

Table 3A Expanded. Small Business Lending Institutions in West Virginia Using Call Report Data, June 2005

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Wesbanco Bk	Wheeling	87.5	0.25	1	1,119,653	21,832	\$1B-\$10B	97.5	1,119,653	21,832	0
First Sentry Bk	Huntington	87.5	0.397	0.857	83,941	877	\$100M-500M	77.5	14,464	549	0
First Bk of Charleston	Charleston	85.0	0.457	1	34,722	321	<\$100M	87.5	18,420	276	0
Poca Valley Bk	Walton	82.5	0.214	1	45,612	465	\$100M-500M	72.5	12,257	338	0.005
Main St Bk Corp	Wheeling	82.5	0.258	1	34,584	345	\$100M-500M	65.0	8,409	247	0
Grant Cty Bk	Petersburg	80.0	0.259	0.842	46,113	702	\$100M-500M	75.0	11,494	532	0
Centra Bk	Morgantown	77.5	0.243	0.714	120,054	785	\$100M-500M	55.0	15,775	476	0
First NB	Spencer	75.0	0.293	0.794	35,457	416	\$100M-500M	65.0	8,009	287	0
Ameribank	Welch	75.0	0.253	0.94	34,323	467	\$100M-500M	47.5	4,756	349	0
Guaranty B&TB	Huntington	72.5	0.355	0.791	40,472	351	\$100M-500M	55.0	7,128	225	0
Community Bk of Parkersburg	Parkersburg	70.0	0.143	1	27,505	543	\$100M-500M	97.5	27,505	543	0.008
First Century Bk NA	Bluefield	70.0	0.2	0.567	76,839	907	\$100M-500M	72.5	18,893	630	0
Freedom Bk	Belington	70.0	0.298	0.832	34,158	315	\$100M-500M	50.0	5,996	213	0
First NB	Ronceverte	70.0	0.23	0.704	50,137	426	\$100M-500M	47.5	8,317	251	0
Calhoun Cty Bk	Grantsville	67.5	0.205	1	17,883	414	<\$100M	92.5	17,883	414	0
Union Bk	Middlebourne	67.5	0.257	1	21,944	350	<\$100M	92.5	21,944	350	0
Bruceton Bk	Bruceton Mills	67.5	0.197	0.772	35,576	652	\$100M-500M	85.0	15,305	483	0.003
Traders Bk	Spencer	67.5	0.277	0.819	28,736	354	\$100M-500M	85.0	14,980	293	0.003
Bank of Romney	Romney	65.0	0.155	0.968	30,141	643	\$100M-500M	77.5	11,145	527	0
Citizens NB of Elkins	Elkins	65.0	0.17	0.6	38,271	517	\$100M-500M	67.5	11,201	409	0
Summit Cmnty Bk	Moorefield	65.0	0.16	0.453	100,757	969	\$500M-\$1B	65.0	22,419	674	0.001
Logan B&TC	Logan	65.0	0.167	1	30,594	394	\$100M-500M	65.0	8,530	304	0
Terra Alta Bk	Terra Alta	65.0	0.237	1	17,659	244	<\$100M	57.5	4,757	205	0.001
Bank of Mingo	Naugatuck	62.5	0.163	1	17,142	382	\$100M-500M	95.0	17,142	382	0
First Central Bk	Philippi	62.5	0.258	0.913	24,104	313	<\$100M	67.5	7,431	258	0
Citizens Bk of Weston	Weston	62.5	0.24	0.712	33,587	355	\$100M-500M	50.0	6,819	247	0
First St Bk	Barboursville	62.5	0.278	0.769	35,423	302	\$100M-500M	42.5	5,564	178	0.003
Williamstown NB	Williamstown	62.5	0.285	0.791	25,988	245	<\$100M	42.5	4,684	144	0
Bank of Monroe	Union	60.0	0.167	1	16,445	341	<\$100M	77.5	8,439	293	0
Northern Hancock B&TC	Newell	60.0	0.31	1	7,811	112	<\$100M	72.5	7,811	112	0
Pendleton Cty Bk	Franklin	60.0	0.165	0.954	27,722	407	\$100M-500M	70.0	8,625	307	0.002
City NB of WY	Charleston	60.0	0.082	0.67	205,754	2,238	\$1B-\$10B	62.5	42,837	1,511	0.006
First Exch Bk	Mannington	60.0	0.2	0.868	26,906	343	\$100M-500M	52.5	6,201	244	0
Citizens First Bk	Ravenswood	60.0	0.207	1	11,540	135	<\$100M	52.5	3,802	97	0
Progressive Bk NA	Wheeling	60.0	0.158	0.645	42,295	486	\$100M-500M	47.5	6,662	318	0.003
United Bk	Parkersburg	57.5	0.054	0.196	200,098	6,674	\$1B-\$10B	62.5	125,926	6,237	0.003
First NB of St Marys	Saint Marys	57.5	0.245	1	8,546	103	<\$100M	45.0	1,944	69	0
Bank of Gassaway	Gassaway	55.0	0.105	1	17,324	380	\$100M-500M	65.0	6,448	308	0.001
Putnam Cty Bk	Hurricane	55.0	0.108	0.55	49,676	520	\$100M-500M	50.0	10,152	346	0
Jefferson Security Bk	Shepherdstown	55.0	0.126	0.779	27,785	385	\$100M-500M	47.5	5,777	277	0.001
Boone Cty Bk	Madison	52.5	0.167	0.725	26,121	361	\$100M-500M	55.0	6,824	272	0.002
Bank of MT Hope	Mount Hope	52.5	0.18	1	13,457	158	<\$100M	40.0	3,054	104	0
MVB Bk Inc	Fairmont	52.5	0.228	0.703	27,128	252	\$100M-500M	27.5	3,429	130	0

