

Table 1 Small-Business-Friendly Banks in West Virginia, June 1999.

Bank Name	Location	Total Score	Bank Asset Size	Small Business Loans*	
				Dollar Amount	Number
TRADERS BK	SPENCER	87.5	\$100M-500M	37,579	672
MATEWAN NB	WILLIAMSON	85.0	\$500M-\$1B	108,870	2,141
BRUCETON BK	BRUCETON MILLS	82.5	\$100M-500M	27,107	487
BELMONT NB	WHEELING	80.0	\$100M-500M	103,614	1,338
DAVIS TC	ELKINS	80.0	\$100M-500M	19,950	499
LOGAN B&TC	LOGAN	77.5	\$100M-500M	29,148	487
WESBANCO BK FAIRMONT	FAIRMONT	75.0	\$500M-\$1B	101,219	1,681
CALHOUN CTY BK	GRANTSVILLE	75.0	<\$100M	16,720	725
BELINGTON BK	BELINGTON	75.0	\$100M-500M	27,434	625
CITY NB OF WV	CHARLESTON	72.5	\$1B-\$10B	397,694	10,592

*Figures reflect business loans of less than \$ 1 million

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.

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

Table 2: Number of Reporting Banks by Bank Asset Size and by State, 1998-1999

State	1998	1999	1999 Bank Asset Size Class				
			<\$100M	\$100M-\$500M	\$500M-\$1B	\$1B-\$10B	>\$10B
Alabama	170	158	92	56	5	0	5
Alaska	6	6	1	2	1	2	0
Arizona	42	46	27	10	3	4	2
Arkansas	221	200	113	79	7	1	0
California	336	334	127	142	29	33	3
Colorado	210	191	121	62	4	3	1
Connecticut	27	26	11	14	1	0	0
Delaware	34	33	9	8	2	10	4
District of Columbia	6	6	2	4	0	0	0
Florida	259	260	137	96	5	22	0
Georgia	346	336	196	121	13	5	1
Hawaii	13	11	5	1	2	3	0
Idaho	18	17	9	8	0	0	0
Illinois	772	732	449	231	31	15	6
Indiana	184	165	74	70	12	7	2
Iowa	443	441	358	75	5	3	0
Kansas	399	391	324	59	5	3	0
Kentucky	269	255	155	88	4	7	1
Louisiana	155	155	103	47	1	2	2
Maine	17	16	4	10	1	1	0
Maryland	82	78	18	47	6	6	1
Massachusetts	46	45	13	20	3	7	2
Michigan	163	169	82	74	4	5	4
Minnesota	520	507	404	92	4	5	2
Mississippi	101	99	48	43	4	4	0
Missouri	397	377	268	93	9	6	1
Montana	91	88	71	14	0	3	0
Nebraska	325	309	261	42	3	3	0
Nevada	25	25	10	6	0	9	0
New Hampshire	19	20	9	7	1	3	0
New Jersey	72	75	18	41	5	9	2
New Mexico	57	55	25	23	4	3	0
New York	152	153	39	70	12	21	11
North Carolina	63	70	27	26	7	6	4
North Dakota	117	114	96	15	1	2	0
Ohio	224	217	119	65	14	13	6
Oklahoma	317	305	233	64	3	5	0
Oregon	42	44	24	18	1	1	0
Pennsylvania	209	194	44	114	17	16	3
Rhode Island	7	7	1	1	1	3	1
South Carolina	77	79	49	23	2	5	0
South Dakota	105	103	77	18	6	1	1
Tennessee	214	204	108	85	4	4	3
Texas	818	770	528	210	16	13	3
Utah	50	49	24	16	3	4	2
Vermont	21	20	4	11	3	2	0
Virginia	150	151	51	83	8	8	1
Washington	78	78	45	29	1	3	0
West Virginia	95	83	38	36	3	6	0
Wisconsin	350	343	218	101	13	10	1
Wyoming	52	49	33	13	1	2	0
National	8,966	8659	5302	2683	290	309	75

Source : Adapted by the Office of Advocacy, U.S Small Business Administration from the Consolidated Reports of Condition and Income for U.S. Banks.

