

Table 3A Expanded. Small Business Lending Institutions in West Virginia Using Call Report Data, June 2007

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	CRD/TA (10)
Main St Bk Corp	Wheeling	90.0	0.278	1	47,550	496	\$100M-500M	82.5	12,385	354	0
First Sentry Bk	Huntington	85.0	0.363	0.773	90,241	876	\$100M-500M	72.5	14,599	511	0
Grant Cty Bk	Petersburg	80.0	0.263	0.738	62,619	984	\$100M-500M	85.0	15,187	738	0
Community Bk of Parkersburg	Parkersburg	77.5	0.164	1	32,857	706	\$100M-500M	100.0	32,857	706	0.008
Bank of Monroe	Union	75.0	0.212	1	21,169	508	\$100M-500M	90.0	10,948	453	0
First Bk of Charleston	Charleston	75.0	0.307	0.777	37,168	378	\$100M-500M	57.5	6,338	238	0
Davis TC	Elkins	75.0	0.273	1	33,894	317	\$100M-500M	45.0	4,511	239	0
Freedom Bk	Belington	75.0	0.343	0.726	46,783	432	\$100M-500M	65.0	8,394	280	0
Ameribank	Northfork	75.0	0.168	0.781	26,574	264	\$100M-500M	72.5	2,666	168	0
First Central Bk	Philippi	72.5	0.21	1	22,880	331	\$100M-500M	72.5	6,442	253	0
Bcbank	Philippi	72.5	0.419	0.979	48,315	249	\$100M-500M	37.5	4,734	149	0
First St Bk	Barboursville	72.5	0.258	0.765	41,890	502	\$100M-500M	65.0	8,226	347	0.004
First NB	Ronceverte	72.5	0.234	0.764	52,588	523	\$100M-500M	47.5	6,684	257	0
First Exch Bk	Mannington	70.0	0.217	0.821	33,535	432	\$100M-500M	67.5	6,945	299	0
Clear MNT Bk	Bruceon Mills	70.0	0.151	0.859	44,557	659	\$100M-500M	75.0	12,156	483	0.002
Logan B&TC	Logan	67.5	0.17	1	34,275	344	\$100M-500M	72.5	9,455	258	0
MVB Bk Inc	Fairmont	67.5	0.25	0.591	50,939	369	\$100M-500M	32.5	5,467	165	0.001
Citizens NB of Elkins	Elkins	67.5	0.229	0.705	55,420	416	\$100M-500M	67.5	10,900	317	0
Calhoun Cty Bk	Grantsville	65.0	0.197	1	18,031	382	<\$100M	90.0	18,031	382	0
Bank of Mingo	Williamson	65.0	0.203	1	21,935	295	\$100M-500M	92.5	21,935	295	0
Guaranty B&TC	Huntington	65.0	0.267	0.758	36,716	357	\$100M-500M	50.0	5,600	218	0
Poca Valley Bk	Walton	65.0	0.177	0.684	43,342	707	\$100M-500M	82.5	12,609	520	0.005
Huntington Federal Savings B	Huntington	65.0	0.067	0.91	25,788	100	\$100M-500M	45.0	1,059	18	0
First Century Bk NA	Bluefield	65.0	0.202	0.513	86,573	952	\$100M-500M	72.5	20,509	654	0
Bank of Romney	Romney	62.5	0.143	0.947	30,254	567	\$100M-500M	77.5	10,022	451	0
Williamstown Bk Inc	Williamstown	60.0	0.262	0.785	24,405	267	<\$100M	55.0	5,315	170	0
Centra Bk	Morgantown	60.0	0.114	0.367	110,214	1,064	\$500M-\$1B	55.0	19,799	687	0
Summit Cmnty Bk	Moorefield	60.0	0.123	0.395	155,804	1,168	\$1B-\$10B	50.0	19,279	656	0.001
Wesbanco Bk	Wheeling	60.0	0.132	0.502	524,858	5,545	\$1B-\$10B	60.0	92,119	3,622	0
Northern Hancock B&TC	Newell	57.5	0.343	1	9,506	140	<\$100M	80.0	9,506	140	0
First NB of Williamson	Williamson	57.5	0.208	0.956	19,976	171	<\$100M	62.5	5,672	117	0
First Neigh Bk Inc	Spencer	57.5	0.237	0.723	29,037	338	\$100M-500M	50.0	5,315	215	0
Jefferson Security Bk	Shepherdstown	57.5	0.139	0.85	33,611	341	\$100M-500M	37.5	4,791	221	0.001
Hancock County Savings Bank	Chester	57.5	0.023	1	6,102	58	\$100M-500M	82.5	6,102	58	0
Putnam Cty Bk	Hurricane	57.5	0.136	0.577	63,034	544	\$100M-500M	52.5	10,895	347	0
City NB of WY	Charleston	57.5	0.07	0.531	175,708	1,852	\$1B-\$10B	77.5	80,287	1,332	0
Rock Br Cmnty Bk	Nitro	55.0	0.169	1	9,424	197	<\$100M	80.0	9,424	197	0
Citizens First Bk	Ravenswood	55.0	0.169	1	10,595	146	<\$100M	55.0	3,597	114	0
Pendleton Cmnty Bk	Franklin	55.0	0.146	0.823	26,765	382	\$100M-500M	67.5	7,474	269	0
United Bk	Parkersburg	55.0	0.055	0.176	212,374	6,505	\$1B-\$10B	65.0	122,816	5,986	0.003
Pioneer Cmnty Bk	laeger	50.0	0.167	1	10,762	162	<\$100M	60.0	4,041	126	0
West Union Bk	West Union	50.0	0.186	0.942	17,796	176	<\$100M	30.0	2,799	110	0

