

**Table 3A Expanded. Small Business Lending Institutions in West Virginia Using Call Report Data, June 2013**

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA <sup>1</sup>	
		Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	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	100.0	0.326	1.000	92,992	977	100M-500M	98	27,273	663	0.000
Calhoun County Bank, Inc.	Grantsville	87.5	0.221	1.000	27,512	548	100M-500M	100	27,512	548	0.000
The First State Bank	Barboursvil	85.0	0.202	0.838	59,990	697	100M-500M	80	10,070	473	0.002
First Sentry Bank, Inc.	Huntington	85.0	0.250	0.641	121,430	1,184	100M-500M	85	19,255	693	0.000
The Bank of Monroe	Union	77.5	0.171	1.000	21,051	327	100M-500M	80	5,795	251	0.000
Clear Mountain Bank	Bruceston Mi	77.5	0.146	0.682	68,212	747	100M-500M	78	12,775	499	0.005
Williamstown Bank, Inc.	Williamstow	77.5	0.213	0.870	31,035	281	100M-500M	53	3,411	151	0.000
First Bank of Charleston, Inc.	Charleston	77.5	0.234	0.610	47,879	432	100M-500M	63	6,036	236	0.000
Logan Bank & Trust Company	Logan	75.0	0.125	1.000	32,288	335	100M-500M	88	9,910	248	0.000
Pendleton Community Bank, Inc.	Franklin	72.5	0.150	0.705	39,296	433	100M-500M	78	8,234	274	0.000
First Neighborhood Bank	Spencer	72.5	0.192	0.777	26,640	337	100M-500M	70	4,923	207	0.000
First National Bank	Ronceverte	70.0	0.145	0.767	37,088	293	100M-500M	55	4,687	155	0.000
Freedom Bank, Inc.	Belington	70.0	0.213	0.677	31,644	274	100M-500M	50	3,712	137	0.000
The Citizens Bank of Weston	Weston	70.0	0.207	0.646	36,006	320	100M-500M	58	5,219	182	0.000
First Exchange Bank	Mannington	67.5	0.166	0.800	33,763	275	100M-500M	50	3,772	128	0.000
First Century Bank, Inc.	Bluefield	67.5	0.133	0.548	54,860	457	100M-500M	63	7,710	260	0.000
Wesbanco Bank, Inc.	Wheeling	67.5	0.101	0.368	610,435	5,022	1B-10B	63	75,337	2,615	0.000
The Bank of Romney	Romney	67.5	0.127	0.796	31,426	489	100M-500M	83	8,941	368	0.000
The Poca Valley Bank, Inc.	Walton	67.5	0.139	0.648	44,976	456	100M-500M	63	6,209	265	0.006
Community Bank of Parkersburg	Parkersburg	67.5	0.126	0.811	29,765	656	100M-500M	78	7,118	502	0.010
United Bank	Parkersburg	67.5	0.129	0.354	654,142	26,462	1B-10B	85	201,963	24,227	0.002
City National Bank of West Virginia	Charleston	67.5	0.105	0.380	352,939	2,794	1B-10B	68	56,288	1,510	0.000
Bank of Mingo	Williamson	65.0	0.173	1.000	18,853	195	100M-500M	90	18,853	195	0.000
The Pleasants County Bank	Saint Marys	62.5	0.188	1.000	11,355	104	<100M	50	1,996	63	0.000
FNB Bank, Inc.	Romney	62.5	0.133	0.828	20,745	222	100M-500M	68	4,736	148	0.000
Summit Community Bank, Inc	Moorefield	62.5	0.100	0.325	135,948	871	1B-10B	53	11,217	386	0.001
Premier Bank, Inc.	Huntington	60.0	0.116	0.304	84,709	811	500M-1B	60	12,178	477	0.000
MVB Bank, Inc	Fairmont	60.0	0.111	0.342	86,922	512	500M-1B	45	6,768	195	0.001
Northern Hancock Bank & Trust Co.	Newell	57.5	0.190	1.000	5,638	89	<100M	75	5,638	89	0.000
BCBank, Inc.	Philippi	57.5	0.193	0.558	20,613	261	100M-500M	75	5,327	188	0.000
Rock Branch Community Bank, Inc.	Nitro	55.0	0.144	0.998	10,601	167	<100M	65	2,999	119	0.000
Citizens Bank of West Virginia, Inc.	Elkins	52.5	0.122	0.542	24,894	232	100M-500M	55	4,356	140	0.000
Union Bank, Inc.	Middlebourn	52.5	0.094	0.828	19,776	219	100M-500M	53	3,270	130	0.000
Mountain Valley Bank, N.A.	Elkins	52.5	0.156	0.631	19,997	181	100M-500M	38	2,386	97	0.000
Bank of Charles Town	Charles Tow	52.5	0.125	0.398	37,205	215	100M-500M	23	2,449	76	0.000

