

Table 3A Expanded. Small Business Lending Institutions in West Virginia Using Call Report Data, June 2006

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Citizens NB of Elkins	Elkins	87.5	0.301	0.999	71,784	481	\$100M-500M	77.5	14,351	354	0
Poca Valley Bk	Walton	85.0	0.251	0.996	57,156	561	\$100M-500M	77.5	12,995	395	0.005
First Sentry Bk	Huntington	85.0	0.379	0.82	89,236	866	\$100M-500M	75.0	15,426	512	0
Grant Cty Bk	Petersburg	82.5	0.271	0.831	55,144	874	\$100M-500M	80.0	14,114	660	0
Main St Bk Corp	Wheeling	80.0	0.262	0.972	42,161	444	\$100M-500M	82.5	11,234	318	0
First Exch Bk	Mannington	77.5	0.235	1	34,211	396	\$100M-500M	60.0	6,253	270	0
Ameribank	Welch	77.5	0.167	0.759	26,137	432	\$100M-500M	77.5	3,575	314	0
Clear Mnt Bk	Bruceston Mills	72.5	0.194	0.878	52,015	776	\$100M-500M	80.0	14,268	580	0.002
Freedom Bk	Belington	72.5	0.294	0.735	36,550	362	\$100M-500M	55.0	6,898	236	0
Centra Bk	Morgantown	72.5	0.22	0.66	136,037	898	\$500M-\$1B	55.0	18,359	546	0
Community Bk of Parkersburg	Parkersburg	70.0	0.153	1	30,126	634	\$100M-500M	100.0	30,126	634	0.008
First NB	Ronceverte	70.0	0.25	0.698	53,130	448	\$100M-500M	47.5	7,703	262	0
Logan B&TC	Logan	70.0	0.184	1	35,043	380	\$100M-500M	65.0	7,979	284	0
First Century Bk NA	Bluefield	70.0	0.198	0.491	79,980	895	\$100M-500M	75.0	19,561	613	0
Bank of Monroe	Union	70.0	0.183	1	18,445	426	\$100M-500M	85.0	9,707	376	0
First Bk of Charleston	Charleston	70.0	0.33	0.855	33,595	341	\$100M-500M	57.5	6,190	218	0
Guaranty B&TC	Huntington	67.5	0.292	0.748	36,298	356	\$100M-500M	47.5	5,895	228	0
Calhoun Cty Bk	Grantsville	65.0	0.187	1	16,391	379	<\$100M	90.0	16,391	379	0
Bank of Romney	Romney	65.0	0.16	0.969	32,829	623	\$100M-500M	82.5	11,730	507	0
Traders Bk	Spencer	62.5	0.25	0.994	25,661	328	\$100M-500M	82.5	12,893	264	0.003
First Central Bk	Philippi	62.5	0.23	0.925	23,241	332	\$100M-500M	77.5	7,190	265	0
Huntington Federal Savings Bank	Huntington	62.5	0.061	0.893	23,663	90	\$100M-500M	42.5	911	16	0
First St Bk	Barboursville	60.0	0.272	0.676	39,492	324	\$100M-500M	35.0	5,227	178	0.004
Wesbanco Bk	Wheeling	60.0	0.14	0.519	569,894	6,270	\$1B-\$10B	60.0	103,592	4,166	0
Bank of Mingo	Williamson	60.0	0.183	1	19,324	292	\$100M-500M	95.0	19,324	292	0
First NB	Spencer	60.0	0.229	0.731	28,028	345	\$100M-500M	50.0	5,347	229	0
Mvb Bk Inc	Fairmont	60.0	0.239	0.702	40,349	310	\$100M-500M	30.0	4,590	147	0
Citizens Bk of Weston	Weston	57.5	0.221	0.701	31,993	351	\$100M-500M	52.5	6,307	234	0
