

Table 3A Expanded. Small Business Lending Institutions in West Virginia Using Call Report Data, June 2008

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Guaranty B&TC	Huntington	87.5	0.398	1	55,071	336	\$100M-500M	45.0	5,476	191	0
FNB Bk Inc	Romney	85.0	0.222	1	29,623	1,558	\$100M-500M	90.0	11,904	1,480	0
First Sentry Bk	Huntington	82.5	0.307	0.771	90,726	870	\$100M-500M	67.5	14,412	519	0
Main St Bk Corp	Wheeling	80.0	0.277	0.949	50,105	504	\$100M-500M	80.0	13,116	358	0
Grant Cty Bk	Petersburg	80.0	0.267	0.82	60,757	814	\$100M-500M	85.0	20,423	577	0
Poca Valley Bk	Walton	77.5	0.196	0.859	52,807	661	\$100M-500M	67.5	11,284	465	0.005
First St Bk	Barboursville	75.0	0.259	0.791	46,641	555	\$100M-500M	67.5	8,916	381	0.003
Bank of Monroe	Union	75.0	0.237	1	23,428	489	<\$100M	85.0	11,938	433	0
Freedom Bk	Belington	72.5	0.333	0.735	47,708	429	\$100M-500M	60.0	8,175	266	0
Community Bk of Parkersburg	Parkersburg	72.5	0.15	1	33,336	636	\$100M-500M	97.5	33,336	636	0.009
Putnam Cty Bk	Hurricane	70.0	0.165	0.726	78,959	617	\$100M-500M	60.0	14,124	415	0
First NB	Ronceverte	70.0	0.219	0.77	50,316	455	\$100M-500M	45.0	6,919	260	0
First Central Bk	Philippi	70.0	0.213	1	23,998	274	\$100M-500M	65.0	6,499	213	0
Davis TC	Elkins	70.0	0.278	1	34,621	198	\$100M-500M	85.0	34,621	198	0
Ameribank	Northfork	70.0	0.154	0.738	15,981	173	\$100M-500M	70.0	1,716	108	0
Mvb Bk Inc	Fairmont	67.5	0.229	0.623	53,688	359	\$100M-500M	30.0	4,953	144	0.001
Centra Bk	Morgantown	67.5	0.161	0.455	187,385	1,377	\$1B-\$10B	55.0	21,529	764	0.001
Calhoun Cty Bk	Grantsville	67.5	0.223	1	21,428	371	<\$100M	92.5	21,428	371	0
Huntington Federal Savings B	Huntington	65.0	0.07	0.93	29,416	115	\$100M-500M	47.5	1,195	22	0
First Exch Bk	Mannington	65.0	0.207	0.843	36,609	434	\$100M-500M	60.0	7,212	290	0
First Bk of Charleston	Charleston	65.0	0.275	0.692	36,524	414	\$100M-500M	62.5	7,514	274	0
Williamstown Bk Inc	Williamstown	62.5	0.261	0.862	27,199	281	\$100M-500M	50.0	4,932	175	0
Wesbanco Bk	Wheeling	62.5	0.135	0.478	709,122	6,488	\$1B-\$10B	57.5	105,509	3,908	0
Logan B&TC	Logan	62.5	0.159	1	34,966	351	\$100M-500M	77.5	12,553	267	0
BCBank	Philippi	62.5	0.278	0.639	36,263	330	\$100M-500M	47.5	6,341	210	0
First Century Bk NA	Bluefield	60.0	0.149	0.504	71,930	757	\$100M-500M	65.0	16,750	503	0
Clear MNT Bk	Bruceton Mills	60.0	0.127	0.798	40,652	594	\$100M-500M	70.0	11,040	447	0.002
Citizens NB of Elkins	Elkins	60.0	0.192	0.658	51,807	340	\$100M-500M	52.5	9,709	247	0
Summit Cmnty Bk	Moorefield	57.5	0.107	0.329	161,368	1,026	\$1B-\$10B	50.0	14,625	510	0.001
Hancock County Savings Bank	Chester	57.5	0.023	1	6,398	54	\$100M-500M	82.5	5,929	53	0
First Neigh Bk Inc	Spencer	57.5	0.216	0.773	27,723	334	\$100M-500M	50.0	5,043	213	0
City NB of WV	Charleston	57.5	0.077	0.434	190,229	1,585	\$1B-\$10B	55.0	32,047	926	0
Bank of Mingo	Williamson	57.5	0.181	1	20,271	302	\$100M-500M	90.0	20,271	302	0
United Bk	Parkersburg	55.0	0.062	0.206	260,353	6,727	\$1B-\$10B	65.0	121,920	5,996	0.003