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Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA <sup>1</sup>	
		Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
West Union Bank	West Union	50.0	0.121	0.752	16,441	157	100M-500M	50	2,745	93	0.000
The Harrison County Bank	Lost Creek	50.0	0.092	1.000	8,667	113	<100M	80	8,667	113	0.000
Pioneer Community Bank, Inc.	laeger	50.0	0.092	1.000	11,602	149	100M-500M	50	2,339	98	0.000
Putnam County Bank	Hurricane	50.0	0.075	0.439	46,582	285	500M-1B	30	3,371	117	0.000
Davis Trust Company	Elkins	47.5	0.142	0.474	20,905	201	100M-500M	40	2,640	124	0.000
Jefferson Security Bank	Shepherdsto	47.5	0.086	0.715	24,515	216	100M-500M	38	2,646	121	0.001
Bank of Gassaway	Gassaway	45.0	0.082	0.710	13,991	246	100M-500M	70	4,384	194	0.002
CNB Bank, Inc.	Berkeley Sp	45.0	0.073	0.690	20,361	199	100M-500M	45	3,119	127	0.000
MCNB Bank and Trust Co.	Welch	40.0	0.098	0.280	30,499	187	100M-500M	20	2,197	77	0.000
Progressive Bank, National Association	Wheeling	40.0	0.074	0.473	22,099	211	100M-500M	30	2,497	108	0.002
Whitesville State Bank	Whitesville	40.0	0.067	1.000	5,615	87	<100M	75	5,615	87	0.000
The First National Bank of Williamson	Williamson	40.0	0.095	0.731	8,995	106	<100M	35	1,382	60	0.000
The Capon Valley Bank	Wardensvill	37.5	0.104	0.606	15,480	136	100M-500M	35	2,434	78	0.000
Bank of Mount Hope, Inc.	Mount Hope	37.5	0.102	0.501	12,134	169	100M-500M	48	2,624	108	0.000
The Fayette County National Bank of Fayette	Fayettevill	35.0	0.067	1.000	6,030	82	<100M	38	1,283	56	0.000
Huntington Federal Savings Bank	Huntington	35.0	0.034	0.949	18,425	91	500M-1B	10	758	16	0.000
Clay County Bank, Inc.	Clay	35.0	0.030	1.000	2,398	56	<100M	55	2,398	56	0.000
Citizens Bank of Morgantown, Inc.	Morgantown	35.0	0.052	1.000	1,772	35	<100M	40	508	27	0.000
Doolin Security Savings Bank, FSB	New Martins	32.5	0.009	1.000	392	1	<100M	35	392	1	0.000
The Grant County Bank	Petersburg	32.5	0.065	0.212	15,410	247	100M-500M	43	3,188	183	0.000
First Federal Savings & Loan Association	Ravenswood	30.0	0.069	0.999	1,011	7	<100M	20	113	2	0.000
Hancock County Savings Bank, F.S.B.	Chester	30.0	0.012	0.999	3,903	32	100M-500M	23	548	19	0.000
Miners & Merchants Bank	Thomas	27.5	0.012	0.997	599	15	<100M	30	391	13	0.000
Cornerstone Bank, Inc.	West Union	27.5	0.079	0.549	8,571	92	100M-500M	25	1,393	58	0.000
First Peoples Bank, Inc.	Mullens	25.0	0.046	0.670	5,596	48	100M-500M	30	1,076	27	0.000
The First National Bank of Peterstown	Peterstown	25.0	0.037	0.950	2,392	39	<100M	43	949	27	0.000