Table A.1 Small Business Lending in West Virginia, June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of 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	87.5	25.0	22.5	20.0	20.0	\$100M-500M	37,579	672	95.0	97.5
Matewan Nb	Williamson	85.0	17.5	17.5	25.0	25.0	\$500M-\$1B	108,870	2,141	70.0	72.5
Bruceton Bk	Bruceton Mills	82.5	22.5	22.5	20.0	17.5	\$100M-500M	27,107	487	65.0	62.5
Belmont Nb	Wheeling	80.0	25.0	7.5	25.0	22.5	\$100M-500M	103,614	1,338	70.0	65.0
Davis Tc	Elkins	80.0	20.0	22.5	17.5	20.0	\$100M-500M	19,950	499	57.5	67.5
Logan B&Tc	Logan	77.5	22.5	17.5	20.0	17.5	\$100M-500M	29,148	487	70.0	65.0
Wesbanco Bk Fairmont	Fairmont	75.0	20.0	5.0	25.0	25.0	\$500M-\$1B	101,219	1,681	72.5	65.0
Calhoun Cty Bk	Grantsville	75.0	25.0	12.5	15.0	22.5	<\$100M	16,720	725	85.0	87.5
Belington Bk	Belington	75.0	25.0	10.0	20.0	20.0	\$100M-500M	27,434	625	80.0	80.0
First Century Bk Na	Bluefield	72.5	22.5	5.0	22.5	22.5	\$100M-500M	80,012	973	80.0	80.0
Progressive Bk Na	Wheeling	72.5	22.5	10.0	20.0	20.0	\$100M-500M	34,521	488	57.5	52.5
One Valley Bk Of Mercer C	Princeton	72.5	20.0	7.5	22.5	22.5	\$100M-500M	51,326	835	70.0	62.5
F&M Bk-Wv	Ranson	72.5	20.0	7.5	22.5	22.5	\$100M-500M	53,016	824	67.5	52.5
City Nb Of Wv	Charleston	72.5	17.5	5.0	25.0	25.0	\$1B-\$10B	397,694	10,592	72.5	75.0
First Sentry Bk	Huntington	72.5	25.0	7.5	20.0	20.0	<\$100M	39,614	623	77.5	70.0
First Nb	Ronceverte	70.0	25.0	15.0	17.5	12.5	\$100M-500M	26,031	226	35.0	25.0
One Valley Bk	Morgantown	70.0	17.5	5.0	25.0	22.5	\$500M-\$1B	143,517	1,324	62.5	70.0
Pendleton Cty Bk	Franklin	67.5	15.0	20.0	15.0	17.5	\$100M-500M	17,221	361	82.5	87.5
Bank One Wv Na	Huntington	67.5	15.0	2.5	25.0	25.0	\$1B-\$10B	265,288	2,520	60.0	57.5
Bank Of Romney	Romney	67.5	17.5	12.5	17.5	20.0	\$100M-500M	21,173	765	80.0	77.5
First Nb Of St Marys	Saint Marys	67.5	25.0	20.0	12.5	10.0	<\$100M	11,680	190	62.5	45.0