Table 3A Expanded. Small Business Lending Institutions in West Virginia Using Call Report Data, June 2007

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	CRD/TA (10)
Bank of Gassaway	Gassaway	50.0	0.113	1	16,854	356	\$100M-500M	70.0	6,321	286	0.002
First FS & LA of Ravenswood	Ravenswood	47.5	0.081	1	578	3	<\$100M	50.0	87	1	0
Citizens Bk of Morgantown	Morgantown	47.5	0.202	1	6,337	60	<\$100M	32.5	1,202	41	0
Pleasants Cty Bk	Saint Marys	47.5	0.2	1	10,598	110	<\$100M	75.0	4,234	137	0
Citizens Bk Of Weston	Weston	47.5	0.161	0.659	25,088	292	\$100M-500M	40.0	4,670	201	0
Progressive Bk NA	Wheeling	47.5	0.135	0.668	33,215	374	\$100M-500M	37.5	4,813	234	0.003
FNB Bk Inc	Romney	45.0	0.137	0.8	18,688	273	\$100M-500M	60.0	5,555	213	0
MCNB Bk&TC	Welch	45.0	0.153	0.565	36,586	239	\$100M-500M	25.0	4,232	119	0
Bank of Mt Hope	Mount Hope	42.5	0.16	0.882	14,979	191	<\$100M	40.0	3,307	127	0
Traders Bk	Spencer	42.5	0.161	0.747	17,168	200	\$100M-500M	45.0	4,148	155	0.003
Union Bk	Middlebourne	42.5	0.138	0.803	17,647	215	\$100M-500M	42.5	3,918	143	0
Boone Cty Bk	Madison	42.5	0.142	0.667	22,178	286	\$100M-500M	47.5	5,487	195	0.002
Doolin Security Savings Bank	New Martinsville	40.0	0.011	1	452	1	<\$100M	10.0	-	-	0
First Federal Savings Bank	Sistersville	40.0	0.014	0.999	720	7	<\$100M	42.5	92	4	0
Mountain Valley Bk NA	Elkins	40.0	0.166	0.668	16,104	248	<\$100M	40.0	3,423	179	0
Cornerstone Bk	West Union	37.5	0.154	0.88	10,208	113	<\$100M	30.0	1,745	74	0
Fayette Cty NB of Fayetteville	Fayetteville	37.5	0.135	1	8,959	94	<\$100M	27.5	1,410	59	0
Bank of Charles Town	Charles Town	37.5	0.104	0.586	30,426	309	\$100M-500M	27.5	4,556	198	0
Whitesville St Bk	Whitesville	35.0	0.075	1	4,421	108	<\$100M	62.5	4,421	108	0
Miners & Mrch Bk	Thomas	32.5	0.023	1	988	44	<\$100M	32.5	782	40	0
First NB of Peterstown	Peterstown	32.5	0.091	1	3,941	59	<\$100M	37.5	1,417	43	0
Premier Bk Inc	Martinsburg	30.0	0.108	0.981	5,127	49	<\$100M	20.0	833	31	0
Clay Cty Bk	Clay	30.0	0.012	1	766	24	<\$100M	60.0	2,324	27	0
Harrison Cty Bk	Lost Creek	27.5	0.059	1	4,464	87	<\$100M	57.5	4,464	87	0
CNB Bk Inc	Berkeley Springs	27.5	0.061	0.658	16,914	259	\$100M-500M	35.0	4,153	204	0
Peoples Bk of Mullens	Mullens	25.0	0.036	0.987	4,079	44	\$100M-500M	22.5	775	28	0
First NB of St Marys	Saint Marys	22.5	0.131	0.652	4,712	66	<\$100M	25.0	967	48	0
Capon Valley Bk	Wardensville	20.0	0.085	0.54	11,843	131	\$100M-500M	25.0	3,029	86	0
Security Nat TR Co	Wheeling	NR	0	-	-	-	<\$100M	NR	-	-	0

