

Table A.2 Small Business Lending in West Virginia Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL	Number or SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Traders Bk	Spencer	82.5	10.0	5.0	9.0	9.0	\$100M-500M	43,955	894	92.5	92.5
Boone Cty Bk	Madison	82.5	9.0	10.0	8.0	6.0	\$100M-500M	31,844	323	50.0	40.0
Bruceton Bk	Bruceton Mills	82.5	8.0	9.0	8.0	8.0	\$100M-500M	28,350	446	65.0	65.0
Calhoun Cty Bk	Grantsville	82.5	10.0	7.0	7.0	9.0	<\$100M	24,418	767	90.0	92.5
Belmont Nb	Wheeling	80.0	10.0	4.0	9.0	9.0	\$100M-500M	68,282	878	75.0	70.0
First Sentry Bk	Huntington	80.0	10.0	4.0	9.0	9.0	\$100M-500M	50,676	720	85.0	72.5
Logan B&Tc	Logan	77.5	9.0	6.0	8.0	8.0	\$100M-500M	33,825	496	72.5	67.5
First Century Bk Na	Bluefield	75.0	9.0	2.0	10.0	9.0	\$100M-500M	78,442	975	67.5	65.0
One Valley Bk Of Mercer Cty	Princeton	72.5	7.0	4.0	9.0	9.0	\$100M-500M	56,337	784	72.5	62.5
First Nb	Ronceverte	72.5	10.0	5.0	8.0	6.0	\$100M-500M	31,409	270	35.0	30.0
Davis Tc	Elkins	72.5	8.0	6.0	7.0	8.0	\$100M-500M	22,036	546	60.0	72.5
City Nb Of Wv	Charleston	72.5	6.0	3.0	10.0	10.0	\$1B-\$10B	422,283	7,034	75.0	72.5
Citizens Southern Bk	Beckley	72.5	9.0	10.0	5.0	5.0	<\$100M	13,958	219	55.0	42.5
Progressive Bk Na	Wheeling	70.0	9.0	3.0	8.0	8.0	\$100M-500M	34,743	513	57.5	52.5
Grant Cty Bk	Petersburg	70.0	9.0	4.0	7.0	8.0	\$100M-500M	27,128	459	67.5	70.0
One Valley Bk	Morgantown	70.0	6.0	2.0	10.0	10.0	\$500M-\$1B	158,046	1,234	62.5	70.0
F&M Bk-Wv	Ranson	67.5	7.0	3.0	9.0	8.0	\$100M-500M	50,986	653	65.0	55.0
Bank Of Romney	Romney	67.5	6.0	5.0	7.0	9.0	\$100M-500M	22,112	700	82.5	82.5
Bank Of Gassaway	Gassaway	67.5	6.0	7.0	6.0	8.0	\$100M-500M	17,530	502	82.5	87.5
Belington Bk	Belington	67.5	9.0	4.0	7.0	7.0	<\$100M	23,655	404	70.0	62.5
One Valley Bk East Na	Martinsburg	65.0	6.0	2.0	9.0	9.0	\$100M-500M	72,713	1,156	62.5	67.5
One Valley Bk South Inc	Summersville	65.0	4.0	3.0	9.0	10.0	\$100M-500M	55,189	1,445	72.5	75.0
Pendleton Cty Bk	Franklin	65.0	7.0	6.0	6.0	7.0	\$100M-500M	20,789	412	80.0	87.5
Citizens Nb Berkeley Springs	Berkeley Springs	65.0	4.0	9.0	6.0	7.0	\$100M-500M	18,449	427	70.0	67.5
First Nb Of St Marys	Saint Marys	65.0	10.0	8.0	4.0	4.0	<\$100M	11,522	171	65.0	50.0
Putnam Cty Bk	Hurricane	62.5	6.0	2.0	9.0	8.0	\$100M-500M	66,012	687	52.5	45.0
Community Bk Of Parkersburg	Parkersburg	62.5	5.0	9.0	6.0	5.0	\$100M-500M	17,483	225	77.5	85.0
First St Bk	Barboursville	62.5	7.0	7.0	5.0	6.0	<\$100M	14,026	303	50.0	52.5
Clay Cty Bk	Clay	62.5	8.0	8.0	5.0	4.0	<\$100M	11,799	208	77.5	82.5
South Br Valley Nb Moorefiel	Moorefield	60.0	7.0	2.0	8.0	7.0	\$100M-500M	27,251	367	50.0	42.5
Poca Valley Bk	Walton	60.0	4.0	8.0	6.0	6.0	\$100M-500M	17,567	316	80.0	87.5
United Nb	Parkersburg	60.0	3.0	1.0	10.0	10.0	\$1B-\$10B	410,469	8,753	60.0	65.0
Wesbanco Bk	Wheeling	60.0	3.0	1.0	10.0	10.0	\$1B-\$10B	271,799	4,654	62.5	60.0
Bank One Wv Na	Huntington	60.0	3.0	1.0	10.0	10.0	\$1B-\$10B	222,032	2,372	57.5	55.0
First Nb	Spencer	60.0	9.0	3.0	7.0	5.0	<\$100M	23,317	220	50.0	47.5
Citizens Bk Of Morgantown	Morgantown	60.0	8.0	9.0	3.0	4.0	<\$100M	6,402	153	70.0	75.0
Guaranty B&Tc	Huntington	60.0	10.0	5.0	6.0	3.0	<\$100M	14,692	128	45.0	32.5
Rock Br Cmnty Bk	Nitro	60.0	8.0	10.0	2.0	4.0	<\$100M	4,793	145	67.5	72.5
Jefferson Security Bk	Shepherdstown	57.5	5.0	4.0	7.0	7.0	\$100M-500M	22,400	347	57.5	52.5
One Valley Bk Na	Charleston	57.5	2.0	1.0	10.0	10.0	\$1B-\$10B	228,837	4,590	57.5	65.0
Bank Of Philippi	Philippi	57.5	5.0	10.0	4.0	4.0	<\$100M	10,524	176	35.0	52.5
Williamstown Nb	Williamstown	57.5	7.0	9.0	4.0	3.0	<\$100M	11,712	135	45.0	42.5
Monongahela Valley Bk	Fairmont	57.5	7.0	10.0	3.0	3.0	<\$100M	7,657	108	52.5	35.0
One Valley Bk Of Huntington	Huntington	55.0	5.0	2.0	8.0	7.0	\$100M-500M	30,862	371	55.0	40.0

