

Table 3A. Small Business Lending in West Virginia Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100k) Scores				
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (\$1,000) (4)	SBL(#) (5)	Bank asset Sz. (6)	Total Rank (7)	SSBL(\$) (\$1,000) (8)	SSBL(#) (9)	Cdt/TA (10)
Traders Bank	87.5	0.405	1	51,589	848	\$100M-500M	38	51,589	848	0.003
Logan B&Tc	87.5	0.234	1	40,530	580	\$100M-500M	28	10,801	470	0
Calhoun Cty Bank	85.0	0.303	1	22,852	701	<\$100M	37	14,812	669	0.003
First Sentry Bank	85.0	0.463	0.902	61,692	795	\$100M-500M	31	14,882	560	0
First Nb	80.0	0.269	1	34,364	313	\$100M-500M	13	4,091	211	0
Belmont Nb	77.5	0.203	0.941	57,205	710	\$100M-500M	27	14,422	479	0.001
Citizens Nb Of Elkins	77.5	0.224	0.941	34,939	493	\$100M-500M	32	13,603	408	0
Grant Cty Bank	77.5	0.229	0.892	35,586	611	\$100M-500M	29	10,764	495	0.001
First Century Bank Na	75.0	0.207	0.631	77,084	933	\$100M-500M	27	21,454	666	0
Belington Bank	75.0	0.234	0.963	23,994	399	\$100M-500M	27	7,915	323	0
Pendleton Cty Bank	72.5	0.175	1	21,598	419	\$100M-500M	37	21,598	419	0.002
Bank Of Romney	70.0	0.16	0.996	23,463	696	\$100M-500M	32	13,189	560	0
F&M Bank-Wv	70.0	0.172	0.856	50,967	619	\$100M-500M	20	10,659	397	0
Bruceton Bank	70.0	0.192	0.908	29,473	456	\$100M-500M	25	8,158	346	0.003
City Nb Of Wv	70.0	0.163	0.745	359,193	5386	\$1B-\$10B	27	104,775	4,194	0.007
Progressive Bank Na	67.5	0.193	0.788	34,073	514	\$100M-500M	20	7,520	384	0.005
Poca Valley Bank	67.5	0.134	1	21,913	329	\$100M-500M	36	21,913	329	0.005
First Nb	67.5	0.301	0.82	30,691	250	\$100M-500M	20	6,517	167	0
Bank Of Gassaway	65.0	0.151	1	18,403	539	\$100M-500M	37	18,403	539	0.001
Clay Cty Bank	65.0	0.193	1	11,910	209	<\$100M	34	11,910	209	0
Community Bank Of Parkersburg	65.0	0.127	1	18,366	362	\$100M-500M	36	18,366	362	0.01
Williamstown Nb	65.0	0.187	1	15,144	166	<\$100M	16	3,805	104	0
Citizens Nb Berkeley Springs	65.0	0.11	1	17,592	312	\$100M-500M	19	5,032	249	0
Monongahela Valley Bank	65.0	0.194	1	11,694	164	<\$100M	18	3,234	117	0
Wesbanco Bank	62.5	0.121	0.615	288,498	4707	\$1B-\$10B	24	84,480	3,620	0
First Nb Of St Marys	62.5	0.226	1	9,741	138	<\$100M	18	2,822	103	0
Boone Cty Bank	62.5	0.184	0.804	27,279	376	\$100M-500M	22	7,487	291	0.002
First Exch Bank	60.0	0.198	0.947	16,644	237	<\$100M	13	3,278	177	0
Putnam Cty Bank	60.0	0.133	0.603	61,188	659	\$100M-500M	18	11,013	444	0
Bank One Wv Na	60.0	0.113	0.639	232,011	1983	\$1B-\$10B	22	41,581	1,302	0
First St Bank	60.0	0.177	1	14,389	298	<\$100M	24	4,506	252	0.006
Jefferson Security Bank	60.0	0.152	0.902	24,707	379	\$100M-500M	20	6,030	299	0.003
United Nb	60.0	0.119	0.536	414,624	9116	\$1B-\$10B	27	149,227	7,627	0.004
Guaranty B&Tc	60.0	0.324	0.863	23,710	205	<\$100M	14	3,893	130	0
South Br Valley Nb Moorefiel	57.5	0.16	0.694	26,685	376	\$100M-500M	20	7,232	299	0.002
Union Bank Of Tyler Cty	55.0	0.208	0.904	12,936	201	<\$100M	21	3,952	157	0
Bank Of Mingo	55.0	0.139	1	9,712	276	<\$100M	33	9,712	276	0
First Nb Of Romney	55.0	0.103	1	10,927	242	\$100M-500M	24	5,123	212	0
Centra Bank	55.0	0.22	0.467	23,292	205	\$100M-500M	23	10,805	138	0
Davis Tc	52.5	0.151	0.645	18,354	495	\$100M-500M	29	7,882	456	0
Capital St Bank	52.5	0.179	0.713	22,799	206	\$100M-500M	13	4,898	140	0.001

