

Table 3A Expanded. Banks' Small Business Lending in West Virginia Using Call Report Data, June 2004

Bank name	City	Small Business Lending (<\$1M)						Micro-Business Lending (<\$100k)			
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
First Sentry Bank	Huntington	87.5	0.436	0.931	82,456	816	\$100M-500M	80.0	14,856	534	0
Centra Bank	Morgantown	82.5	0.394	0.71	157,249	929	\$100M-500M	62.5	19,583	521	0
First NB	Ronceverte	82.5	0.364	1	68,286	437	\$100M-500M	40.0	6,960	257	0
Poca Valley Bank	Walton	80.0	0.203	1	40,916	495	\$100M-500M	97.5	40,916	495	0.006
Bruceston Bank	Bruceston Mills	80.0	0.275	0.848	48,443	664	\$100M-500M	85.0	15,654	471	0.003
Wesbanco Bank	Wheeling	77.5	0.189	0.828	655,546	5,521	\$1B-\$10B	70.0	148,092	3,926	0
Union Bank	Middlebourne	75.0	0.281	1	20,275	469	<\$100M	90.0	20,275	469	0
Traders Bank	Spencer	75.0	0.316	0.77	36,610	1,451	\$100M-500M	75.0	8,919	1,312	0.003
Grant Cty Bank	Petersburg	75.0	0.247	0.832	42,812	655	\$100M-500M	72.5	10,337	505	0
First St Bank	Barboursville	72.5	0.272	0.915	32,240	397	\$100M-500M	62.5	7,112	285	0.003
Belmont NB	Wheeling	72.5	0.232	0.71	69,072	629	\$100M-500M	55.0	12,517	379	0
First Bank of Charleston	Charleston	72.5	0.378	1	20,264	199	<\$100M	55.0	5,184	139	0
First NB	Spencer	70.0	0.327	0.781	37,298	409	\$100M-500M	60.0	7,869	282	0
Guaranty B&TC	Huntington	70.0	0.361	0.814	38,741	363	\$100M-500M	47.5	6,444	223	0
Community Bank of Parkersburg	Parkersburg	67.5	0.131	1	23,563	522	\$100M-500M	95.0	23,563	522	0.008
Calhoun Cty Bank	Grantsville	67.5	0.192	1	16,515	479	<\$100M	92.5	16,515	479	0
Bank of Romney	Romney	67.5	0.157	1	28,287	598	\$100M-500M	80.0	11,237	495	0
First Century Bank NA	Bluefield	67.5	0.204	0.547	74,567	908	\$100M-500M	72.5	20,635	644	0
Logan B&TC	Logan	67.5	0.166	1	30,385	394	\$100M-500M	65.0	8,320	305	0
Freedom Bank	Belington	67.5	0.305	0.922	31,673	354	\$100M-500M	65.0	7,371	254	0
First Exch Bank	Mannington	65.0	0.205	0.941	24,951	330	\$100M-500M	52.5	5,858	234	0
Bank of Monroe	Union	62.5	0.168	1	15,758	330	<\$100M	70.0	6,921	279	0
Main St Bank Corp	Wheeling	62.5	0.218	0.989	24,098	292	\$100M-500M	65.0	7,532	225	0
Progressive Bank NA	Wheeling	60.0	0.157	0.674	44,514	494	\$100M-500M	42.5	6,816	321	0.002
Williamstown NB	Williamstown	60.0	0.269	0.853	22,232	207	<\$100M	35.0	3,772	122	0
Bank of Gassaway	Gassaway	57.5	0.105	1	18,024	473	\$100M-500M	75.0	8,509	418	0.001
City NB of WV	Charleston	57.5	0.08	0.638	176,437	2,153	\$1B-\$10B	57.5	38,511	1,539	0.008
Capital St Bank	Charleston	57.5	0.21	0.589	39,898	314	\$100M-500M	55.0	10,859	214	0
Terra Alta Bank	Terra Alta	57.5	0.187	1	13,175	234	<\$100M	47.5	3,290	200	0.001
Jefferson Security Bank	Shepherdstown	57.5	0.135	0.925	27,093	397	\$100M-500M	47.5	5,946	299	0.001
Bank of Mingo	Naugatuck	55.0	0.147	1	14,858	311	\$100M-500M	87.5	14,858	311	0
Rock Br Cmnty Bank	Nitro	55.0	0.188	1	7,951	195	<\$100M	80.0	7,951	195	0
Pendleton Cty Bank	Franklin	55.0	0.146	0.936	22,958	381	\$100M-500M	67.5	7,908	300	0.002
United Bank	Parkersburg	55.0	0.052	0.217	190,669	16,180	\$1B-\$10B	65.0	130,237	15,771	0.004
First Central Bank	Philippi	55.0	0.201	0.844	17,424	284	<\$100M	60.0	5,708	237	0
Summit Cmnty Bank	Moorefield	55.0	0.135	0.492	53,770	591	\$100M-500M	55.0	13,616	440	0.002
First NB of St Marys	Saint Marys	55.0	0.247	1	9,470	103	<\$100M	40.0	2,116	69	0
Monongahela Valley Bank	Fairmont	55.0	0.25	0.72	25,701	239	\$100M-500M	25.0	3,480	132	0
Northern Hancock B&TC	Newell	52.5	0.304	1	7,463	99	<\$100M	70.0	7,463	99	0
Citizens NB of Elkins	Elkins	52.5	0.157	0.571	33,109	433	\$100M-500M	57.5	9,078	330	0
Citizens Bank of Weston	Weston	52.5	0.202	0.649	28,540	329	\$100M-500M	42.5	6,275	229	0
Citizens NB Berkeley Springs	Berkeley Springs	52.5	0.084	0.819	18,551	5,493	\$100M-500M	32.5	4,334	183	0