Note: NR = not ranked

Source: U.S. Small Business Administration, Office of Advocacy, from Call Reports collected by the Federal Reserve Board.

Table 3B Expanded. Small Business Lending Institutions in West Virginia Using Call Report Data, June 2007

Name of Lending Institution	City	Micro Business Lending (<\$100k)				Small Business Lending (<\$1M)					
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$(1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$(1,000) (8)	LSBL# (9)	CRD/TA (10)
Community Bk of Parkersburg	Parkersburg	100.0	0.164	1	32,857	706	\$100M-500M	77.5	32,857	706	0.008
Bank of Mingo	Williamson	92.5	0.203	1	21,935	295	\$100M-500M	65.0	21,935	295	0
Calhoun Cty Bk	Grantsville	90.0	0.197	1	18,031	382	<\$100M	65.0	18,031	382	0
Bank of Monroe	Union	90.0	0.109	0.517	10,948	453	\$100M-500M	75.0	21,169	508	0
Grant Cty Bk	Petersburg	85.0	0.064	0.179	15,187	738	\$100M-500M	80.0	62,619	984	0
Main St Bk Corp	Wheeling	82.5	0.072	0.26	12,385	354	\$100M-500M	90.0	47,550	496	0
Poca Valley Bk	Walton	82.5	0.052	0.199	12,609	520	\$100M-500M	65.0	43,342	707	0.005
Hancock County Savings Bank	Chester	82.5	0.023	1	6,102	58	\$100M-500M	57.5	6,102	58	0
Northern Hancock B&TC	Newell	80.0	0.343	1	9,506	140	<\$100M	57.5	9,506	140	0
Rock Br Cmnty Bk	Nitro	80.0	0.169	1	9,424	197	<\$100M	55.0	9,424	197	0
Bank of Romney	Romney	77.5	0.047	0.314	10,022	451	\$100M-500M	62.5	30,254	567	0
City NB of WY	Charleston	77.5	0.032	0.242	80,287	1,332	\$1B-\$10B	57.5	175,708	1,852	0
Pleasants Cty Bk	Saint Marys	75.0	0.08	0.275	4,234	137	<\$100M	47.5	10,598	110	0
Clear MNT Bk	Bruceton Mills	75.0	0.041	0.234	12,156	483	\$100M-500M	70.0	44,557	659	0.002
First Central Bk	Philippi	72.5	0.059	0.282	6,442	253	\$100M-500M	72.5	22,880	331	0
Ameribank	Northfork	72.5	0.017	0.078	2,666	168	\$100M-500M	75.0	26,574	264	0
Logan B&TC	Logan	72.5	0.047	0.276	9,455	258	\$100M-500M	67.5	34,275	344	0
First Sentry Bk	Huntington	72.5	0.059	0.125	14,599	511	\$100M-500M	85.0	90,241	876	0
