	141	-
Select Bank	Forest	42.5	0.160	0.493	16,480	142	100M-500M	60.0	3,431	95	-
TruPoint Bank	Grundy	42.5	0.081	0.417	38,703	404	100M-500M	60.0	5,296	271	-
Xenith Bank	Richmond	40.0	0.130	0.312	37,377	186	100M-500M	30.0	2,211	69	-
Chain Bridge Bank, National Association	Mclean	37.5	0.102	0.653	23,174	125	100M-500M	15.0	532	33	-
Miners Exchange Bank	Coeburn	37.5	0.072	0.820	9,678	117	100M-500M	55.0	2,373	91	-
Farmers & Merchants Bank of Craig County	New Castle	37.5	0.073	0.999	3,732	88	<100M	57.5	1,298	75	-
Peoples Community Bank	Montross	35.0	0.103	0.771	14,027	87	100M-500M	35.0	1,173	45	-
Martinsville First Savings Bank	Martinsville	32.5	0.014	0.998	640	6	<100M	35.0	179	3	-
Virginia Commonwealth Bank	Petersburg	27.5	0.077	0.384	24,146	117	100M-500M	22.5	1,270	35	-
Bank of Floyd	Floyd	22.5	0.079	0.222	18,787	188	100M-500M	37.5	2,697	99	-
Franklin Federal Savings Bank	Glen Allen	15.0	0.018	0.098	18,808	40	1B-10B	10.0	176	3	-
Bank @LANTEC	Virginia Beach	15.0	0.054	0.307	5,624	21	100M-500M	10.0	96	5	-
Community Capital Bank of Virginia	Christiansburg	12.5	0.051	0.259	2,559	6	<100M	10.0	-	-	-
Community Bankers' Bank	Midlothian	10.0	0.050	0.140	7,390	21	100M-500M	10.0	-	-	-
E*TRADE Bank	Arlington	10.0	0.000	0.000	-	-	10B-50B	10.0	-	-	0.001

Table 3A Expanded. Small Business Lending Institutions in Virginia Using Call Report Data, June 2011

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Institution Asset Size	Micro Business Lending (less than \$1 million)			CC Amount/TA ¹
		Total Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (1,000) (4)	Number (5)		Total Rank (7)	Amount (1,000) (8)	Number (9)	
The Trust Company of Virginia	Richmond	10.0	0.000	0.000	-	-	<100M	10.0	-	-	-
Acacia Federal Savings Bank	Falls Church	10.0	0.002	0.022	1,915	6	1B-10B	10.0	85	1	-
E*TRADE Savings Bank	Arlington	10.0	0.000	0.000	-	-	1B-10B	10.0	-	-	-
E*TRADE United Bank	Arlington	10.0	0.000	0.000	-	-	100M-500M	10.0	-	-	-

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