First St Bk	Barboursville	65.0	15.0	25.0	10.0	15.0	<\$100M	11,503	273	55.0	55.0
Wesbanco Bk Parkersburg	Parkersburg	65.0	15.0	5.0	22.5	22.5	\$100M-500M	63,249	1,308	65.0	62.5
Citizens Nb Berkeley Spring	Berkeley Spring	65.0	10.0	20.0	15.0	20.0	\$100M-500M	16,979	495	80.0	87.5
Citizens Southern Bk	Beckley	65.0	22.5	22.5	10.0	10.0	<\$100M	10,914	164	62.5	60.0
First Exch Bk	Mannington	62.5	22.5	17.5	12.5	10.0	<\$100M	13,511	212	50.0	47.5
Bank Of Gassaway	Gassaway	62.5	17.5	12.5	15.0	17.5	\$100M-500M	16,594	490	77.5	82.5
Grant Cty Bk	Petersburg	62.5	20.0	7.5	17.5	17.5	\$100M-500M	22,021	402	62.5	57.5
South Br Valley Nb Mooref	Moorefield	62.5	20.0	7.5	17.5	17.5	\$100M-500M	26,066	433	47.5	42.5
Community Bk Of Parkersb	Parkersburg	62.5	12.5	25.0	15.0	10.0	\$100M-500M	15,376	210	77.5	82.5
First Nb	Spencer	62.5	25.0	7.5	17.5	12.5	<\$100M	20,287	233	52.5	42.5
United Nb	Parkersburg	62.5	10.0	2.5	25.0	25.0	\$1B-\$10B	384,032	8,606	60.0	65.0
Putnam Cty Bk	Hurricane	60.0	15.0	2.5	22.5	20.0	\$100M-500M	61,434	685	50.0	42.5
One Valley Bk South Inc	Summersville	60.0	7.5	5.0	22.5	25.0	\$100M-500M	49,568	1,424	70.0	70.0
Jefferson Security Bk	Shepherdstown	60.0	17.5	10.0	17.5	15.0	\$100M-500M	22,516	355	57.5	45.0
Clay Cty Bk	Clay	60.0	22.5	12.5	12.5	12.5	<\$100M	12,051	222	72.5	77.5
Rock Br Cmnty Bk	Nitro	60.0	20.0	25.0	5.0	10.0	<\$100M	4,894	155	67.5	70.0
One Valley Bk Na	Charleston	57.5	5.0	2.5	25.0	25.0	\$1B-\$10B	184,280	3,530	55.0	60.0
One Valley Bk North	Moundsville	57.5	10.0	10.0	20.0	17.5	\$100M-500M	30,561	497	62.5	60.0
Union Bk Of Tyler Cty	Middlebourne	57.5	17.5	22.5	7.5	10.0	<\$100M	7,243	171	45.0	37.5
One Valley Bk East Na	Martinsburg	57.5	10.0	2.5	22.5	22.5	\$100M-500M	52,577	839	55.0	60.0
Citizens Bk Of Morgantown	Morgantown	57.5	22.5	17.5	7.5	10.0	<\$100M	6,425	148	67.5	70.0