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Citizens Bank Of Weston	50.0	0.165	0.773	20,397	273	\$100M-500M	22	6,715	206	0
Terra Alta Bank	50.0	0.12	1	8,099	250	<\$100M	32	8,099	250	0.002
Citizens Bank Of Morgantown	50.0	0.164	1	5,984	139	<\$100M	20	3,099	119	0.011
West Union Bank	47.5	0.13	1	10,964	217	<\$100M	31	10,964	217	0
National Bank Of Davis	47.5	0.192	1	3,703	84	<\$100M	18	2,028	74	0
Fayette Cty Nb Of Fayettevil	47.5	0.159	1	9,509	137	<\$100M	12	2,362	108	0
Capon Valley Bank	45.0	0.136	0.989	14,724	177	\$100M-500M	14	3,742	129	0
Bank Of Mt Hope	45.0	0.138	1	8,473	115	<\$100M	9	2,078	83	0
Bank Of Monroe	45.0	0.121	1	6,151	131	<\$100M	15	2,151	109	0
Northern Hancock B&Tc	42.5	0.176	1	3,521	51	<\$100M	23	3,521	51	0
Mountain Valley Bank Na	42.5	0.15	0.748	12,021	289	<\$100M	23	4,563	244	0
Rock Br Cmnty Bank	40.0	0.171	0.983	5,166	156	<\$100M	24	3,385	137	0
Bank Of Greenville	37.5	0.121	1	4,366	98	<\$100M	26	4,366	98	0
First Nb Of Williamson	37.5	0.143	0.875	10,882	109	<\$100M	8	2,267	77	0
Bank Of Charles Town	37.5	0.1	0.878	15,398	198	\$100M-500M	13	3,781	157	0
Mcdowell Cty Nb In Welch	35.0	0.119	0.656	13,862	193	\$100M-500M	16	4,197	157	0
Miners & Mrch Bank	35.0	0.1	1	3,225	72	<\$100M	7	731	60	0
First Nb In West Union	35.0	0.133	0.914	7,567	87	<\$100M	6	1,539	61	0
Bank One Wheeling Steubenvil	32.5	0.054	0.596	18,206	214	\$100M-500M	9	3,425	143	0
Peoples Bank Of Mullens	32.5	0.037	1	4,175	75	\$100M-500M	18	4,175	75	0
Potomac Valley Bank	32.5	0.109	0.778	13,054	128	\$100M-500M	6	2,844	90	0.001
Progressive Bank Na-Buckhannon	32.5	0.088	1	3,115	50	<\$100M	22	3,115	50	0
Bank Of Philippi	32.5	0.104	0.87	8,287	213	<\$100M	21	4,090	197	0
Main St Bank Corp	32.5	0.009	1	50	50	<\$100M	13	50	50	0
Pleasants Cty Bank	30.0	0.108	1	4,914	89	<\$100M	23	4,914	89	0
Harrison Cty Bank	30.0	0.107	1	5,582	113	<\$100M	25	5,582	113	0
Whitesville St Bank	30.0	0.043	1	2,406	74	<\$100M	18	2,406	74	0
First Nb Of Peterstown	27.5	0.061	1	1,880	60	<\$100M	17	1,880	60	0
Pioneer Cmnty Bank	25.0	0.051	1	2,269	54	<\$100M	16	2,269	54	0
Barbour Cty Bank	10.0	0.028	0.609	2,309	39	<\$100M	6	777	36	0

Note: Small businesses seeking loans from small-business-friendly banks 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/](http://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.