Traders Bk	Spencer	55.0	0.196	1	22,293	219	\$100M-500M	87.5	22,293	219	0.003
Bank of Romney	Romney	55.0	0.129	0.85	29,021	546	\$100M-500M	72.5	9,877	431	0
Union Bk	Middlebourne	52.5	0.146	0.977	24,621	283	\$100M-500M	47.5	4,959	187	0
West Union Bk	West Union	50.0	0.199	0.94	20,824	192	\$100M-500M	30.0	3,020	115	0

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Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Rock BR Cmnty Bk	Nitro	50.0	0.155	1	8,608	154	<\$100M	55.0	3,342	129	0
Pioneer Cmnty Bk	laeger	50.0	0.186	1	12,382	176	<\$100M	55.0	3,963	133	0
Northern Hancock B&TC	Newell	47.5	0.223	1	6,147	90	<\$100M	67.5	6,147	90	0
Jefferson Security Bk	Shepherdstown	47.5	0.128	0.819	30,934	300	\$100M-500M	35.0	4,309	191	0.001
First NB of Williamson	Williamson	47.5	0.191	0.869	18,197	177	<\$100M	37.5	3,157	109	0
First FS & LA of Ravenswood	Ravenswood	47.5	0.073	1	554	3	<\$100M	50.0	86	1	0
Citizens First Bk	Ravenswood	47.5	0.149	1	10,146	121	<\$100M	47.5	3,322	74	0
Progressive Bk NA	Wheeling	45.0	0.131	0.67	33,517	353	\$100M-500M	35.0	4,526	217	0.002
Pleasants Cty Bk	Saint Marys	45.0	0.193	1	10,960	108	<\$100M	70.0	10,960	108	0
Pendleton Cmnty Bk	Franklin	45.0	0.118	0.693	24,140	369	\$100M-500M	62.5	7,472	267	0
Citizens Bk of Weston	Weston	45.0	0.169	0.635	27,820	298	\$100M-500M	40.0	4,947	201	0
McNB BK&TC	Welch	42.5	0.155	0.463	39,266	268	\$100M-500M	25.0	4,668	135	0
Boone Cty Bk	Madison	42.5	0.156	0.681	24,229	224	\$100M-500M	55.0	6,669	150	0.002
First Federal Savings Bank	Sistersville	40.0	0.012	1	603	6	<\$100M	35.0	41	3	0
Doolin Security Savings Bank	New Martinsville	40.0	0.01	1	445	1	<\$100M	10.0	-	-	0
Citizens Bk of Morgantown	Morgantown	40.0	0.156	1	4,900	51	<\$100M	32.5	1,039	35	0
Bank of Gassaway	Gassaway	40.0	0.099	0.912	15,361	312	\$100M-500M	57.5	5,310	255	0.002
Fayette Cty NB of Fayetteville	Fayetteville	37.5	0.124	1	8,522	96	<\$100M	27.5	1,592	63	0
Bank of Mt Hope	Mount Hope	37.5	0.145	0.84	16,324	196	\$100M-500M	32.5	2,901	127	0
Bank of Charles Town	Charles Town	35.0	0.103	0.537	30,546	248	\$100M-500M	22.5	4,089	142	0
Whitesville St Bk	Whitesville	32.5	0.066	1	4,250	90	<\$100M	60.0	4,250	90	0
Mountain Valley Bk NA	Elkins	32.5	0.133	0.565	13,847	253	\$100M-500M	42.5	3,440	199	0
Miners & Mrch Bk	Thomas	32.5	0.018	1	785	37	<\$100M	30.0	549	30	0
First NB of Peterstown	Peterstown	32.5	0.072	1	3,307	60	<\$100M	32.5	1,290	46	0
Cornerstone Bk	West Union	30.0	0.147	0.754	10,555	138	<\$100M	32.5	2,296	96	0
Clay Cty Bk	Clay	30.0	0.009	1	572	22	<\$100M	32.5	572	22	0
CNB Bk Inc	Berkeley Springs	27.5	0.059	0.664	16,742	240	\$100M-500M	30.0	3,589	184	0
Peoples Bk of Mullens	Mullens	25.0	0.035	0.955	4,103	39	\$100M-500M	22.5	871	22	0
Harrison Cty Bk	Lost Creek	25.0	0.059	1	4,657	55	<\$100M	32.5	1,800	40	0
Capon Valley Bk	Wardensville	20.0	0.088	0.484	12,771	132	\$100M-500M	20.0	2,975	86	0
Security Nat TR Co	Wheeling	NR	<\$100M	-	.	.	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 2008