Northern Hancock B&TC	Newell	57.5	0.352	1	9,017	127	<\$100M	75.0	9,017	127	0
BCBank	Philippi	57.5	0.301	0.702	31,548	217	\$100M-500M	30.0	3,960	120	0
Williamstown NB	Williamstown	57.5	0.267	0.786	24,584	253	<\$100M	47.5	4,754	154	0
City NB of WV	Charleston	55.0	0.068	0.603	172,054	1,992	\$1B-\$10B	80.0	89,307	1,520	0.005
United Bk	Parkersburg	55.0	0.058	0.191	219,245	6,936	\$1B-\$10B	65.0	137,386	6,436	0.003
Pendleton Cmnty Bk	Franklin	55.0	0.158	0.877	27,624	368	\$100M-500M	67.5	7,768	265	0
Progressive Bk NA	Wheeling	52.5	0.15	0.659	38,478	438	\$100M-500M	40.0	5,713	281	0.002
Jefferson Security Bk	Shepherdstown	52.5	0.151	0.783	35,571	389	\$100M-500M	42.5	5,471	265	0.001
Summit Cmnty Bk	Moorefield	52.5	0.103	0.374	74,289	804	\$500M-\$1B	52.5	17,598	594	0.001
Hancock County Savings Bank	Chester	52.5	0.022	1	5,801	57	\$100M-500M	82.5	5,801	57	0
Bank of Gassaway	Gassaway	50.0	0.107	1	15,992	331	\$100M-500M	57.5	5,566	264	0.002

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Boone Cty Bk	Madison	50.0	0.176	0.724	26,976	366	\$100M-500M	55.0	6,118	257	0.002
Putnam Cty Bk	Hurricane	50.0	0.121	0.54	54,099	558	\$100M-500M	50.0	10,661	368	0
FNB Bk Inc	Romney	50.0	0.166	0.965	21,761	232	\$100M-500M	37.5	3,961	159	0
Citizens First Bk	Ravenswood	50.0	0.172	1	10,354	144	<\$100M	60.0	4,079	113	0
First FS & LA of Ravenswood	Ravenswood	50.0	0.084	1	599	3	<\$100M	50.0	89	1	0
Pleasants Cty Bk	Saint Marys	47.5	0.198	1	9,602	94	<\$100M	27.5	1,553	62	0
Davis TC	Elkins	47.5	0.191	0.676	21,793	348	\$100M-500M	60.0	5,738	282	0
Pioneer Cmnty Bk	laeger	45.0	0.17	0.973	10,177	153	<\$100M	50.0	3,190	118	0
Union Bk	Middlebourne	45.0	0.164	0.895	20,385	251	\$100M-500M	55.0	5,338	174	0
First NB of Peterstown	Peterstown	45.0	0.175	1	7,405	128	<\$100M	75.0	7,405	128	0
Mountain Valley Bk NA	Elkins	45.0	0.204	0.723	18,233	240	<\$100M	42.5	3,829	170	0
Rock Br Cmnty Bk	Nitro	45.0	0.187	0.984	9,327	187	<\$100M	60.0	3,660	156	0
MCNB Bk&TC	Welch	42.5	0.156	0.615	35,013	240	\$100M-500M	20.0	3,898	124	0
Bank of Mt Hope	Mount Hope	42.5	0.164	0.939	13,284	171	<\$100M	45.0	3,441	118	0
Fayette Cty NB of Fayetteville	Fayetteville	42.5	0.149	1	9,671	97	<\$100M	30.0	1,724	64	0
First NB of St Marys	Saint Marys	42.5	0.196	1	6,648	91	<\$100M	42.5	1,609	64	0
Whitesville St Bk	Whitesville	40.0	0.091	1	5,646	151	<\$100M	70.0	5,646	151	0
First NB of Williamson	Williamson	40.0	0.16	0.928	15,662	147	<\$100M	30.0	3,004	105	0
Doolin Security Savings Bank	New Martinsville	40.0	0.012	1	459	1	<\$100M	10.0	-	-	0
