

Table 3A Expanded. Small Business Lending Institutions in West Virginia Using Call Report Data, June 2011

Name of Lending Institution	City	Small Business Lending (less than \$ million)						Micro Business Lending (less than \$1 million)			CC Amount/TA ¹
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
Main Street Bank Corp.	Wheeling	95.0	0.330	1.000	78,190	809	100M-500M	95.0	24,058	554	-
The First State Bank	Barboursville	85.0	0.227	0.770	54,602	620	100M-500M	80.0	10,048	417	0.003
First Sentry Bank, Inc.	Huntington	85.0	0.282	0.654	136,974	1,202	100M-500M	80.0	20,018	676	-
Calhoun County Bank, Inc.	Grantsville	85.0	0.231	1.000	26,841	572	100M-500M	100.0	26,841	572	-
Freedom Bank, Inc.	Belington	75.0	0.306	0.714	50,596	383	100M-500M	60.0	5,896	194	-
First Bank of Charleston, Inc.	Charleston	75.0	0.258	0.676	43,219	462	100M-500M	70.0	6,700	277	-
Logan Bank & Trust Company	Logan	75.0	0.141	1.000	34,733	365	100M-500M	90.0	12,199	274	-
The Bank of Monroe	Union	75.0	0.186	1.000	21,797	366	100M-500M	85.0	6,580	285	-
The Bank of Romney	Romney	72.5	0.146	0.883	36,022	600	100M-500M	87.5	11,104	464	-
Centra Bank, Inc.	Morgantown	72.5	0.148	0.401	191,671	1,437	1B-10B	60.0	18,835	724	-
Bank of Mingo	Williamson	72.5	0.188	1.000	21,481	239	100M-500M	92.5	21,481	239	-
First Exchange Bank	Mannington	70.0	0.174	0.814	35,777	342	100M-500M	72.5	7,227	210	-
The Poca Valley Bank, Inc.	Walton	70.0	0.167	0.692	49,668	644	100M-500M	67.5	8,166	413	0.006
First Century Bank, National Association	Bluefield	70.0	0.160	0.540	66,415	630	100M-500M	62.5	10,940	391	-
First National Bank	Ronceverte	67.5	0.160	0.738	42,397	357	100M-500M	52.5	5,549	193	-
Premier Bank, Inc.	Huntington	67.5	0.144	0.466	110,810	888	500M-1B	65.0	16,389	517	0.001
The Citizens Bank of Weston	Weston	67.5	0.212	0.695	37,174	320	100M-500M	60.0	5,587	199	-
Wesbanco Bank, Inc.	Wheeling	67.5	0.118	0.416	640,339	5,294	1B-10B	65.0	86,779	2,877	-
First Neighborhood Bank	Spencer	67.5	0.192	0.765	26,601	324	100M-500M	62.5	4,614	212	-
Citizens Bank of West Virginia, Inc.	Elkins	65.0	0.187	0.609	43,849	332	100M-500M	57.5	6,743	200	-
Clear Mountain Bank	Bruceeton Mills	65.0	0.123	0.687	50,491	624	100M-500M	77.5	11,729	435	0.005
Community Bank of Parkersburg	Parkersburg	62.5	0.121	0.791	28,219	585	100M-500M	75.0	6,524	449	0.009
Williamstown Bank, Inc.	Williamstown	62.5	0.199	0.817	26,317	224	100M-500M	35.0	2,539	122	-
United Bank	Parkersburg	60.0	0.093	0.294	322,110	5,739	1B-10B	77.5	110,697	4,742	0.003
City National Bank of West Virginia	Charleston	60.0	0.084	0.357	226,567	1,846	1B-10B	67.5	43,562	1,055	-
Pendleton Community Bank, Inc.	Franklin	60.0	0.142	0.638	36,093	357	100M-500M	72.5	8,290	222	-
FNB Bank, Inc.	Romney	60.0	0.140	0.899	21,579	312	100M-500M	77.5	6,350	242	-
Putnam County Bank	Hurricane	60.0	0.102	0.522	57,561	467	500M-1B	45.0	5,982	269	-
Summit Community Bank, Inc	Moorefield	60.0	0.101	0.328	147,050	943	1B-10B	52.5	12,141	439	0.001
The Pleasants County Bank	Saint Marys	60.0	0.181	1.000	10,491	102	<100M	45.0	1,720	63	-
Northern Hancock Bank & Trust Co.	Newell	57.5	0.206	1.000	6,850	92	<100M	75.0	6,850	92	-
MVB Bank, Inc	Fairmont	57.5	0.123	0.348	55,924	392	100M-500M	37.5	5,640	171	0.001
BCBank, Inc.	Philippi	55.0	0.200	0.528	22,331	263	100M-500M	67.5	4,867	182	-
Jefferson Security Bank	Shepherdstown	52.5	0.109	0.776	28,984	258	100M-500M	35.0	2,980	148	0.001
Pioneer Community Bank, Inc.	laeger	52.5	0.125	0.882	14,807	202	100M-500M	57.5	3,227	138	-
West Union Bank	West Union	52.5	0.185	0.703	20,617	210	100M-500M	52.5	3,441	126	-