Name of Lending Institution	City	HQ State or Territory	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	WV	97.5	0.15	1	33,336	636	\$100M-500M	72.5	33,336	636	0.009
Calhoun Cty Bk	Grantsville	WV	92.5	0.223	1	21,428	371	<\$100M	67.5	21,428	371	0
FNB Bk Inc	Romney	WV	90.0	0.089	0.402	11,904	1,480	\$100M-500M	85.0	29,623	1,558	0
Bank of Mingo	Williamson	WV	90.0	0.181	1	20,271	302	\$100M-500M	57.5	20,271	302	0
Traders Bk	Spencer	WV	87.5	0.196	1	22,293	219	\$100M-500M	55.0	22,293	219	0.003
Grant Cty Bk	Petersburg	WV	85.0	0.09	0.276	20,423	577	\$100M-500M	80.0	60,757	814	0
Davis TC	Elkins	WV	85.0	0.278	1	34,621	198	\$100M-500M	70.0	34,621	198	0
Bank of Monroe	Union	WV	85.0	0.121	0.51	11,938	433	<\$100M	75.0	23,428	489	0
Hancock County Savings Bank	Chester	WV	82.5	0.022	0.927	5,929	53	\$100M-500M	57.5	6,398	54	0
Main St Bk Corp	Wheeling	WV	80.0	0.072	0.248	13,116	358	\$100M-500M	80.0	50,105	504	0
Logan B&TC	Logan	WV	77.5	0.057	0.359	12,553	267	\$100M-500M	62.5	34,966	351	0
Bank of Romney	Romney	WV	72.5	0.044	0.289	9,877	431	\$100M-500M	55.0	29,021	546	0
Pleasants Cty Bk	Saint Marys	WV	70.0	0.193	1	10,960	108	<\$100M	45.0	10,960	108	0
Clear MNT Bk	Bruceton Mills	WV	70.0	0.035	0.217	11,040	447	\$100M-500M	60.0	40,652	594	0.002
Ameribank	Northfork	WV	70.0	0.017	0.079	1,716	108	\$100M-500M	70.0	15,981	173	0
Poca Valley Bk	Walton	WV	67.5	0.042	0.184	11,284	465	\$100M-500M	77.5	52,807	661	0.005
Northern Hancock B&TC	Newell	WV	67.5	0.223	1	6,147	90	<\$100M	47.5	6,147	90	0
First St Bk	Barboursville	WV	67.5	0.05	0.151	8,916	381	\$100M-500M	55.0	83,108	562	0.003
First Sentry Bk	Huntington	WV	67.5	0.049	0.122	14,412	519	\$100M-500M	82.5	90,726	870	0
United Bk	Parkersburg	WV	65.0	0.029	0.096	121,920	5,996	\$1B-\$10B	57.5	379,610	3,125	0.003
First Century Bk NA	Bluefield	WV	65.0	0.035	0.117	16,750	503	\$100M-500M	60.0	71,930	757	0
First Central Bk	Philippi	WV	65.0	0.058	0.271	6,499	213	\$100M-500M	70.0	23,998	274	0
Pendleton Cmnty Bk	Franklin	WV	62.5	0.037	0.214	7,472	267	\$100M-500M	45.0	24,140	369	0
First Bk of Charleston	Charleston	WV	62.5	0.057	0.142	7,514	274	\$100M-500M	65.0	36,524	414	0
Whitesville St Bk	Whitesville	WV	60.0	0.066	1	4,250	90	<\$100M	32.5	4,250	90	0
Putnam Cty Bk	Hurricane	WV	60.0	0.029	0.13	14,124	415	\$100M-500M	70.0	78,959	617	0
Freedom Bk	Belington	WV	60.0	0.057	0.126	8,175	266	\$100M-500M	37.5	2,573	8	0
First Exch Bk	Mannington	WV	60.0	0.041	0.166	7,212	290	\$100M-500M	65.0	36,609	434	0
Wesbanco Bk	Wheeling	WV	57.5	0.02	0.071	105,509	3,908	\$1B-\$10B	62.5	709,122	6,488	0
Bank of Gassaway	Gassaway	WV	57.5	0.034	0.315	5,310	255	\$100M-500M	40.0	15,361	312	0.002
Rock Br Cmnty Bk	Nitro	WV	55.0	0.06	0.388	3,342	129	<\$100M	50.0	8,608	154	0
Pioneer Cmnty Bk	laeger	WV	55.0	0.06	0.32	3,963	133	<\$100M	50.0	12,382	176	0
City NB of WV	Charleston	WV	55.0	0.013	0.073	32,047	926	\$1B-\$10B	57.5	190,229	1,585	0
Centra Bk	Morgantown	WV	55.0	0.019	0.052	21,529	764	\$1B-\$10B	67.5	187,385	1,377	0.001
Boone Cty Bk	Madison	WV	55.0	0.043	0.188	6,669	150	\$100M-500M	42.5	24,229	224	0.002
