

Table 3A Expanded. Small Business Lending Institutions in West Virginia Using Call Report Data, June 2012

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹ (10)	
		Total Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (1,000) (4)	Number (5)	Institution Asset Size (6)	Total Rank (7)	Amount (1,000) (8)		Number (9)
Main Street Bank Corp.	Wheeling	97.5	0.339	1.000	84,433	874	100M-500M	97.5	25,778	592	0.000
Calhoun County Bank, Inc.	Grantsville	85.0	0.242	1.000	29,335	500	100M-500M	97.5	29,335	500	0.000
The First State Bank	Barboursville	85.0	0.216	0.811	66,239	764	100M-500M	82.5	11,650	517	0.002
First Sentry Bank, Inc.	Huntington	85.0	0.257	0.648	127,361	1,191	100M-500M	85.0	20,230	695	0.000
The Poca Valley Bank, Inc.	Walton	77.5	0.176	0.742	54,176	600	100M-500M	65.0	7,081	347	0.006
Freedom Bank, Inc.	Belington	75.0	0.260	0.709	39,574	332	100M-500M	57.5	4,619	171	0.000
The Bank of Monroe	Union	75.0	0.174	1.000	21,122	335	100M-500M	82.5	6,300	261	0.000
Logan Bank & Trust Company	Logan	75.0	0.127	1.000	32,774	378	100M-500M	87.5	10,267	283	0.000
First Bank of Charleston, Inc.	Charleston	72.5	0.219	0.576	42,722	441	100M-500M	65.0	6,097	254	0.000
First Exchange Bank	Mannington	72.5	0.165	0.822	33,106	311	100M-500M	50.0	3,708	160	0.000
The Bank of Romney	Romney	72.5	0.131	0.825	33,080	524	100M-500M	85.0	9,674	396	0.000
United Bank	Parkersburg	72.5	0.132	0.389	639,638	13,199	1B-10B	85.0	179,934	11,087	0.002
First Neighborhood Bank	Spencer	70.0	0.180	0.786	25,256	307	100M-500M	62.5	4,180	190	0.000
The Citizens Bank of Weston	Weston	70.0	0.213	0.718	37,277	303	100M-500M	55.0	4,732	168	0.000
First National Bank	Ronceverte	70.0	0.141	0.792	36,925	319	100M-500M	55.0	4,872	178	0.000
Williamstown Bank, Inc.	Williamstown	70.0	0.201	0.879	28,370	259	100M-500M	52.5	3,255	144	0.000
Clear Mountain Bank	Bruceston Mills	70.0	0.120	0.653	53,990	683	100M-500M	80.0	12,594	479	0.005
Bank of Mingo	Williamson	70.0	0.170	1.000	19,674	219	100M-500M	90.0	19,674	219	0.000
Pendleton Community Bank, Inc.	Franklin	70.0	0.144	0.655	37,693	425	100M-500M	77.5	8,615	277	0.000
First Century Bank, Inc.	Bluefield	67.5	0.134	0.531	56,824	514	100M-500M	60.0	8,443	296	0.000
Premier Bank, Inc.	Huntington	67.5	0.128	0.414	96,234	819	500M-1B	65.0	14,227	489	0.000
Wesbanco Bank, Inc.	Wheeling	67.5	0.106	0.389	585,005	4,839	1B-10B	65.0	76,426	2,564	0.000
Community Bank of Parkersburg	Parkersburg	65.0	0.122	0.783	28,951	566	100M-500M	80.0	6,679	429	0.010
Summit Community Bank, Inc	Moorefield	62.5	0.098	0.314	138,323	896	1B-10B	50.0	11,142	412	0.001
City National Bank of West Virginia	Charleston	60.0	0.085	0.340	244,208	1,993	1B-10B	65.0	42,991	1,095	0.000
Citizens Bank of West Virginia, Inc.	Elkins	60.0	0.148	0.537	30,112	284	100M-500M	62.5	5,890	177	0.000
The Pleasants County Bank	Saint Marys	60.0	0.180	1.000	11,120	104	<100M	45.0	1,818	65	0.000
MVB Bank, Inc	Fairmont	60.0	0.125	0.325	73,342	452	500M-1B	45.0	6,535	180	0.001
FNB Bank, Inc.	Romney	60.0	0.138	0.807	21,435	250	100M-500M	72.5	5,771	176	0.000
BCBank, Inc.	Philippi	57.5	0.206	0.552	22,540	257	100M-500M	67.5	5,106	178	0.000
Pioneer Community Bank, Inc.	laeger	57.5	0.110	1.000	13,728	169	100M-500M	55.0	2,804	112	0.000
Rock Branch Community Bank, Inc.	Nitro	55.0	0.144	0.997	10,865	160	<100M	67.5	3,278	117	0.000
Northern Hancock Bank & Trust Co.	Newell	55.0	0.203	1.000	6,388	93	<100M	75.0	6,388	93	0.000
Mountain Valley Bank, N.A.	Elkins	52.5	0.166	0.619	20,653	194	100M-500M	40.0	2,723	107	0.000
Putnam County Bank	Hurricane	52.5	0.089	0.509	53,289	416	500M-1B	42.5	5,608	233	0.000
Bank of Charles Town	Charles Town	50.0	0.122	0.393	35,092	221	100M-500M	22.5	2,651	85	0.000
Jefferson Security Bank	Shepherdstown	50.0	0.096	0.720	27,250	235	100M-500M	35.0	2,879	132	0.001
Union Bank, Inc.	Middlebourne	47.5	0.086	0.825	17,209	221	100M-500M	52.5	3,562	145	0.000

