

The Business Bank

BRIEF

www.tbbva.com



2nd Quarter 2011
Vol. 6, No. 2

THE BUSINESS BANK EARNS PERFECT SCORE ON SNL's CANARY REPORT

Message from the President

For the 13th consecutive quarter, The Business Bank has achieved a 5-Star Superior Rating from Bauer Financial Inc., the nation's leading independent bank rating and research firm. The rating indicates we are one of the strongest banks in the nation. We receive the 5-Star Superior rating because we maintain a solid capital base, excellent loan and investment quality and strong liquidity.

In addition to this distinction, I am pleased to announce that as of March 31, 2011, The Business Bank also complies with 100% of the 15 safety tests performed in the SNL Canary Report. SNL Financial, L.C. (snl.com) is the premier provider of data on the Banking and Financial Institution industry. The SNL Canary Report is formatted to duplicate the 15 risk measurement tools that The Office of the Comptroller of the Currency (OCC) uses to identify institutions at risk for future financial distress. These tests measure ratios in regard to Credit Risk (6 tests), Interest Rate Risk (4 tests), and Liquidity Risk (5 tests). An institution with a score greater than 8 is considered to be at a higher risk for future financial distress. The national median risk rating is 4. ***The Business Bank risk rating is zero, the best there is.*** The Business Bank complies with all 15 of these tests and is the only Bank headquartered in Northern Virginia to do so.

We want you to take comfort in our commitment to safe and sound community banking. Please don't hesitate to contact me personally if you have any questions regarding your relationship at The Business Bank.

*Harold C. Rauner
President/CEO*



5-Star Superior
Rating 2011

Member
FDIC




The Business Bank
Responsible banking since 1981

10th Annual Lori Davis Golf Classic

The Business Bank's charity golf tournament, sponsored by Valcourt Building Services, was held on May 16th at the Westwood Country Club. The tournament's proceeds of over \$29,000 will pour into The Business Bank Community Fund at the Community Foundation of Northern Virginia (CFNV), where it is pooled, invested and then distributed to local non-profit organizations benefiting education, the arts, community improvement, and youth development. This year, a portion of the proceeds will also be donated to the Avon Walk for Breast Cancer in honor of Lori Lynn Davis, a VP of the Bank for whom the tournament was renamed in 2010 after she lost her battle with breast cancer. The proceeds from the tournament's 50/50 raffle will benefit Lori's children, Tyler and Hope, through the The Lori Davis Trust Fund.

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Growing Our Commercial Lending Division



Rosemary Cruz
VP, Commercial Lending

Rosemary joined The Business Bank in December 2010. She brings over 12 years of experience to our Commercial Lending Division.

Rosemary joined the banking community in 1999 with CitiBank where she served primarily in New York City. In 2004, while employed at HSBC Bank, Rosemary was granted the President's Council Award. HSBC grants the award to top performing employees who have contributed in a significant way through notable accomplishments towards the success of the bank.

Rosemary enjoys educating and assisting the business community to take advantage of programs, such as the 504 loan program, which are designed to help business owners preserve their working capital and to save on various business expenses along with increasing their annual sales. Rosemary feels the key to her success is understanding the business owner's needs and sharing their passion to grow their business to the next level. Their success is her success!



Craig Graham
VP, Commercial Lending

Craig joined The Business Bank in November 2010. He has been advising businesses since 2001 and has been working in the commercial banking industry since 2003.

Craig received a bachelors degree in finance and marketing from Coastal Carolina University. He then earned an MBA, with a concentration in finance and economics, from Syracuse University.

Craig has experience with all types of businesses and has served on several boards and committees in the Greater Washington DC Metro area. He loves working with entrepreneurs and helping businesses reach all of their goals.

Networking at The Business Bank's Reston Office

On May 24th, The Business Bank and the Greater Reston Chamber of Commerce jointly hosted an evening of good food, wine from Horton Vineyards and great networking at the Bank's Reston Office. Over 95 bank customers and chamber members attended. Pictured right, TBB President Harry Rauner enjoys a conversation with Bill Ostrander of Pavilion Consulting LLC.



For the second year, our Executive Vice President and Chief Financial Officer, **Lisa Porter**, has been nominated for Virginia Business' CFO Awards. The Virginia Business CFO Awards are designed to honor Chief Financial Officers whose ingenuity and dedication have enhanced the success of their company, their staff, the community and the state of Virginia.

Please join us in congratulating Ms. Porter on her nomination.

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