Citizens Bk of Morgantown	Morgantown	37.5	0.178	1	6,043	72	<\$100M	35.0	1,395	54	0
Bank of Charles Town	Charles Town	37.5	0.101	0.617	29,587	266	\$100M-500M	30.0	4,793	167	0
First Federal Savings Bank	Sistersville	37.5	0.015	1	803	7	<\$100M	35.0	67	3	0
Clay Cty Bk	Clay	32.5	0.02	1	1,231	33	<\$100M	32.5	1,231	33	0
Miners & Mrch Bk	Thomas	32.5	0.025	1	1,040	49	<\$100M	30.0	775	44	0
Citizens NB Berkeley Springs	Berkeley Springs	32.5	0.072	0.765	19,583	227	\$100M-500M	27.5	3,470	151	0
Premier Bk Inc	Martinsburg	32.5	0.16	0.967	6,699	56	<\$100M	12.5	804	30	0
West Union Bk	West Union	30.0	0.124	0.684	11,320	168	<\$100M	30.0	2,740	113	0
Harrison Cty Bk	Lost Creek	30.0	0.083	1	6,031	98	<\$100M	65.0	6,031	98	0
First NB In West Union	West Union	27.5	0.138	0.88	9,449	89	<\$100M	20.0	1,532	55	0
Peoples Bk Of Mullens	Mullens	25.0	0.035	0.987	3,883	44	\$100M-500M	22.5	760	30	0
Capon VALley Bk	Wardensville	22.5	0.089	0.529	11,721	146	\$100M-500M	22.5	3,082	100	0

Note: Some states may have banks that are not ranked (NR) under the Total Rank column.

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

Table 3B Expanded. Micro Business Lending Institutions in West Virginia Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	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)
Community Bk of Parkersburg	Parkersburg	WV	100.0	0.153	1	30,126	634	\$100M-500M	70.0	30,126	634	0.008
Bank of Mingo	Williamson	WV	95.0	0.183	1	19,324	292	\$100M-500M	60.0	19,324	292	0
Calhoun Cty Bk	Grantsville	WV	90.0	0.187	1	16,391	379	<\$100M	65.0	16,391	379	0
Bank of Monroe	Union	WV	85.0	0.096	0.526	9,707	376	\$100M-500M	70.0	18,445	426	0
Hancock County Savings Bank	Chester	WV	82.5	0.022	1	5,801	57	\$100M-500M	52.5	5,801	57	0
Main St Bk Corp	Wheeling	WV	82.5	0.07	0.259	11,234	318	\$100M-500M	80.0	42,161	444	0
Bank of Romney	Romney	WV	82.5	0.057	0.346	11,730	507	\$100M-500M	65.0	32,829	623	0
Traders Bk	Spencer	WV	82.5	0.126	0.5	12,893	264	\$100M-500M	62.5	25,661	328	0.003
Grant Cty Bk	Petersburg	WV	80.0	0.069	0.213	14,114	660	\$100M-500M	82.5	55,144	874	0
Clear MNT Bk	Bruceston Mills	WV	80.0	0.053	0.241	14,268	580	\$100M-500M	72.5	52,015	776	0.002
City NB of WV	Charleston	WV	80.0	0.036	0.313	89,307	1,520	\$1B-\$10B	55.0	172,054	1,992	0.005
Ameribank	Welch	WV	77.5	0.023	0.104	3,575	314	\$100M-500M	77.5	26,137	432	0
First Central Bk	Philippi	WV	77.5	0.071	0.286	7,190	265	\$100M-500M	62.5	23,241	332	0