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		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Davis TC	Elkins	50.0	0.183	0.663	21,391	393	\$100M-500M	65.0	6,485	331	0
Rock Br Cmnty Bk	Nitro	50.0	0.194	0.991	8,769	172	<\$100M	60.0	3,670	147	0
West Union Bk	West Union	50.0	0.173	1	15,937	177	<\$100M	55.0	4,960	133	0
Pioneer Cmnty Bk	laeger	47.5	0.174	1	10,162	169	<\$100M	65.0	5,131	146	0
Mountain Valley Bk NA	Elkins	45.0	0.186	0.717	16,873	244	<\$100M	50.0	4,641	179	0
Citizens Bk of Morgantown	Morgantown	45.0	0.165	1	6,057	74	<\$100M	40.0	1,752	59	0
First NB in West Union	West Union	45.0	0.123	1	8,387	92	<\$100M	30.0	1,778	66	0
Bank Of Charles Town	Charles Town	42.5	0.118	0.688	31,107	291	\$100M-500M	32.5	5,011	184	0
Pleasants Cty Bk	Saint Marys	42.5	0.191	1	9,090	92	<\$100M	32.5	1,883	63	0
First NB of Peterstown	Peterstown	40.0	0.134	1	5,513	144	<\$100M	70.0	5,513	144	0
MCNB Bk&TC	Welch	40.0	0.124	0.574	28,745	224	\$100M-500M	27.5	3,981	125	0
Fayette Cty NB of Fayetteville	Fayetteville	37.5	0.113	1	7,703	107	<\$100M	70.0	7,703	107	0
Hancock County Savings Bank	Chester	37.5	0.024	1	6,447	64	\$100M-500M	47.5	6,447	64	0
Citizens NB Berkeley Springs	Berkeley Springs	37.5	0.081	0.779	19,845	243	\$100M-500M	35.0	3,801	165	0
Peoples Bk of Mullens	Mullens	37.5	0.088	1	10,054	51	\$100M-500M	10.0	634	27	0
Harrison Cty Bk	Lost Creek	32.5	0.087	1	6,611	111	<\$100M	67.5	6,611	111	0
National Bk of Davis	Davis	32.5	0.1	1	2,493	58	<\$100M	45.0	1,285	50	0
Capon Valley Bk	Wardensville	32.5	0.108	0.597	14,312	164	\$100M-500M	35.0	3,643	113	0
First FS & LA of Ravenswood	Ravenswood	32.5	0.041	1	282	2	<\$100M	25.0	90	1	0
First Federal Savings Bank	Sistersville	32.5	0.019	1	912	4	<\$100M	10.0	81	2	0
Whitesville St Bk	Whitesville	30.0	0.037	1	2,202	54	<\$100M	45.0	2,202	54	0
Miners & Mrch Bk	Thomas	30.0	0.034	1	1,408	38	<\$100M	27.5	603	30	0
Huntington Federal Savings B	Huntington	30.0	0.039	0.846	16,014	70	\$100M-500M	10.0	958	16	0
Clay Cty Bk	Clay	27.5	0.043	1	2,439	42	<\$100M	50.0	2,439	42	0
First NB of Williamson	Williamson	20.0	0.075	0.462	6,445	98	<\$100M	25.0	1,972	74	0
FNB Bk Inc	Romney	15.0	0.053	0.402	6,600	51	\$100M-500M	10.0	548	29	0
BCbank	Philippi	15.0	0.06	0.139	5,819	30	<\$100M	10.0	247	12	0
Doolin Security Savings Bank	New Martinsville	NR	0		0	0	<\$100M	NR	0	0	0

Note: Small businesses seeking loans 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/.