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Name of Lending Institution	City	Small Business Lending (less than \$ million)					Institution Asset Size	Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	
		(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)	
Bank of Gassaway	Gassaway	47.5	0.080	0.796	13,973	275	100M-500M	67.5	4,791	220	0.002
Huntington Federal Savings Bank	Huntington	45.0	0.044	0.959	23,635	105	500M-1B	15.0	1,264	17	0.000
Progressive Bank, National Association	Wheeling	45.0	0.090	0.520	26,480	236	100M-500M	32.5	3,056	123	0.002
MCNB Bank and Trust Co.	Welch	45.0	0.102	0.277	32,776	226	100M-500M	25.0	2,848	92	0.000
The Harrison County Bank	Lost Creek	45.0	0.075	1.000	7,124	137	<100M	82.5	7,124	137	0.000
West Union Bank	West Union	42.5	0.117	0.655	14,883	156	100M-500M	40.0	2,474	93	0.000
The Fayette County National Bank of	Fayetteville	42.5	0.094	1.000	8,318	92	<100M	37.5	1,407	59	0.000
The Capon Valley Bank	Wardensville	40.0	0.107	0.622	16,257	133	100M-500M	35.0	2,311	72	0.000
CNB Bank, Inc.	Berkeley Springs	40.0	0.073	0.719	20,434	193	100M-500M	40.0	2,796	126	0.000
The First National Bank of Williamson	Williamson	40.0	0.100	0.800	9,620	114	<100M	42.5	1,824	68	0.000
Whitesville State Bank	Whitesville	37.5	0.055	1.000	4,464	77	<100M	72.5	4,464	77	0.000
Bank of Mount Hope, Inc.	Mount Hope	37.5	0.104	0.536	13,267	185	100M-500M	55.0	3,266	125	0.000
Citizens Bank of Morgantown, Inc.	Morgantown	32.5	0.052	0.999	1,710	32	<100M	35.0	447	25	0.000
Clay County Bank, Inc.	Clay	32.5	0.034	1.000	2,650	47	<100M	57.5	2,650	47	0.000
The Grant County Bank	Petersburg	30.0	0.055	0.193	13,143	256	100M-500M	37.5	3,226	193	0.000
Davis Trust Company	Elkins	30.0	0.097	0.341	13,971	145	100M-500M	32.5	2,236	101	0.000
Hancock County Savings Bank, F.S.B.	Chester	30.0	0.012	0.999	3,875	32	100M-500M	20.0	423	18	0.000
Cornerstone Bank, Inc.	West Union	30.0	0.089	0.594	9,062	95	100M-500M	27.5	1,410	61	0.000
First Federal Savings & Loan Association	Ravenswood	30.0	0.063	0.999	840	6	<100M	10.0	30	1	0.000
Doolin Security Savings Bank, FSB	New Martinsville	27.5	0.009	0.998	403	1	<100M	35.0	403	1	0.000
Miners & Merchants Bank	Thomas	27.5	0.013	0.999	676	14	<100M	30.0	336	11	0.000
First Federal Savings Bank	Sistersville	27.5	0.019	0.999	894	4	<100M	15.0	56	1	0.000
The First National Bank of Peterstown	Peterstown	25.0	0.036	0.976	2,284	39	<100M	37.5	700	26	0.000
First Peoples Bank, Inc.	Mullens	15.0	0.028	0.493	3,468	39	100M-500M	25.0	935	23	0.000

¹ TA = 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.