Table A.1 Small Business Lending in West Virginia, June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Mountain Valley Bk Na	Elkins	57.5	12.5	22.5	10.0	12.5	<\$100M	10,345	224	72.5	80.0
West Union Bk	West Union	55.0	12.5	15.0	12.5	15.0	<\$100M	11,763	238	70.0	75.0
Wesbanco Bk Wheeling	Wheeling	55.0	5.0	2.5	22.5	25.0	\$1B-\$10B	97,901	1,818	52.5	52.5
Wesbanco Bk Charleston	Charleston	55.0	12.5	10.0	15.0	17.5	\$100M-500M	19,110	460	62.5	55.0
Williamstown Nb	Williamstown	55.0	12.5	25.0	10.0	7.5	<\$100M	8,998	129	25.0	25.0
One Valley Bk Of Huntingt	Huntington	52.5	15.0	2.5	20.0	15.0	\$100M-500M	30,875	384	52.5	37.5
Boone Cty Bk	Madison	52.5	15.0	10.0	17.5	10.0	\$100M-500M	19,329	220	35.0	25.0
Mcdowell Cty Nb In Welch	Welch	50.0	15.0	5.0	15.0	15.0	\$100M-500M	16,971	245	32.5	30.0
Fayette Cty Nb Of Fayettevi	Fayetteville	50.0	17.5	15.0	10.0	7.5	<\$100M	8,449	120	40.0	27.5
Citizens Bk Of Weston	Weston	50.0	17.5	2.5	15.0	15.0	\$100M-500M	17,788	291	42.5	37.5
Terra Alta Bk	Terra Alta	50.0	10.0	20.0	7.5	12.5	<\$100M	6,578	234	67.5	75.0
Northern Hancock B&Tc	Newell	45.0	12.5	25.0	2.5	5.0	<\$100M	2,556	75	50.0	42.5
Bank Of Mingo	Naugatuck	45.0	7.5	17.5	7.5	12.5	<\$100M	6,685	228	60.0	70.0
Poca Valley Bk	Walton	45.0	7.5	10.0	12.5	15.0	\$100M-500M	12,223	312	50.0	60.0
Capon Valley Bk	Wardensville	42.5	7.5	15.0	10.0	10.0	<\$100M	9,591	154	60.0	67.5
Bank One Wheeling Steuber	Wheeling	42.5	2.5	7.5	17.5	15.0	\$100M-500M	22,233	335	40.0	30.0
Harrison Cty Bk	Lost Creek	42.5	10.0	17.5	7.5	7.5	<\$100M	6,262	114	57.5	62.5
Bank Of Mt Hope	Mount Hope	42.5	12.5	15.0	7.5	7.5	<\$100M	6,584	147	45.0	42.5
Stockmans Bk Of Harman	Harman	42.5	12.5	22.5	2.5	5.0	<\$100M	1,547	76	55.0	55.0
Peoples Bk Of Mullens	Mullens	42.5	2.5	25.0	7.5	7.5	\$100M-500M	5,555	110	45.0	57.5
First Nb Of Williamson	Williamson	42.5	10.0	17.5	10.0	5.0	<\$100M	9,066	81	27.5	37.5
First Nb Of Romney	Romney	42.5	5.0	15.0	10.0	12.5	\$100M-500M	7,567	216	55.0	65.0
Miners & Mrch Bk	Thomas	40.0	7.5	22.5	5.0	5.0	<\$100M	3,314	74	22.5	25.0
Bank Of Charles Town	Charles Town	40.0	5.0	10.0	12.5	12.5	\$100M-500M	11,818	228	35.0	30.0
National Bk Of Davis	Davis	37.5	20.0	10.0	5.0	2.5	<\$100M	2,881	75	42.5	37.5
Citizens Nb Of Elkins	Elkins	37.5	5.0	2.5	12.5	17.5	\$100M-500M	11,766	429	50.0	60.0
Bank Of Monroe	Union	37.5	5.0	20.0	5.0	7.5	<\$100M	3,730	126	40.0	37.5
Guaranty B&Tc	Huntington	37.5	7.5	25.0	2.5	2.5	<\$100M	1,982	21	20.0	10.0
Bank Of Greenville	Greenville	35.0	7.5	20.0	2.5	5.0	<\$100M	2,292	83	47.5	52.5
Progressive Bk Na-Buckhan	Buckhannon	35.0	5.0	25.0	2.5	2.5	<\$100M	2,378	28	42.5	50.0
Capital St Bk	Charleston	35.0	10.0	5.0	12.5	7.5	\$100M-500M	12,499	150	25.0	20.0
Bank Of Philippi	Philippi	35.0	10.0	12.5	7.5	5.0	<\$100M	6,505	83	50.0	55.0
First Nb In West Union	West Union	32.5	7.5	15.0	5.0	5.0	<\$100M	5,485	91	50.0	57.5
Pleasants Cty Bk	Saint Marys	30.0	2.5	20.0	5.0	2.5	<\$100M	3,038	58	30.0	25.0
Pioneer Cmnty Bk	Iaeger	30.0	5.0	17.5	5.0	2.5	<\$100M	2,842	63	37.5	52.5
Potomac Valley Bk	Petersburg	30.0	2.5	15.0	5.0	7.5	<\$100M	4,608	98	37.5	50.0
First Nb Of Keystone	Keystone	27.5	2.5	12.5	10.0	2.5	\$1B-\$10B	8,889	68	15.0	10.0
First Nb Of Peterstown	Peterstown	27.5	2.5	20.0	2.5	2.5	<\$100M	1,976	58	35.0	47.5
Monongahela Valley Bk	Fairmont	25.0	2.5	17.5	2.5	2.5	<\$100M	993	26	30.0	37.5
Whitesville St Bk	Whitesville	22.5	2.5	12.5	2.5	5.0	<\$100M	2,295	78	27.5	35.0
Barbour Cty Bk	Philippi	20.0	2.5	12.5	2.5	2.5	<\$100M	1,576	46	20.0	22.5