Source: U.S Small Business Administration, office of Advocacy, office of Economic Research, from the call report data collected by the Federal Reserve.

Table 3B Expanded. Micro Business Lending Institutions in West Virginia Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Wesbanco Bk	WV	97.5	0.25	1	1,119,653	21,832	\$1B-\$10B	87.5	1,119,653	21,832	0
Community Bk Of Parkersburg	WV	97.5	0.143	1	27,505	543	\$100M-500M	70.0	27,505	543	0.008
Bank of Mingo	WV	95.0	0.163	1	17,142	382	\$100M-500M	62.5	17,142	382	0
Calhoun Cty Bk	WV	92.5	0.205	1	17,883	414	<\$100M	67.5	17,883	414	0
Union Bk	WV	92.5	0.257	1	21,944	350	<\$100M	67.5	21,944	350	0
First Bk of Charleston	WV	87.5	0.242	0.53	18,420	276	<\$100M	85.0	34,722	321	0
Bruceton Bk	WV	85.0	0.085	0.332	15,305	483	\$100M-500M	67.5	35,576	652	0.003
Traders Bk	WV	85.0	0.145	0.427	14,980	293	\$100M-500M	67.5	28,736	354	0.003
First Sentry Bk	WV	77.5	0.068	0.148	14,464	549	\$100M-500M	87.5	83,941	877	0
Bank of Romney	WV	77.5	0.057	0.358	11,145	527	\$100M-500M	65.0	30,141	643	0
Bank of Monroe	WV	77.5	0.086	0.513	8,439	293	<\$100M	60.0	16,445	341	0
Grant Cty Bk	WV	75.0	0.064	0.21	11,494	532	\$100M-500M	80.0	46,113	702	0
Poca Valley Bk	WV	72.5	0.057	0.269	12,257	338	\$100M-500M	82.5	45,612	465	0.005
First Century Bk NA	WV	72.5	0.049	0.139	18,893	630	\$100M-500M	70.0	76,839	907	0
Northern Hancock B&TC	WV	72.5	0.31	1	7,811	112	<\$100M	60.0	7,811	112	0
Pendleton Cty Bk	WV	70.0	0.051	0.297	8,625	307	\$100M-500M	60.0	27,722	407	0.002
First NB of Peterstown	WV	70.0	0.134	1	5,513	144	<\$100M	40.0	5,513	144	0
Fayette Cty NB of Fayettevil	WV	70.0	0.113	1	7,703	107	<\$100M	37.5	7,703	107	0
Citizens NB of Elkins	WV	67.5	0.05	0.175	11,201	409	\$100M-500M	65.0	38,271	517	0
First Central Bk	WV	67.5	0.079	0.281	7,431	258	<\$100M	62.5	24,104	313	0
Harrison Cty Bk	WV	67.5	0.087	1	6,611	111	<\$100M	32.5	6,611	111	0
Main St Bk Corp	WV	65.0	0.063	0.243	8,409	247	\$100M-500M	82.5	34,584	345	0
First NB	WV	65.0	0.066	0.179	8,009	287	\$100M-500M	75.0	35,457	416	0
Summit Cmnty Bk	WV	65.0	0.036	0.101	22,419	674	\$500M-\$1B	65.0	100,757	969	0.001
Logan B&TC	WV	65.0	0.047	0.279	8,530	304	\$100M-500M	65.0	30,594	394	0
Bank of Gassaway	WV	65.0	0.039	0.372	6,448	308	\$100M-500M	55.0	17,324	380	0.001
Davis TC	WV	65.0	0.056	0.201	6,485	331	\$100M-500M	50.0	21,391	393	0
Pioneer Cmnty Bk	WV	65.0	0.088	0.505	5,131	146	<\$100M	47.5	10,162	169	0
City NB of WV	WV	62.5	0.017	0.14	42,837	1,511	\$1B-\$10B	60.0	205,754	2,238	0.006
United Bk	WV	62.5	0.034	0.123	125,926	6,237	\$1B-\$10B	57.5	200,098	6,674	0.003
Rock Br Cmnty Bk	WV	60.0	0.081	0.415	3,670	147	<\$100M	50.0	8,769	172	0
Terra Alta Bk	WV	57.5	0.064	0.269	4,757	205	<\$100M	65.0	17,659	244	0.001
Centra Bk	WV	55.0	0.032	0.094	15,775	476	\$100M-500M	77.5	120,054	785	0
Guaranty B&TC	WV	55.0	0.063	0.139	7,128	225	\$100M-500M	72.5	40,472	351	0
Boone Cty Bk	WV	55.0	0.044	0.189	6,824	272	\$100M-500M	52.5	26,121	361	0.002
West Union Bk	WV	55.0	0.054	0.311	4,960	133	<\$100M	50.0	15,937	177	0
First Exch Bk	WV	52.5	0.046	0.2	6,201	244	\$100M-500M	60.0	26,906	343	0
Citizens First Bk	WV	52.5	0.068	0.329	3,802	97	<\$100M	60.0	11,540	135	0
Freedom Bk	WV	50.0	0.052	0.146	5,996	213	\$100M-500M	70.0	34,158	315	0
Citizens Bk of Weston	WV	50.0	0.049	0.145	6,819	247	\$100M-500M	62.5	33,587	355	0