Poca Valley Bk	Walton	WV	77.5	0.057	0.227	12,995	395	\$100M-500M	85.0	57,156	561	0.005
Citizens NB of Elkins	Elkins	WV	77.5	0.06	0.2	14,351	354	\$100M-500M	87.5	71,784	481	0
First NB of Peterstown	Peterstown	WV	75.0	0.175	1	7,405	128	<\$100M	45.0	7,405	128	0
Northern Hancock B&TC	Newell	WV	75.0	0.352	1	9,017	127	<\$100M	57.5	9,017	127	0
First Sentry Bk	Huntington	WV	75.0	0.066	0.142	15,426	512	\$100M-500M	85.0	89,236	866	0
First Century Bk NA	Bluefield	WV	75.0	0.048	0.12	19,561	613	\$100M-500M	70.0	79,980	895	0
Whitesville St Bk	Whitesville	WV	70.0	0.091	1	5,646	151	<\$100M	40.0	5,646	151	0
Pendleton Cmnty Bk	Franklin	WV	67.5	0.044	0.247	7,768	265	\$100M-500M	55.0	27,624	368	0
Harrison Cty Bk	Lost Creek	WV	65.0	0.083	1	6,031	98	<\$100M	30.0	6,031	98	0
Logan B&TC	Logan	WV	65.0	0.042	0.228	7,979	284	\$100M-500M	70.0	35,043	380	0
United Bk	Parkersburg	WV	65.0	0.036	0.12	137,386	6,436	\$1B-\$10B	55.0	219,245	6,936	0.003
Rock BR Cmnty Bk	Nitro	WV	60.0	0.073	0.386	3,660	156	<\$100M	45.0	9,327	187	0
Citizens First Bk	Ravenswood	WV	60.0	0.068	0.394	4,079	113	<\$100M	50.0	10,354	144	0
Davis TC	Elkins	WV	60.0	0.05	0.178	5,738	282	\$100M-500M	47.5	21,793	348	0
First Exch Bk	Mannington	WV	60.0	0.043	0.183	6,253	270	\$100M-500M	77.5	34,211	396	0
Wesbanco Bk	Wheeling	WV	60.0	0.025	0.094	103,592	4,166	\$1B-\$10B	60.0	569,894	6,270	0
Bank of Gassaway	Gassaway	WV	57.5	0.037	0.348	5,566	264	\$100M-500M	50.0	15,992	331	0.002
First Bk of Charleston	Charleston	WV	57.5	0.061	0.157	6,190	218	\$100M-500M	70.0	33,595	341	0
Union Bk	Middlebourne	WV	55.0	0.043	0.234	5,338	174	\$100M-500M	45.0	20,385	251	0
Boone Cty Bk	Madison	WV	55.0	0.04	0.164	6,118	257	\$100M-500M	50.0	26,976	366	0.002
Freedom Bk	Belington	WV	55.0	0.055	0.139	6,898	236	\$100M-500M	72.5	36,550	362	0
Centra Bk	Morgantown	WV	55.0	0.03	0.089	18,359	546	\$500M-\$1B	72.5	136,037	898	0
Citizens Bk of Weston	Weston	WV	52.5	0.044	0.138	6,307	234	\$100M-500M	57.5	31,993	351	0
Summit Cmnty Bk	Moorefield	WV	52.5	0.024	0.089	17,598	594	\$500M-\$1B	52.5	74,289	804	0.001

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First FS & LA of Ravenswood	Ravenswood	WV	50.0	0.013	0.149	89	1	<\$100M	50.0	599	3	0
Pioneer Cmnty Bk	laeger	WV	50.0	0.053	0.305	3,190	118	<\$100M	45.0	10,177	153	0
First NB	Spencer	WV	50.0	0.044	0.139	5,347	229	\$100M-500M	60.0	28,028	345	0
Putnam Cty Bk	Hurricane	WV	50.0	0.024	0.106	10,661	368	\$100M-500M	50.0	54,099	558	0
Williamstown NB	Williamstown	WV	47.5	0.052	0.152	4,754	154	<\$100M	57.5	24,584	253	0
