

WEST VIRGINIA

Report 3A: State-Reported CRA Lending by Lender Market Rank Based on 2020 CRA data released by the FFIEC December 2021

Small Business Originations			Total Units	Total Dollars (000's)	Units \$100,000 and Under	Dollars (000's) \$100,000 and under	Units to Businesses <= \$1Million Sales	Dollars (000's) to Businesses <= \$1 Million Sales
Rank Based on Total \$ Volume	Market Share % of Total \$	Financial Institution						
1	15.99	TRUIST FINANCIAL	2,324	253,886	1,751	49,111	1,536	64,511
2	15.67	UNITED BANK VA	2,326	248,909	1,715	55,990	234	29,932
3	9.65	WESBANCO BANK INC.	1,717	153,237	1,324	42,894	197	23,919
4	7.65	SUMMIT COMMUNITY BANK	897	121,447	605	21,207	501	46,950
5	7.46	THE HUNTINGTON NATIONAL BANK	1,220	118,462	911	30,833	820	50,565
6	5.12	CITY NATIONAL BANK OF WV	1,198	81,352	1,008	30,470	210	21,336
7	4.82	FIRST COMMUNITY BANK	805	76,521	604	22,061	584	38,752
8	4.19	MVB BANK, INC.	442	66,563	267	10,834	66	11,622
9	3.73	PEOPLES BANK	554	59,194	395	12,997	48	7,447
10	3.18	JPMORGAN CHASE BANK, NA	1,289	50,581	1,191	20,914	558	9,659
11	2.46	FIRST UNITED BANK & TRUST	440	39,018	344	11,065	54	6,162
12	1.57	WELLS FARGO BANK, N.A.	382	24,944	347	14,824	146	6,540
13	1.45	AMERICAN EXPRESS NATIONAL BANK	2,553	23,098	2,544	21,754	632	3,848
14	1.36	LAKE FOREST BANK & TRUST, NA	864	21,633	821	9,601	0	0
15	1.34	CNB BANK INC.	339	21,271	289	7,983	71	5,707
16	1.27	COMMUNITY TRUST BANK, INC.	199	20,196	148	4,257	46	1,643
17	1.21	FIFTH THIRD BK NA	187	19,206	142	4,843	122	6,438
18	1.15	BMO HARRIS BANK N.A.	146	18,331	67	3,720	49	5,136
19	0.99	NEW PEOPLES BANK, INC.	210	15,753	169	5,371	155	8,940
20	0.94	PNC BANK N.A.	144	14,904	113	3,184	83	3,882
21	0.43	CROSS RIVER	327	6,831	318	5,511	0	0
22	0.38	PUTNAM COUNTY BANK	41	5,956	26	1,162	31	4,170
23	0.36	US BANK NA	406	5,793	400	4,386	330	3,081
24	0.36	M&T BANK	99	5,770	84	2,384	51	1,318
25	0.36	FIRST CITIZENS BANK AND TRUST	66	5,669	53	1,956	31	1,267
26	0.33	BANK OF AMERICA, N.A.	191	5,216	184	2,835	86	2,001

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27	0.32	AMERIS BANK	298	5,015	288	2,319	0	0
28	0.31	SYNCHRONY BANK	1,265	5,002	1,265	5,002	1	4
29	0.29	TEXAS CAPITAL BANK	228	4,676	218	1,539	0	0
30	0.28	FIRST BANK AND TRUST COMPANY	25	4,481	10	408	4	358
31	0.27	CAPITAL ONE BANK (USA), N.A.	710	4,238	710	4,238	420	2,117
32	0.26	JOHN DEERE FINANCIAL, F.S.B.	324	4,065	324	4,065	0	0
33	0.26	CIT BANK N.A.	83	4,060	75	2,705	32	800
34	0.24	FIRST NATIONAL BANK OF PA	68	3,871	60	1,992	46	1,469
35	0.21	CITIBANK, N.A.	419	3,344	418	2,597	362	2,194
36	0.19	CUSTOMERS BANK	99	3,077	94	1,987	0	0
37	0.18	TCF NATIONAL BANK	27	2,928	17	1,053	10	948
38	0.18	ALLY BANK	8	2,790	0	0	0	0
39	0.17	CITIZENS BANK, NA	42	2,639	37	1,410	35	2,085
40	0.16	LIVE OAK BANKING COMPANY	20	2,579	17	635	2	1,805
41	0.16	FARMERS NATIONAL BANK	45	2,476	42	1,757	39	1,816
42	0.15	STEARNS BANK N A	28	2,423	20	728	5	118
43	0.15	HOMETRUST BANK	10	2,370	3	172	2	1,017
44	0.14	PINNACLE BANK	90	2,226	88	1,101	76	773
45	0.10	TRISTATE CAPITAL BANK	4	1,650	0	0	0	0
46	0.10	SANDY SPRING BANK	7	1,626	4	80	4	454
47	0.10	VALLEY NATIONAL BANK	12	1,524	9	419	0	0
48	0.09	WEBSTER BANK, N.A.	6	1,503	0	0	0	0
49	0.09	COMERICA BANK	2	1,500	0	0	0	0
50	0.09	NORTHWEST BANK	10	1,354	3	227	1	27
51	0.08	KEYBANK NATIONAL ASSOCIATION	3	1,317	0	0	0	0
52	0.07	PACIFIC WESTERN BANK	2	1,175	0	0	0	0
53	0.07	BANK OF THE WEST	13	1,143	10	414	7	706
54	0.07	FIRST INTERNET BANK	2	1,134	0	0	1	884
55	0.07	METABANK N.A.	20	1,123	17	369	0	0
56	0.07	WEX BANK	137	1,100	137	1,100	0	0
57	0.07	HOWARD BANK	2	1,088	0	0	0	0