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Putnam Cty Bk	WV	50.0	0.022	0.112	10,152	346	\$100M-500M	55.0	49,676	520	0
Mountain Valley Bk NA	WV	50.0	0.051	0.197	4,641	179	<\$100M	45.0	16,873	244	0
Clay Cty Bk	WV	50.0	0.043	1	2,439	42	<\$100M	27.5	2,439	42	0
Ameribank	WV	47.5	0.035	0.13	4,756	349	\$100M-500M	75.0	34,323	467	0
First NB	WV	47.5	0.038	0.117	8,317	251	\$100M-500M	70.0	50,137	426	0
Progressive Bk NA	WV	47.5	0.025	0.102	6,662	318	\$100M-500M	60.0	42,295	486	0.003
Jefferson Security Bk	WV	47.5	0.026	0.162	5,777	277	\$100M-500M	55.0	27,785	385	0.001
Hancock County Savings Bank	WV	47.5	0.024	1	6,447	64	\$100M-500M	37.5	6,447	64	0
First NB of St Marys	WV	45.0	0.056	0.227	1,944	69	<\$100M	57.5	8,546	103	0
National Bk of Davis	WV	45.0	0.051	0.515	1,285	50	<\$100M	32.5	2,493	58	0
Whitesville St Bk	WV	45.0	0.037	1	2,202	54	<\$100M	30.0	2,202	54	0
First St Bk	WV	42.5	0.044	0.121	5,564	178	\$100M-500M	62.5	35,423	302	0.003
Williamstown NB	WV	42.5	0.051	0.143	4,684	144	<\$100M	62.5	25,988	245	0
Bank of Mt Hope	WV	40.0	0.041	0.227	3,054	104	<\$100M	52.5	13,457	158	0
Citizens Bk of Morgantown	WV	40.0	0.048	0.289	1,752	59	<\$100M	45.0	6,057	74	0
Citizens NB Berkeley Springs	WV	35.0	0.016	0.149	3,801	165	\$100M-500M	37.5	19,845	243	0
Capon Valley Bk	WV	35.0	0.027	0.152	3,643	113	\$100M-500M	32.5	14,312	164	0
Bank of Charles Town	WV	32.5	0.019	0.111	5,011	184	\$100M-500M	42.5	31,107	291	0
Pleasants Cty Bk	WV	32.5	0.04	0.207	1,883	63	<\$100M	42.5	9,090	92	0
First NB In West Union	WV	30.0	0.026	0.212	1,778	66	<\$100M	45.0	8,387	92	0
MVB Bk Inc	WV	27.5	0.029	0.089	3,429	130	\$100M-500M	52.5	27,128	252	0
MCNB Bk&TC	WV	27.5	0.017	0.079	3,981	125	\$100M-500M	40.0	28,745	224	0
Miners & Mrch Bk	WV	27.5	0.015	0.428	603	30	<\$100M	30.0	1,408	38	0
First FS & LA of Ravenswood	WV	25.0	0.013	0.319	90	1	<\$100M	32.5	282	2	0
First NB of Williamson	WV	25.0	0.023	0.141	1,972	74	<\$100M	20.0	6,445	98	0
Peoples Bk of Mullens	WV	10.0	0.006	0.063	634	27	\$100M-500M	37.5	10,054	51	0
First Federal Savings Bank	WV	10.0	0.002	0.089	81	2	<\$100M	32.5	912	4	0
Huntington Federal Savings B	WV	10.0	0.002	0.051	958	16	\$100M-500M	30.0	16,014	70	0
FNB Bk Inc	WV	10.0	0.004	0.033	548	29	\$100M-500M	15.0	6,600	51	0
BCbank	WV	10.0	0.003	0.006	247	12	<\$100M	15.0	5,819	30	0
Doolin Security Savings Bank	WV	NR	0	.	0	0	<\$100M	NR	0	0	0

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Source: U.S Small Business Administration, office of Advocacy, office of Economic Research, from the call report data collected by the Federal Reserve.