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Putnam Cty Bank	Hurricane	50.0	0.106	0.579	49,686	475	\$100M-500M	40.0	7,550	306	0
Davis Tc	Elkins	45.0	0.151	0.64	19,023	376	\$100M-500M	57.5	6,017	317	0
Bank of Charles Town	Charles Town	45.0	0.142	0.677	32,135	313	\$100M-500M	42.5	6,988	209	0
Mountain Valley Bank NA	Elkins	45.0	0.176	0.839	15,565	201	<\$100M	40.0	3,694	146	0
Fayette Cty NB of Fayettevil	Fayetteville	45.0	0.14	1	9,270	127	<\$100M	32.5	2,352	97	0
Boone Cty Bank	Madison	42.5	0.137	0.607	21,413	338	\$100M-500M	47.5	6,442	237	0.002
Citizens Bank of Morgantown	Morgantown	42.5	0.136	1	5,340	94	<\$100M	42.5	1,885	81	0
Pleasants Cty Bank	Saint Marys	42.5	0.18	1	8,435	93	<\$100M	32.5	1,805	67	0
Bank of Mt Hope	Mount Hope	42.5	0.159	1	11,107	124	<\$100M	32.5	2,626	82	0
First NB In West Union	West Union	42.5	0.115	1	7,766	85	<\$100M	25.0	1,657	61	0
West Union Bank	West Union	40.0	0.134	1	12,389	194	<\$100M	75.0	12,389	194	0
First NB of Peterstown	Peterstown	40.0	0.126	1	4,986	127	<\$100M	65.0	4,986	127	0
Pioneer Cmnty Bank	laeger	40.0	0.163	0.854	9,133	161	<\$100M	57.5	4,207	142	0
Citizens First Bank	Ravenswood	37.5	0.189	0.811	9,557	108	<\$100M	52.5	3,838	76	0
MCNB Bank&TC	Welch	37.5	0.104	0.709	24,470	236	\$100M-500M	20.0	2,927	149	0
Harrison Cty Bank	Lost Creek	35.0	0.096	1	6,645	151	<\$100M	67.5	6,645	151	0
First NB of Romney	Romney	35.0	0.1	0.996	11,838	190	\$100M-500M	40.0	3,187	145	0
Capon Valley Bank	Wardensville	32.5	0.127	0.733	16,146	169	\$100M-500M	30.0	3,782	117	0
Miners & Mrch Bank	Thomas	32.5	0.047	1	1,964	45	<\$100M	27.5	771	35	0
Clay Cty Bank	Clay	30.0	0.057	1	3,174	54	<\$100M	50.0	3,174	54	0
Whitesville St Bank	Whitesville	30.0	0.03	1	1,763	54	<\$100M	35.0	1,763	54	0
Peoples Bank of Mullens	Mullens	30.0	0.056	1	6,691	39	\$100M-500M	10.0	634	23	0
National Bank of Davis	Davis	27.5	0.125	0.996	3,044	50	<\$100M	40.0	1,296	38	0
First NB of Williamson	Williamson	12.5	0.081	0.516	5,803	82	<\$100M	15.0	1,481	59	0
Bcbank	Philippi	12.5	0.081	0.281	7,718	40	<\$100M	10.0	411	16	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.