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
First Exch Bk	Mannington	55.0	8.0	4.0	5.0	5.0	<\$100M	14,188	219	55.0	57.5
One Valley Bk North	Moundsville	52.5	3.0	3.0	8.0	7.0	\$100M-500M	28,774	383	50.0	45.0
Citizens Bk Of Weston	Weston	52.5	7.0	2.0	6.0	6.0	\$100M-500M	19,928	280	55.0	47.5
Bank Of Charles Town	Charles Town	52.5	2.0	10.0	5.0	4.0	\$100M-500M	12,604	189	32.5	32.5
First Nb Of Romney	Romney	52.5	2.0	9.0	4.0	6.0	\$100M-500M	9,764	279	52.5	52.5
Terra Alta Bk	Terra Alta	50.0	4.0	8.0	3.0	5.0	<\$100M	7,336	239	65.0	75.0
West Union Bk	West Union	50.0	5.0	5.0	5.0	5.0	<\$100M	12,501	247	75.0	77.5
Mcdowell Cty Nb In Welch	Welch	47.5	5.0	3.0	6.0	5.0	\$100M-500M	15,919	230	30.0	30.0
Capon Valley Bk	Wardensville	45.0	4.0	5.0	5.0	4.0	<\$100M	12,322	166	65.0	75.0
Union Bk Of Tyler Cty	Middlebourne	45.0	6.0	4.0	4.0	4.0	<\$100M	9,935	175	45.0	37.5
Fayette Cty Nb Of Fayettevil	Fayetteville	45.0	6.0	6.0	3.0	3.0	<\$100M	8,431	122	37.5	32.5
Bank Of Mingo	Naugatuck	45.0	3.0	7.0	3.0	5.0	<\$100M	7,352	218	65.0	70.0
First Nb In West Union	West Union	45.0	4.0	9.0	3.0	2.0	<\$100M	6,601	93	60.0	70.0
Northern Hancock B&Tc	Newell	45.0	8.0	7.0	2.0	1.0	<\$100M	3,546	66	47.5	42.5
Mountain Valley Bk Na	Elkins	42.5	4.0	3.0	4.0	6.0	<\$100M	9,730	274	52.5	52.5
National Bk Of Davis	Davis	42.5	8.0	6.0	1.0	2.0	<\$100M	3,262	72	50.0	45.0
Bank One Wheeling Steubenvil	Wheeling	40.0	1.0	2.0	7.0	6.0	\$100M-500M	21,800	282	40.0	30.0
Bank Of Greenville	Greenville	40.0	5.0	7.0	2.0	2.0	<\$100M	3,665	91	52.5	62.5
Bank Of Mt Hope	Mount Hope	40.0	4.0	6.0	3.0	3.0	<\$100M	6,681	130	45.0	35.0
Bank Of Monroe	Union	37.5	2.0	8.0	2.0	3.0	<\$100M	4,659	133	42.5	40.0
Potomac Valley Bk	Petersburg	35.0	3.0	5.0	4.0	2.0	\$100M-500M	10,404	88	20.0	15.0
Harrison Cty Bk	Lost Creek	35.0	3.0	6.0	2.0	3.0	<\$100M	5,563	105	52.5	60.0
Miners & Mrch Bk	Thomas	35.0	2.0	9.0	1.0	2.0	<\$100M	2,890	70	15.0	25.0
Stockmans Bk Of Harman	Harman	35.0	5.0	7.0	1.0	1.0	<\$100M	1,561	68	52.5	52.5
Citizens Nb Of Elkins	Elkins	32.5	1.0	1.0	4.0	7.0	\$100M-500M	10,634	350	42.5	50.0
Progressive Bk Na-Buckhannon	Buckhannon	32.5	1.0	10.0	1.0	1.0	<\$100M	2,385	40	42.5	55.0
Capital St Bk	Charleston	30.0	3.0	1.0	5.0	3.0	\$100M-500M	12,065	114	22.5	15.0
Peoples Bk Of Mullens	Mullens	30.0	1.0	7.0	2.0	2.0	\$100M-500M	4,264	97	35.0	47.5
Whitesville St Bk	Whitesville	30.0	1.0	8.0	1.0	2.0	<\$100M	2,437	76	35.0	45.0
Barbour Cty Bk	Philippi	27.5	1.0	8.0	1.0	1.0	<\$100M	2,414	47	15.0	22.5
First Nb Of Peterstown	Peterstown	27.5	1.0	8.0	1.0	1.0	<\$100M	1,979	65	37.5	50.0
Pleasants Cty Bk	Saint Marys	25.0	2.0	5.0	2.0	1.0	<\$100M	3,901	65	25.0	27.5
Pioneer Cmnty Bk	Iaeger	22.5	1.0	6.0	1.0	1.0	<\$100M	2,258	57	30.0	42.5
First Nb Of Williamson	Williamson	20.0	2.0	1.0	3.0	2.0	<\$100M	6,394	69	10.0	10.0
Centra Bk	Morgantown	15.0	2.0	1.0	2.0	1.0	<\$100M	3,596	38	12.5	10.0

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.