First Century Bk NA	Bluefield	72.5	0.048	0.121	20,509	654	\$100M-500M	65.0	86,573	952	0
Bank of Gassaway	Gassaway	70.0	0.042	0.375	6,321	286	\$100M-500M	50.0	16,854	356	0.002
First Exch Bk	Mannington	67.5	0.045	0.17	6,945	299	\$100M-500M	70.0	33,535	432	0
Pendleton Cmnty Bk	Franklin	67.5	0.041	0.23	7,474	269	\$100M-500M	55.0	26,765	382	0
Citizens NB of Elkins	Elkins	67.5	0.045	0.139	10,900	317	\$100M-500M	67.5	55,420	416	0
Freedom Bk	Belington	65.0	0.062	0.13	8,394	280	\$100M-500M	75.0	46,783	432	0
First St Bk	Barboursville	65.0	0.051	0.15	8,226	347	\$100M-500M	72.5	41,890	502	0.004
United Bk	Parkersburg	65.0	0.032	0.102	122,816	5,986	\$1B-\$10B	55.0	212,374	6,505	0.003
Whitesville St Bk	Whitesville	62.5	0.075	1	4,421	108	<\$100M	35.0	4,421	108	0
First NB of Williamson	Williamson	62.5	0.059	0.271	5,672	117	<\$100M	57.5	19,976	171	0
Clay Cty Bk	Clay	60.0	0.037	0.067	2,324	27	<\$100M	30.0	766	24	0
Pioneer Cmnty Bk	laeger	60.0	0.063	0.375	4,041	126	<\$100M	50.0	10,762	162	0
FNB Bk Inc	Romney	60.0	0.041	0.238	5,555	213	\$100M-500M	45.0	18,688	273	0
Wesbanco Bk	Wheeling	60.0	0.023	0.088	92,119	3,622	\$1B-\$10B	60.0	524,858	5,545	0
Harrison Cty Bk	Lost Creek	57.5	0.059	1	4,464	87	<\$100M	27.5	4,464	87	0
First Bk of Charleston	Charleston	57.5	0.052	0.132	6,338	238	\$100M-500M	75.0	37,168	378	0
Citizens First Bk	Ravenswood	55.0	0.057	0.339	3,597	114	<\$100M	55.0	10,595	146	0
Williamstown Bk Inc	Williamstown	55.0	0.057	0.171	5,315	170	<\$100M	60.0	24,405	267	0
Centra Bk	Morgantown	55.0	0.021	0.066	19,799	687	\$500M-\$1B	60.0	110,214	1,064	0
Putnam Cty Bk	Hurricane	52.5	0.023	0.1	10,895	347	\$100M-500M	57.5	63,034	544	0
First FS & LA of Ravenswood	Ravenswood	50.0	0.012	0.151	87	1	<\$100M	47.5	578	3	0
First Neigh Bk Inc	Spencer	50.0	0.043	0.132	5,315	215	\$100M-500M	57.5	29,037	338	0

Table 3B Expanded. Small Business Lending Institutions in West Virginia Using Call Report Data, June 2007