<sup>1</sup>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 2013**

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio <sup>1</sup>	Ratio <sup>1</sup>	(1,000)		Asset Size	Rank		(1,000)	Amount/TA <sup>1</sup>
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Calhoun County Bank, Inc.	Grantsville	100.0	0.221	1.000	27,512	548	100M-500M	88.0	27,512	548	-
Main Street Bank Corp.	Wheeling	97.5	0.096	0.293	27,273	663	100M-500M	100.0	92,992	977	-
Bank of Mingo	Williamson	90.0	0.173	1.000	18,853	195	100M-500M	65.0	18,853	195	-
Logan Bank & Trust Company	Logan	87.5	0.038	0.307	9,910	248	100M-500M	75.0	32,288	335	-
United Bank	Parkersburg	85.0	0.040	0.109	201,963	24,227	1B-10B	68.0	654,142	26,462	0.002
First Sentry Bank, Inc.	Huntington	85.0	0.040	0.102	19,255	693	100M-500M	85.0	121,430	1,184	-
The Bank of Romney	Romney	82.5	0.036	0.226	8,941	368	100M-500M	68.0	31,426	489	-
The Harrison County Bank	Lost Creek	80.0	0.092	1.000	8,667	113	<100M	50.0	8,667	113	-
The First State Bank	Barboursvil	80.0	0.034	0.141	10,070	473	100M-500M	85.0	59,990	697	0.002
The Bank of Monroe	Union	80.0	0.047	0.275	5,795	251	100M-500M	78.0	21,051	327	-
Pendleton Community Bank, Inc.	Franklin	77.5	0.031	0.148	8,234	274	100M-500M	73.0	39,296	433	-
Clear Mountain Bank	Bruceeton Mi	77.5	0.027	0.128	12,775	499	100M-500M	78.0	68,212	747	0.005
Community Bank of Parkersburg	Parkersburg	77.5	0.030	0.194	7,118	502	100M-500M	68.0	29,765	656	0.010
Northern Hancock Bank & Trust Co.	Newell	75.0	0.190	1.000	5,638	89	<100M	58.0	5,638	89	-
Whitesville State Bank	Whitesville	75.0	0.067	1.000	5,615	87	<100M	40.0	5,615	87	-
BCBank, Inc.	Philippi	75.0	0.050	0.144	5,327	188	100M-500M	58.0	20,613	261	-
Bank of Gassaway	Gassaway	70.0	0.026	0.223	4,384	194	100M-500M	45.0	13,991	246	0.002
First Neighborhood Bank	Spencer	70.0	0.035	0.144	4,923	207	100M-500M	73.0	26,640	337	-
FNB Bank, Inc.	Romney	67.5	0.030	0.189	4,736	148	100M-500M	63.0	20,745	222	-
City National Bank of West Virginia	Charleston	67.5	0.017	0.061	56,288	1,510	1B-10B	68.0	352,939	2,794	-
Rock Branch Community Bank, Inc.	Nitro	65.0	0.041	0.282	2,999	119	<100M	55.0	10,601	167	-
First Century Bank, Inc.	Bluefield	62.5	0.019	0.077	7,710	260	100M-500M	68.0	54,860	457	-
Wesbanco Bank, Inc.	Wheeling	62.5	0.012	0.045	75,337	2,615	1B-10B	68.0	610,435	5,022	-
The Poca Valley Bank, Inc.	Walton	62.5	0.019	0.089	6,209	265	100M-500M	68.0	44,976	456	0.006
First Bank of Charleston, Inc.	Charleston	62.5	0.030	0.077	6,036	236	100M-500M	78.0	47,879	432	-
Premier Bank, Inc.	Huntington	60.0	0.017	0.044	12,178	477	500M-1B	60.0	84,709	811	-
The Citizens Bank of Weston	Weston	57.5	0.030	0.094	5,219	182	100M-500M	70.0	36,006	320	-
First National Bank	Ronceverte	55.0	0.018	0.097	4,687	155	100M-500M	70.0	37,088	293	-
Citizens Bank of West Virginia, Inc.	Elkins	55.0	0.021	0.095	4,356	140	100M-500M	53.0	24,894	232	-
Clay County Bank, Inc.	Clay	55.0	0.030	1.000	2,398	56	<100M	35.0	2,398	56	-
Union Bank, Inc.	Middlebourn	52.5	0.016	0.137	3,270	130	100M-500M	53.0	19,776	219	-
Williamstown Bank, Inc.	Williamstow	52.5	0.023	0.096	3,411	151	100M-500M	78.0	31,035	281	-
Summit Community Bank, Inc.	Moorefield	52.5	0.008	0.027	11,217	386	1B-10B	63.0	135,948	871	0.001
The Pleasants County Bank	Saint Marys	50.0	0.033	0.176	1,996	63	<100M	63.0	11,355	104	-
West Union Bank	West Union	50.0	0.020	0.126	2,745	93	100M-500M	50.0	16,441	157	-

