

Table 3A. Banks' Small Business Lending in West Virginia Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)					Small Business Lending (<\$100k)				
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Traders Bk	Spencer	87.5	0.467	1	56,408	923	\$100M-500M	95.0	56,408	923	0.003
First Sentry Bk	Huntington	85.0	0.433	0.889	73,929	880	\$100M-500M	80.0	15,932	615	0
First Nb	Ronceverte	80.0	0.316	1	51,221	409	\$100M-500M	55.0	7,749	262	0
Grant Cty Bk	Petersburg	80.0	0.234	0.909	41,101	665	\$100M-500M	77.5	11,647	533	0
Centra Bk	Morgantown	80.0	0.342	0.721	104,757	617	\$100M-500M	50.0	12,350	343	0
Logan B&Tc	Logan	77.5	0.205	1	35,320	463	\$100M-500M	75.0	10,562	365	0
Bank Of Romney	Romney	77.5	0.167	1	29,443	712	\$100M-500M	85.0	13,536	552	0
Poca Valley Bk	Walton	77.5	0.173	1	34,877	443	\$100M-500M	97.5	34,877	443	0.005
Calhoun Cty Bk	Grantsville	75.0	0.214	1	18,281	564	<\$100M	92.5	18,281	564	0
Bruceton Bk	Bruceton Mills	72.5	0.23	0.868	37,693	486	\$100M-500M	75.0	11,253	350	0.003
First Century Bk Na	Bluefield	70.0	0.2	0.558	73,279	781	\$100M-500M	67.5	19,825	548	0
First Nb	Spencer	70.0	0.301	0.78	34,239	385	\$100M-500M	60.0	7,378	267	0
Guaranty B&Tc	Huntington	70.0	0.386	0.863	39,302	351	\$100M-500M	50.0	5,895	214	0
Belington Bk	Belington	67.5	0.257	0.928	26,986	326	\$100M-500M	52.5	5,855	240	0
Union Bk	Middlebourne	67.5	0.248	1	17,008	229	<\$100M	85.0	17,008	229	0
Williamstown Nb	Williamstown	67.5	0.218	1	18,556	178	<\$100M	42.5	4,073	109	0
Belmont Nb	Wheeling	65.0	0.177	0.698	51,749	547	\$100M-500M	57.5	10,952	353	0
Bank Of Gassaway	Gassaway	65.0	0.12	1	19,127	548	\$100M-500M	77.5	9,360	490	0.001
Wesbanco Bk	Wheeling	65.0	0.122	0.596	414,633	5,469	\$1B-\$10B	62.5	100,469	3,946	0
Community Bk Of Parkersburg	Parkersburg	65.0	0.118	1	20,822	471	\$100M-500M	95.0	20,822	471	0.008
Main St Bk Corp	Wheeling	65.0	0.24	0.988	20,604	258	<\$100M	65.0	6,656	191	0
Pendleton Cty Bk	Franklin	62.5	0.145	1	22,729	414	\$100M-500M	62.5	7,002	336	0.002
Progressive Bk Na	Wheeling	62.5	0.145	0.7	39,652	522	\$100M-500M	50.0	8,328	363	0.003
First St Bk	Barboursville	62.5	0.219	0.866	24,377	327	\$100M-500M	55.0	5,846	238	0.004
Jefferson Security Bk	Shepherdstown	62.5	0.16	0.915	30,356	443	\$100M-500M	52.5	6,798	333	0.001
City Nb Of Wv	Charleston	62.5	0.108	0.676	214,020	2,652	\$1B-\$10B	65.0	55,481	1,993	0.01
Monongahela Valley Bk	Fairmont	62.5	0.244	0.902	22,786	226	<\$100M	37.5	4,053	141	0
First Exch Bk	Mannington	60.0	0.175	0.896	19,949	279	\$100M-500M	45.0	4,784	199	0
Bank Of Mingo	Naugatuck	60.0	0.143	1	13,822	398	<\$100M	87.5	13,822	398	0
Capital St Bk	Charleston	60.0	0.207	0.611	33,517	289	\$100M-500M	45.0	7,021	195	0
Rock Br Cmnty Bk	Nitro	60.0	0.192	1	8,222	157	<\$100M	77.5	8,222	157	0
Citizens Nb Of Elkins	Elkins	57.5	0.162	0.645	31,771	416	\$100M-500M	52.5	7,941	306	0
Citizens Bk Of Weston	Weston	57.5	0.194	0.745	25,071	285	\$100M-500M	47.5	5,967	197	0
Summit Cmnty Bk	Moorefield	57.5	0.137	0.532	48,866	549	\$100M-500M	52.5	12,258	408	0.002