Citizens NB of Elkins	Elkins	WV	52.5	0.036	0.123	9,709	247	\$100M-500M	60.0	51,807	340	0
Williamstown Bk Inc	Williamstown	WV	50.0	0.047	0.156	4,932	175	\$100M-500M	62.5	27,199	281	0
Summit Cmnty Bk	Moorefield	WV	50.0	0.01	0.03	14,625	510	\$1B-\$10B	57.5	161,368	1,026	0.001
First Neigh Bk Inc	Spencer	WV	50.0	0.039	0.141	5,043	213	\$100M-500M	57.5	27,723	334	0
First FS & LA of Ravenswood	Ravenswood	WV	50.0	0.011	0.155	86	1	<\$100M	47.5	554	3	0
Union Bk	Middlebourne	WV	47.5	0.03	0.197	4,959	187	\$100M-500M	75.0	102,285	1,136	0
Huntington Federal Savings B	Huntington	WV	47.5	0.003	0.038	1,195	22	\$100M-500M	65.0	29,416	115	0
Citizens First Bk	Ravenswood	WV	47.5	0.049	0.327	3,322	74	<\$100M	47.5	10,146	121	0
Bcbank	Philippi	WV	47.5	0.049	0.112	6,341	210	\$100M-500M	62.5	36,263	330	0

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Guaranty B&TC	Huntington	WV	45.0	0.04	0.099	5,476	191	\$100M-500M	87.5	55,071	336	0
First NB	Ronceverte	WV	45.0	0.03	0.106	6,919	260	\$100M-500M	55.0	21,601	207	0
Mountain Valley Bk NA	Elkins	WV	42.5	0.033	0.14	3,440	199	\$100M-500M	32.5	13,847	253	0
Citizens Bk of Weston	Weston	WV	40.0	0.03	0.113	4,947	201	\$100M-500M	45.0	27,820	298	0
First NB of Williamson	Williamson	WV	37.5	0.033	0.151	3,157	109	<\$100M	47.5	18,197	177	0
Progressive Bk NA	Wheeling	WV	35.0	0.018	0.091	4,526	217	\$100M-500M	45.0	33,517	353	0.002
Jefferson Security Bk	Shepherdstown	WV	35.0	0.018	0.114	4,309	191	\$100M-500M	47.5	30,934	300	0.001
First Federal Savings Bank	Sistersville	WV	35.0	0.001	0.068	41	3	<\$100M	40.0	603	6	0
Harrison Cty Bk	Lost Creek	WV	32.5	0.023	0.387	1,800	40	<\$100M	25.0	4,657	55	0
First NB of Peterstown	Peterstown	WV	32.5	0.028	0.39	1,290	46	<\$100M	32.5	3,307	60	0
Cornerstone Bk	West Union	WV	32.5	0.032	0.164	2,296	96	<\$100M	87.5	95,556	539	0
Clay Cty Bk	Clay	WV	32.5	0.009	1	572	22	<\$100M	30.0	572	22	0
Citizens Bk of Morgantown	Morgantown	WV	32.5	0.033	0.212	1,039	35	<\$100M	40.0	4,900	51	0
Bank of Mt Hope	Mount Hope	WV	32.5	0.026	0.149	2,901	127	\$100M-500M	37.5	16,324	196	0
West Union Bk	West Union	WV	30.0	0.029	0.136	3,020	115	\$100M-500M	50.0	20,824	192	0
MVB Bk Inc	Fairmont	WV	30.0	0.021	0.057	4,953	144	\$100M-500M	67.5	53,688	359	0.001
Miners & MRCH Bk	Thomas	WV	30.0	0.013	0.699	549	30	<\$100M	32.5	785	37	0
CNB Bk Inc	Berkeley Springs	WV	30.0	0.013	0.142	3,589	184	\$100M-500M	27.5	16,742	240	0
Fayette Cty NB of Fayettevil	Fayetteville	WV	27.5	0.023	0.187	1,592	63	<\$100M	37.5	8,522	96	0
MCNB BK&TC	Welch	WV	25.0	0.018	0.055	4,668	135	\$100M-500M	42.5	39,266	268	0
Peoples Bk of Mullens	Mullens	WV	22.5	0.007	0.203	871	22	\$100M-500M	25.0	4,103	39	0
Bank of Charles Town	Charles Town	WV	22.5	0.014	0.072	4,089	142	\$100M-500M	35.0	30,546	248	0
Capon Valley Bk	Wardensville	WV	20.0	0.021	0.113	2,975	86	\$100M-500M	20.0	12,771	132	0
Doolin Security Savings Bank	New Martinsville	WV	10.0	0	0	-	-	<\$100M	40.0	445	1	0
Security Nat Tr Co	Wheeling	WV	-	-	-	-	-	<\$100M	-	-	-	0

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