Table 3B. Expanded. Micro Business Lending Institutions in West Virginia Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution	Total Rank	Amount	Number	CC
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Calhoun County Bank, Inc.	Grantsville	97.5	0.242	1.000	29,335	500	100M-500M	85.0	29,335	500	0.000
Main Street Bank Corp.	Wheeling	97.5	0.103	0.305	25,778	592	100M-500M	97.5	84,433	874	0.000
Bank of Mingo	Williamson	90.0	0.170	1.000	19,674	219	100M-500M	70.0	19,674	219	0.000
Logan Bank & Trust Company	Logan	87.5	0.040	0.313	10,267	283	100M-500M	75.0	32,774	378	0.000
The Bank of Romney	Romney	85.0	0.038	0.241	9,674	396	100M-500M	72.5	33,080	524	0.000
United Bank	Parkersburg	85.0	0.037	0.109	179,934	11,087	1B-10B	72.5	639,638	13,199	0.002
First Sentry Bank, Inc.	Huntington	85.0	0.041	0.103	20,230	695	100M-500M	85.0	127,361	1,191	0.000
The Bank of Monroe	Union	82.5	0.052	0.298	6,300	261	100M-500M	75.0	21,122	335	0.000
The First State Bank	Barboursville	82.5	0.038	0.143	11,650	517	100M-500M	85.0	66,239	764	0.002
The Harrison County Bank	Lost Creek	82.5	0.075	1.000	7,124	137	<100M	45.0	7,124	137	0.000
Community Bank of Parkersburg	Parkersburg	80.0	0.028	0.181	6,679	429	100M-500M	65.0	28,951	566	0.010
Clear Mountain Bank	Bruceton Mills	80.0	0.028	0.152	12,594	479	100M-500M	70.0	53,990	683	0.005
Pendleton Community Bank, Inc.	Franklin	77.5	0.033	0.150	8,615	277	100M-500M	70.0	37,693	425	0.000
Northern Hancock Bank & Trust Co.	Newell	75.0	0.203	1.000	6,388	93	<100M	55.0	6,388	93	0.000
Whitesville State Bank	Whitesville	72.5	0.055	1.000	4,464	77	<100M	37.5	4,464	77	0.000
FNB Bank, Inc.	Romney	72.5	0.037	0.217	5,771	176	100M-500M	60.0	21,435	250	0.000
Bank of Gassaway	Gassaway	67.5	0.028	0.273	4,791	220	100M-500M	47.5	13,973	275	0.002
Rock Branch Community Bank, Inc.	Nitro	67.5	0.043	0.301	3,278	117	<100M	55.0	10,865	160	0.000
BCBank, Inc.	Philippi	67.5	0.047	0.125	5,106	178	100M-500M	57.5	22,540	257	0.000
The Poca Valley Bank, Inc.	Walton	65.0	0.023	0.097	7,081	347	100M-500M	77.5	54,176	600	0.006
City National Bank of West Virginia	Charleston	65.0	0.015	0.060	42,991	1,095	1B-10B	60.0	244,208	1,993	0.000
Premier Bank, Inc.	Huntington	65.0	0.019	0.061	14,227	489	500M-1B	67.5	96,234	819	0.000
Wesbanco Bank, Inc.	Wheeling	65.0	0.014	0.051	76,426	2,564	1B-10B	67.5	585,005	4,839	0.000
First Bank of Charleston, Inc.	Charleston	65.0	0.031	0.082	6,097	254	100M-500M	72.5	42,722	441	0.000
First Neighborhood Bank	Spencer	62.5	0.030	0.130	4,180	190	100M-500M	70.0	25,256	307	0.000
Citizens Bank of West Virginia, Inc.	Elkins	62.5	0.029	0.105	5,890	177	100M-500M	60.0	30,112	284	0.000
First Century Bank, Inc.	Bluefield	60.0	0.020	0.079	8,443	296	100M-500M	67.5	56,824	514	0.000
Freedom Bank, Inc.	Belington	57.5	0.030	0.083	4,619	171	100M-500M	75.0	39,574	332	0.000
Clay County Bank, Inc.	Clay	57.5	0.034	1.000	2,650	47	<100M	32.5	2,650	47	0.000
Bank of Mount Hope, Inc.	Mount Hope	55.0	0.026	0.132	3,266	125	100M-500M	37.5	13,267	185	0.000
First National Bank	Ronceverte	55.0	0.019	0.104	4,872	178	100M-500M	70.0	36,925	319	0.000
The Citizens Bank of Weston	Weston	55.0	0.027	0.091	4,732	168	100M-500M	70.0	37,277	303	0.000
Pioneer Community Bank, Inc.	laeger	55.0	0.022	0.204	2,804	112	100M-500M	57.5	13,728	169	0.000
Williamstown Bank, Inc.	Williamstown	52.5	0.023	0.101	3,255	144	100M-500M	70.0	28,370	259	0.000
Union Bank, Inc.	Middlebourne	52.5	0.018	0.171	3,562	145	100M-500M	47.5	17,209	221	0.000
Summit Community Bank, Inc	Moorefield	50.0	0.008	0.025	11,142	412	1B-10B	62.5	138,323	896	0.001
First Exchange Bank	Mannington	50.0	0.018	0.092	3,708	160	100M-500M	72.5	33,106	311	0.000
The Pleasants County Bank	Saint Marys	45.0	0.029	0.163	1,818	65	<100M	60.0	11,120	104	0.000