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Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	CC		
		Rank	Ratio <sup>1</sup>	Ratio <sup>1</sup>	(1,000)	Number	Asset Size	Rank	(1,000)	Number	Amount/TA <sup>1</sup>
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First Exchange Bank	Mannington	50.0	0.019	0.089	3,772	128	100M-500M	68.0	33,763	275	-
Pioneer Community Bank, Inc.	laeger	50.0	0.019	0.202	2,339	98	100M-500M	50.0	11,602	149	-
Freedom Bank, Inc.	Belington	50.0	0.025	0.079	3,712	137	100M-500M	70.0	31,644	274	-
Bank of Mount Hope, Inc.	Mount Hope	47.5	0.022	0.108	2,624	108	100M-500M	38.0	12,134	169	-
CNB Bank, Inc.	Berkeley Sp	45.0	0.011	0.106	3,119	127	100M-500M	45.0	20,361	199	-
MVB Bank, Inc	Fairmont	45.0	0.009	0.027	6,768	195	500M-1B	60.0	86,922	512	0.001
The Grant County Bank	Petersburg	42.5	0.013	0.044	3,188	183	100M-500M	33.0	15,410	247	-
The First National Bank of Peterstown	Peterstown	42.5	0.015	0.377	949	27	<100M	25.0	2,392	39	-
Davis Trust Company	Elkins	40.0	0.018	0.060	2,640	124	100M-500M	48.0	20,905	201	-
Citizens Bank of Morgantown, Inc.	Morgantown	40.0	0.015	0.287	508	27	<100M	35.0	1,772	35	-
The Fayette County National Bank of Fayetteville	Fayetteville	37.5	0.014	0.213	1,283	56	<100M	35.0	6,030	82	-
Jefferson Security Bank	Shepherdsto	37.5	0.009	0.077	2,646	121	100M-500M	48.0	24,515	216	0.001
Mountain Valley Bank, N.A.	Elkins	37.5	0.019	0.075	2,386	97	100M-500M	53.0	19,997	181	-
The Capon Valley Bank	Wardensvill	35.0	0.016	0.095	2,434	78	100M-500M	38.0	15,480	136	-
Doolin Security Savings Bank, FSB	New Martins	35.0	0.009	1.000	392	1	<100M	33.0	392	1	-
The First National Bank of Williamson	Williamson	35.0	0.015	0.112	1,382	60	<100M	40.0	8,995	106	-
Putnam County Bank	Hurricane	30.0	0.005	0.032	3,371	117	500M-1B	50.0	46,582	285	-
Progressive Bank, National Association	Wheeling	30.0	0.008	0.053	2,497	108	100M-500M	40.0	22,099	211	0.002
First Peoples Bank, Inc.	Mullens	30.0	0.009	0.129	1,076	27	100M-500M	25.0	5,596	48	-
Miners & Merchants Bank	Thomas	30.0	0.008	0.651	391	13	<100M	28.0	599	15	-
Cornerstone Bank, Inc.	West Union	25.0	0.013	0.089	1,393	58	100M-500M	28.0	8,571	92	-
Hancock County Savings Bank, F.S.B.	Chester	22.5	0.002	0.140	548	19	100M-500M	30.0	3,903	32	-
Bank of Charles Town	Charles Tow	22.5	0.008	0.026	2,449	76	100M-500M	53.0	37,205	215	-
MCNB Bank and Trust Co.	Welch	20.0	0.007	0.020	2,197	77	100M-500M	40.0	30,499	187	-
First Federal Savings & Loan Association	Ravenswood	20.0	0.008	0.112	113	2	<100M	30.0	1,011	7	-
Huntington Federal Savings Bank	Huntington	10.0	0.001	0.039	758	16	500M-1B	35.0	18,425	91	-

<sup>1</sup>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.

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