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Citizens First Bk	Ravenswood	57.5	0.223	1	9,587	96	<\$100M	52.5	3,479	63	0
Terra Alta Bk	Terra Alta	55.0	0.142	1	9,608	234	<\$100M	80.0	9,608	234	0.001
United Bk	Parkersburg	55.0	0.051	0.206	177,254	6,683	\$1B-\$10B	62.5	116,094	6,292	0.004
First Central Bk	Philippi	55.0	0.145	0.749	12,333	974	<\$100M	67.5	4,836	954	0
West Union Bk	West Union	52.5	0.155	1	14,033	197	<\$100M	77.5	14,033	197	0
Davis Tc	Elkins	52.5	0.157	0.639	19,073	444	\$100M-500M	67.5	7,277	397	0
Northern Hancock B&Tc	Newell	52.5	0.259	1	6,067	81	<\$100M	70.0	6,067	81	0
First Nb Of St Marys	Saint Marys	52.5	0.19	1	7,579	108	<\$100M	40.0	2,001	76	0
Mcnb Bk Na	Welch	50.0	0.122	0.813	27,768	237	\$100M-500M	22.5	3,982	146	0
Pioneer Cmnty Bk	laeger	50.0	0.184	1	9,545	151	<\$100M	52.5	3,204	131	0
Putnam Cty Bk	Hurricane	50.0	0.096	0.58	45,613	473	\$100M-500M	37.5	7,102	321	0
First Nb Of Romney	Romney	50.0	0.096	1	11,332	221	\$100M-500M	52.5	4,789	185	0
Bank Of Monroe	Union	47.5	0.139	0.935	12,628	278	<\$100M	67.5	5,947	237	0
Bank Of Mt Hope	Mount Hope	45.0	0.151	1	10,698	120	<\$100M	35.0	2,428	81	0
Mountain Valley Bk Na	Elkins	45.0	0.162	0.777	14,414	249	<\$100M	50.0	4,441	198	0
Boone Cty Bk	Madison	45.0	0.133	0.63	21,524	341	\$100M-500M	50.0	6,379	246	0.002
Fayette Cty Nb Of Fayettevil	Fayetteville	42.5	0.132	1	9,036	130	<\$100M	35.0	2,334	98	0
Pleasants Cty Bk	Saint Marys	40.0	0.154	1	7,408	95	<\$100M	37.5	2,034	71	0
Capon Valley Bk	Wardensville	40.0	0.115	0.825	15,358	171	\$100M-500M	32.5	3,817	120	0
Citizens Nb Berkeley Springs	Berkeley Springs	40.0	0.097	0.822	18,938	247	\$100M-500M	35.0	4,406	180	0
First Nb In West Union	West Union	40.0	0.084	1	5,384	76	<\$100M	27.5	1,469	57	0
Bank Of Charles Town	Charles Town	40.0	0.106	0.719	21,226	223	\$100M-500M	32.5	4,500	144	0
First Nb Of Peterstown	Peterstown	37.5	0.111	1	4,072	118	<\$100M	60.0	4,072	118	0
Bcbank	Philippi	37.5	0.126	0.996	11,848	51	<\$100M	10.0	672	25	0
Citizens Bk Of Morgantown	Morgantown	37.5	0.128	1	5,048	115	<\$100M	45.0	2,220	98	0.009
Clay Cty Bk	Clay	35.0	0.074	1	4,413	79	<\$100M	60.0	4,413	79	0
Harrison Cty Bk	Lost Creek	32.5	0.072	1	4,543	143	<\$100M	62.5	4,543	143	0
First Bk Of Charleston	Charleston	32.5	0.01	1	116	3	<\$100M	32.5	116	3	0
Peoples Bk Of Mullens	Mullens	30.0	0.057	1	6,950	46	\$100M-500M	10.0	734	30	0
Whitesville St Bk	Whitesville	30.0	0.03	1	1,831	51	<\$100M	40.0	1,831	51	0
National Bk Of Davis	Davis	27.5	0.116	1	2,874	67	<\$100M	42.5	1,425	56	0
Bank One Wv Na	Huntington	22.5	0.007	0.344	15,983	92	\$1B-\$10B	12.5	1,498	46	0
Miners & Mrch Bk	Thomas	20.0	0.06	0.985	2,521	69	<\$100M	32.5	1,171	57	0
First Nb Of Williamson	Williamson	17.5	0.097	0.572	7,122	83	<\$100M	20.0	1,581	58	0

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Bank One Wheeling Steubenvil	Wheeling	15.0	0.024	0.345	8,723	64	\$100M-500M	10.0	1,093	26	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.