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		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	CC Amount/TA ¹
		Rank									
MVB Bank, Inc	Fairmont	45.0	0.011	0.029	6,535	180	500M-1B	60.0	73,342	452	0.001
Putnam County Bank	Hurricane	42.5	0.009	0.054	5,608	233	500M-1B	52.5	53,289	416	0.000
The First National Bank of Williamson	Williamson	42.5	0.019	0.152	1,824	68	<100M	40.0	9,620	114	0.000
West Union Bank	West Union	40.0	0.019	0.109	2,474	93	100M-500M	42.5	14,883	156	0.000
Mountain Valley Bank, N.A.	Elkins	40.0	0.022	0.082	2,723	107	100M-500M	52.5	20,653	194	0.000
CNB Bank, Inc.	Berkeley Springs	40.0	0.010	0.098	2,796	126	100M-500M	40.0	20,434	193	0.000
The Fayette County National Bank of Fayette	Fayetteville	37.5	0.016	0.169	1,407	59	<100M	42.5	8,318	92	0.000
The Grant County Bank	Petersburg	37.5	0.014	0.047	3,226	193	100M-500M	30.0	13,143	256	0.000
The First National Bank of Peterstown	Peterstown	37.5	0.011	0.299	700	26	<100M	25.0	2,284	39	0.000
Doolin Security Savings Bank, FSB	New Martinsville	35.0	0.009	0.998	403	1	<100M	27.5	403	1	0.000
Jefferson Security Bank	Shepherdstown	35.0	0.010	0.076	2,879	132	100M-500M	50.0	27,250	235	0.001
The Capon Valley Bank	Wardensville	35.0	0.015	0.088	2,311	72	100M-500M	40.0	16,257	133	0.000
Citizens Bank of Morgantown, Inc.	Morgantown	35.0	0.014	0.261	447	25	<100M	32.5	1,710	32	0.000
Progressive Bank, National Association	Wheeling	32.5	0.010	0.060	3,056	123	100M-500M	45.0	26,480	236	0.002
Davis Trust Company	Elkins	32.5	0.016	0.055	2,236	101	100M-500M	30.0	13,971	145	0.000
Miners & Merchants Bank	Thomas	30.0	0.006	0.496	336	11	<100M	27.5	676	14	0.000
Cornerstone Bank, Inc.	West Union	27.5	0.014	0.092	1,410	61	100M-500M	30.0	9,062	95	0.000
MCNB Bank and Trust Co.	Welch	25.0	0.009	0.024	2,848	92	100M-500M	45.0	32,776	226	0.000
First Peoples Bank, Inc.	Mullens	25.0	0.007	0.133	935	23	100M-500M	15.0	3,468	39	0.000
Bank of Charles Town	Charles Town	22.5	0.009	0.030	2,651	85	100M-500M	50.0	35,092	221	0.000
Hancock County Savings Bank, F.S.B.	Chester	20.0	0.001	0.109	423	18	100M-500M	30.0	3,875	32	0.000
Huntington Federal Savings Bank	Huntington	15.0	0.002	0.051	1,264	17	500M-1B	45.0	23,635	105	0.000
First Federal Savings Bank	Sistersville	15.0	0.001	0.063	56	1	<100M	27.5	894	4	0.000
First Federal Savings & Loan Association of R Ravenswood		10.0	0.002	0.036	30	1	<100M	30.0	840	6	0.000

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