Guaranty B&TC	Huntington	WV	47.5	0.047	0.121	5,895	228	\$100M-500M	67.5	36,298	356	0
First NB	Ronceverte	WV	47.5	0.036	0.101	7,703	262	\$100M-500M	70.0	53,130	448	0
Bank of Mt Hope	Mount Hope	WV	45.0	0.043	0.243	3,441	118	<\$100M	42.5	13,284	171	0
Huntington Federal Savings B	Huntington	WV	42.5	0.002	0.034	911	16	\$100M-500M	62.5	23,663	90	0
First NB of St Marys	Saint Marys	WV	42.5	0.047	0.242	1,609	64	<\$100M	42.5	6,648	91	0
Mountain Valley Bk NA	Elkins	WV	42.5	0.043	0.152	3,829	170	<\$100M	45.0	18,233	240	0
Jefferson Security Bk	Shepherdstown	WV	42.5	0.023	0.12	5,471	265	\$100M-500M	52.5	35,571	389	0.001
Progressive Bk NA	Wheeling	WV	40.0	0.022	0.098	5,713	281	\$100M-500M	52.5	38,478	438	0.002
FNB Bk Inc	Romney	WV	37.5	0.03	0.176	3,961	159	\$100M-500M	50.0	21,761	232	0
First Federal Savings Bank	Sistersville	WV	35.0	0.001	0.083	67	3	<\$100M	37.5	803	7	0
Citizens Bk of Morgantown	Morgantown	WV	35.0	0.041	0.231	1,395	54	<\$100M	37.5	6,043	72	0
First St Bk	Barboursville	WV	35.0	0.036	0.09	5,227	178	\$100M-500M	60.0	39,492	324	0.004
Clay Cty Bk	Clay	WV	32.5	0.02	1	1,231	33	<\$100M	32.5	1,231	33	0
Miners & Mrch Bk	Thomas	WV	30.0	0.019	0.745	775	44	<\$100M	32.5	1,040	49	0
Fayette Cty NB of Fayettevil	Fayetteville	WV	30.0	0.027	0.178	1,724	64	<\$100M	42.5	9,671	97	0
West Union Bk	West Union	WV	30.0	0.03	0.166	2,740	113	<\$100M	30.0	11,320	168	0
First NB of Williamson	Williamson	WV	30.0	0.031	0.178	3,004	105	<\$100M	40.0	15,662	147	0
BCBank	Philippi	WV	30.0	0.038	0.088	3,960	120	\$100M-500M	57.5	31,548	217	0
MVB Bk Inc	Fairmont	WV	30.0	0.027	0.08	4,590	147	\$100M-500M	60.0	40,349	310	0
Bank of Charles Town	Charles Town	WV	30.0	0.016	0.1	4,793	167	\$100M-500M	37.5	29,587	266	0
Pleasants Cty Bk	Saint Marys	WV	27.5	0.032	0.162	1,553	62	<\$100M	47.5	9,602	94	0
Citizens NB Berkeley Springs	Berkeley Springs	WV	27.5	0.013	0.136	3,470	151	\$100M-500M	32.5	19,583	227	0
Peoples Bk of Mullens	Mullens	WV	22.5	0.007	0.193	760	30	\$100M-500M	25.0	3,883	44	0
Capon Valley Bk	Wardensville	WV	22.5	0.023	0.139	3,082	100	\$100M-500M	22.5	11,721	146	0
First NB in West Union	West Union	WV	20.0	0.022	0.143	1,532	55	<\$100M	27.5	9,449	89	0
MCNB Bk&TC	Welch	WV	20.0	0.017	0.068	3,898	124	\$100M-500M	42.5	35,013	240	0
Premier Bk Inc	Martinsburg	WV	12.5	0.019	0.116	804	30	<\$100M	32.5	6,699	56	0
Doolin Security Savings Bank	New Martinsville	WV	10.0	0	0	-	-	<\$100M	40.0	459	1	0

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