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		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)

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

A.2 Top Small Business Lenders in West Virginia under the CRA Reporting Program, 1998

NAME	HQ STATE	SBL\$ (<\$1 M) (1)	SBL# (<\$1 M) (2)	BK SIZE (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Credit Cd/TA (8)
ONE VALLEY BANCORP INC.	WV	193,075	2,316	\$1B-\$10B	109,053	2,145	56,689	1,830	
CITY HOLDING COMPANY	WV	111,394	1,553	\$1B-\$10B	67,486	1,458	38,659	1,284	
UNITED BANKSHARES INC.	WV	103,145	1,318	\$1B-\$10B	61,889	1,238	35,565	1,067	
WESBANCO INC.	WV	89,471	1,340	\$1B-\$10B	52,884	1,262	30,927	1,130	
HUNTINGTON BANCSHARES INCORP	OH	64,220	713	\$10B-\$50B	32,516	653	17,318	566	
BANK ONE CORPORATION	IL	55,239	539	>\$50B	30,003	497	16,125	418	
FIRST COMMUNITY BANCSHARES	VA	37,015	790	\$1B-\$10B	25,437	769	16,301	711	
MATEWAN BANCSHARES INC.	WV	21,757	665	<\$1B	13,998	651	10,127	627	
PUTNAM BANCSHARES INC.	WV	16,870	413	<\$1B	13,708	406	8,388	374	
F & M NATIONAL CORPORATION	VA	13,484	221	\$1B-\$10B	7,722	205	4,602	184	
FIRST UNITED CORPORATION	MD	8,670	97	<\$1B	4,284	90	2,216	78	
WACHOVIA CORPORATION	NC	7,378	49	>\$50B	5,814	46	971	16	
NATIONAL CITY CORPORATION	OH	6,395	42	>\$50B	2,846	34	798	23	
BELMONT BANCORP	OH	4,913	59	<\$1B	2,368	54	1,550	49	
MORGAN STANLEY DEAN WITTER B	UT	4,760	1,519	<\$1B	4,760	1,519	4,760	1,519	
FIRST CITIZENS BANK	WV	4,751	47	N/A	2,257	42	1,225	36	
AMERICAN BANCORPORATION	WV	4,748	64	<\$1B	2,313	59	1,174	52	
FIRSTAR CORPORATION	WI	4,718	20	\$10B-\$50B	1,030	12	305	8	
AMERICAN TRUST BANK NA	PA	4,267	45	N/A	2,486	40	1,127	32	
COMMERCE BANCSHARES INC.	MO	4,000	4	\$10B-\$50B	0	0	0	0	
ADVANTA BK CORP	UT	3,984	418	<\$1B	3,984	418	3,984	418	
WELLS FARGO & COMPANY	CA	3,844	178	>\$50B	3,844	178	3,844	178	
PEOPLES BANCORP INC.	OH	3,258	62	<\$1B	2,693	60	1,628	53	
FIRST VIRGINIA BANKS INC.	VA	3,049	46	\$1B-\$10B	1,824	44	1,215	40	
WESBANCO BANK PARKERSBURG	WV	2,812	75	N/A	1,876	73	1,182	69	
COMMUNITY TRUST BANCORP INC	KY	2,650	41	\$1B-\$10B	967	39	767	38	
OHIO VALLEY BANC CORP.	OH	2,584	23	<\$1B	1,124	19	529	16	
HSBC BK USA	NY	2,481	6	\$10B-\$50B	134	2	134	2	
PNC BANK CORP.	PA	1,979	12	>\$50B	351	9	193	8	
COMERICA INCORPORATED	MI	1,950	2	\$10B-\$50B	0	0	0	0	
BB&T CORPORATION	NC	1,636	7	\$10B-\$50B	261	5	31	4	
BT FINANCIAL CORPORATION	PA	1,601	9	\$1B-\$10B	610	8	295	6	
FIRST UNION CORPORATION	NC	1,568	48	>\$50B	1,568	48	883	44	
FIRST CITIZENS BANCSHARES I	NC	1,378	20	\$1B-\$10B	553	18	315	16	
SKY FINANCIAL GROUP INC.	OH	1,005	30	\$1B-\$10B	1,005	30	425	27	
MERRILL LYNCH BK USA	UT	1,000	1	\$1B-\$10B	0	0	0	0	
AMERICAN EXPRESS CENTURION B	UT	7,157	1,113	\$10B-\$50B	7,157	1,113	7,157	1,113	0.81
MBNA CORPORATION	DE	1,241	137	\$10B-\$50B	1,241	137	1,241	137	0.55

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