Name of Lending Institution	City	Micro Business Lending (<\$100k)				Small Business Lending (<\$1M)					
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$(1,000) (8)	LSBL# (9)	CRD/TA (10)
Guaranty B&TC	Huntington	50.0	0.041	0.116	5,600	218	\$100M-500M	65.0	36,716	357	0
Summit Cmnty Bk	Moorefield	50.0	0.015	0.049	19,279	656	\$1B-\$10B	60.0	155,804	1,168	0.001
Boone Cty Bk	Madison	47.5	0.035	0.165	5,487	195	\$100M-500M	42.5	22,178	286	0.002
First NB	Ronceverte	47.5	0.03	0.097	6,684	257	\$100M-500M	72.5	52,588	523	0
Traders Bk	Spencer	45.0	0.039	0.18	4,148	155	\$100M-500M	42.5	17,168	200	0.003
Davis TC	Elkins	45.0	0.036	0.133	4,511	239	\$100M-500M	75.0	33,894	317	0
Huntington Federal Savings B	Huntington	45.0	0.003	0.037	1,059	18	\$100M-500M	65.0	25,788	100	0
First Federal Savings Bank	Sistersville	42.5	0.002	0.128	92	4	<\$100M	40.0	720	7	0
Union Bk	Middlebourne	42.5	0.031	0.178	3,918	143	\$100M-500M	42.5	17,647	215	0
Bank of Mt Hope	Mount Hope	40.0	0.035	0.195	3,307	127	<\$100M	42.5	14,979	191	0
Mountain Valley Bk NA	Elkins	40.0	0.035	0.142	3,423	179	<\$100M	40.0	16,104	248	0
Citizens Bk Of Weston	Weston	40.0	0.03	0.123	4,670	201	\$100M-500M	47.5	25,088	292	0
First NB of Peterstown	Peterstown	37.5	0.033	0.36	1,417	43	<\$100M	32.5	3,941	59	0
Bcbank	Philippi	37.5	0.041	0.096	4,734	149	\$100M-500M	72.5	48,315	249	0
Jefferson Security Bk	Shepherdstown	37.5	0.02	0.121	4,791	221	\$100M-500M	57.5	33,611	341	0.001
Progressive Bk NA	Wheeling	37.5	0.02	0.097	4,813	234	\$100M-500M	47.5	33,215	374	0.003
CNB Bk Inc	Berkeley Springs	35.0	0.015	0.162	4,153	204	\$100M-500M	27.5	16,914	259	0
Citizens Bk of Morgantown	Morgantown	32.5	0.038	0.19	1,202	41	<\$100M	47.5	6,337	60	0
Miners & Mrch Bk	Thomas	32.5	0.018	0.791	782	40	<\$100M	32.5	988	44	0
MVB Bk Inc	Fairmont	32.5	0.027	0.063	5,467	165	\$100M-500M	67.5	50,939	369	0.001
Cornerstone Bk	West Union	30.0	0.026	0.15	1,745	74	<\$100M	37.5	10,208	113	0
West Union Bk	West Union	30.0	0.029	0.148	2,799	110	<\$100M	50.0	17,796	176	0
Fayette Cty NB of Fayetteville	Fayetteville	27.5	0.021	0.157	1,410	59	<\$100M	37.5	8,959	94	0
Bank of Charles Town	Charles Town	27.5	0.016	0.088	4,556	198	\$100M-500M	37.5	30,426	309	0
First NB of St Marys	Saint Marys	25.0	0.027	0.134	967	48	<\$100M	22.5	4,712	66	0
Capon Valley Bk	Wardensville	25.0	0.022	0.138	3,029	86	\$100M-500M	20.0	11,843	131	0
MCNB Bk&TC	Welch	25.0	0.018	0.065	4,232	119	\$100M-500M	45.0	36,586	239	0
Peoples Bk of Mullens	Mullens	22.5	0.007	0.188	775	28	\$100M-500M	25.0	4,079	44	0
Premier Bk Inc	Martinsburg	20.0	0.018	0.159	833	31	<\$100M	30.0	5,127	49	0
Doolin Security Savings Bank	New Martinsville	10.0	0	0	-	-	<\$100M	40.0	452	1	0
Security Nat TR Co	Wheeling	NR	0	-	-	-	<\$100M	NR	-	-	0

Note: NR = not ranked

Source: U.S. Small Business Administration, Office of Advocacy, from Call Reports collected by the Federal Reserve Board.