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Rock Branch Community Bank, Inc.	Nitro	50.0	0.143	0.989	10,928	180	<100M	62.5	2,962	130	-
Davis Trust Company	Elkins	47.5	0.169	0.507	23,510	208	100M-500M	35.0	2,730	133	-
The First National Bank of Williamson	Williamson	47.5	0.125	0.834	12,577	132	100M-500M	37.5	1,849	79	-
Union Bank, Inc.	Middlebourne	47.5	0.095	0.852	18,104	234	100M-500M	55.0	3,825	152	-
Bank of Charles Town	Charles Town	45.0	0.119	0.421	35,669	216	100M-500M	22.5	2,616	83	-
Mountain Valley Bank, N.A.	Elkins	45.0	0.165	0.605	18,817	187	100M-500M	37.5	2,468	108	-
The Fayette County National Bank of Fayettevi	Fayetteville	45.0	0.121	0.995	10,226	98	<100M	35.0	1,382	57	-
Huntington Federal Savings Bank	Huntington	45.0	0.053	0.962	26,519	111	500M-1B	12.5	1,011	16	-
Progressive Bank, National Association	Wheeling	45.0	0.108	0.526	30,528	259	100M-500M	37.5	3,449	139	0.002
MCNB Bank and Trust Co.	Welch	45.0	0.116	0.318	37,778	298	100M-500M	32.5	3,719	140	-
Bank of Gassaway	Gassaway	42.5	0.084	0.743	13,863	278	100M-500M	70.0	4,864	226	0.002
CNB Bank, Inc.	Berkeley Springs	40.0	0.076	0.741	20,834	205	100M-500M	37.5	3,078	136	-
The Capon Valley Bank	Wardensville	37.5	0.109	0.671	17,239	143	100M-500M	32.5	2,302	78	-
Whitesville State Bank	Whitesville	37.5	0.047	1.000	3,633	70	<100M	67.5	3,633	70	-
The First National Bank of Peterstown	Peterstown	35.0	0.049	1.000	2,820	41	<100M	37.5	742	26	-
The Harrison County Bank	Lost Creek	35.0	0.044	1.000	4,154	90	<100M	67.5	4,154	90	-
Bank of Mount Hope, Inc.	Mount Hope	32.5	0.102	0.511	12,548	193	100M-500M	50.0	3,413	135	-
The Grant County Bank	Petersburg	32.5	0.062	0.211	15,404	287	100M-500M	45.0	3,831	224	-
Citizens Bank of Morgantown, Inc.	Morgantown	32.5	0.056	0.999	1,721	23	<100M	32.5	421	16	-
Clay County Bank, Inc.	Clay	32.5	0.034	1.000	2,546	40	<100M	57.5	2,546	40	-
First Federal Savings & Loan Association of Rav	Ravenswood	32.5	0.070	0.999	904	6	<100M	12.5	40	1	-
Cornerstone Bank, Inc.	West Union	30.0	0.107	0.671	10,117	98	<100M	32.5	1,627	65	-
Hancock County Savings Bank, F.S.B.	Chester	30.0	0.014	0.993	4,355	36	100M-500M	27.5	731	24	-
First Federal Savings Bank	Sistersville	27.5	0.012	0.996	557	3	<100M	20.0	60	1	-
Doolin Security Savings Bank, FSB	New Martinsville	27.5	0.010	0.998	412	1	<100M	10.0	-	-	-
Miners & Merchants Bank	Thomas	27.5	0.013	0.999	695	16	<100M	32.5	326	13	-
First Peoples Bank, Inc.	Mullens	27.5	0.023	0.894	2,853	33	100M-500M	27.5	710	19	-

¹TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

Source: U.S. Small Business Administration, Office of Advocacy, from Call Report data