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58	0.06	INDEPENDENT BANK	1	988	0	0	0	0
59	0.06	GERMAN AMERICAN BANK	1	962	0	0	1	962
60	0.06	DOLLAR BANK, FSB	1	952	0	0	1	952
61	0.06	CAPSTAR BANK	1	926	0	0	0	0
62	0.06	FULTON BANK, N.A.	5	915	2	134	4	807
63	0.05	REPUBLIC BANK & TRUST	7	826	3	100	0	0
64	0.05	SOUTH STATE BANK, N.A.	1	800	0	0	0	0
65	0.05	SANTANDER BANK N.A.	3	796	1	75	0	0
66	0.05	MID PENN BANK	6	779	4	230	0	0
67	0.05	FIRSTBANK	1	770	0	0	1	770
68	0.05	AMERICAN NATIONAL BANK OF TX	1	731	0	0	1	731
69	0.05	FIRST HORIZON BANK	2	724	1	12	0	0
70	0.04	S&T BANK	3	706	1	71	0	0
71	0.04	CNB BANK	1	693	0	0	0	0
72	0.04	BANK OZK	1	690	0	0	1	690
73	0.04	WESTFIELD BANK, FSB	7	648	6	172	0	0
74	0.04	FIRST FINANCIAL BANK	3	591	1	75	1	368
75	0.04	AMERISERV FINANCIAL BANK	5	579	4	206	0	0
76	0.03	GULF COAST BANK AND TRUST	1	501	0	0	1	501
77	0.03	BANTERRA BANK	2	491	0	0	2	491
78	0.03	DISCOVER BANK	79	487	79	487	66	381
79	0.03	BYLINE BANK	4	463	2	60	3	285
80	0.03	BREMER BANK NA	1	449	0	0	0	0
81	0.03	BANKWELL BANK	1	433	0	0	1	433
82	0.03	ARVEST BANK	1	426	0	0	0	0
83	0.03	LEVEL ONE BANK	2	419	0	0	0	0
84	0.02	STATE FARM BANK	13	393	13	393	13	393
85	0.02	CADENCE BANK, N.A.	1	390	0	0	0	0
86	0.02	COMMERCE BANK	4	380	2	10	1	5
87	0.02	ATLANTIC UNION BANK	7	358	5	88	5	88
88	0.02	CHEMUNG CANAL TRUST COMPANY	1	352	0	0	0	0

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89	0.02	SOMERSET TRUST COMPANY	8	322	8	322	1	8
90	0.02	CAPITAL ONE, N.A.	39	313	39	313	19	143
91	0.02	SPIRIT OF TEXAS BANK	1	303	0	0	0	0
92	0.02	THE PARK NATIONAL BANK	5	302	4	152	1	15
93	0.02	SERVISFIRST BANK	4	288	3	53	3	53
94	0.02	WOODFOREST NATIONAL BANK	34	279	34	279	15	19
95	0.02	FIRSTRUST BANK	1	259	0	0	0	0
96	0.01	FIRST NATIONAL BANK OF OMAHA	13	222	13	222	9	131
97	0.01	SIGNATURE BANK	2	201	1	25	0	0
98	0.01	TRUSTMARK NATIONAL BANK	4	196	4	196	0	0
99	0.01	FIRST MERCHANTS BANK	1	192	0	0	1	192
100	0.01	THE BRYN MAWR TRUST COMPANY	1	187	0	0	0	0
101	0.01	ORRSTOWN BANK	4	177	3	34	0	0
102	0.01	FIRST COMMONWEALTH BANK	3	164	2	53	0	0
103	0.01	AMERICAN NATIONAL BANK & TRUST	1	134	0	0	0	0
104	0.01	NORTHEAST BANK	5	133	5	133	0	0
105	0.01	COMMUNITY BANK, N.A.	1	132	0	0	0	0
106	0.01	SYNOVUS BANK	3	129	3	129	1	61
107	0.01	BANCORP BK	1	125	0	0	0	0
108	0.01	UNITED COMMUNITY BANK	3	121	3	121	2	64
109	0.01	FIRST INTERNATIONAL BANK & TRU	1	100	1	100	1	100
110	0.01	SILICON VALLEY BANK	3	95	3	95	1	25
111	0.01	BARCLAYS BANK DELAWARE	15	93	15	93	15	93
112	0.00	OLD SECOND NATIONAL BANK	1	76	1	76	0	0
113	0.00	PREMIER BANK	4	75	4	75	0	0
114	0.00	SIMMONS BANK	1	63	1	63	0	0
115	0.00	BURKE & HERBERT BK & TR CO	1	60	1	60	0	0
116	0.00	KISH BANK	1	59	1	59	0	0
117	0.00	TD BANK N.A.	4	56	4	56	1	9
118	0.00	CITY NATIONAL BANK	1	53	1	53	1	53
119	0.00	HANMI BANK	1	52	1	52	0	0

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120	0.00	HSBC BANK USA, NA	8	51	8	51	0	0
121	0.00	ACNB BANK	1	41	1	41	1	41
121	0.00	BANKUNITED, N.A.	1	41	1	41	0	0
123	0.00	GREEN DOT BANK	2	38	2	38	0	0
124	0.00	EAGLEBANK	1	36	1	36	0	0
125	0.00	BBVA USA	1	25	1	25	1	25
126	0.00	CONNECTICUT COMMUNITY BANK, NA	2	24	2	24	1	9
127	0.00	1ST SOURCE BANK	1	18	1	18	0	0
128	0.00	HOME BANK NATIONAL ASSOCIATION	1	17	1	17	0	0
128	0.00	EVANS BANK, N.A.	1	17	1	17	1	17
130	0.00	TBK BANK, SSB	6	16	6	16	0	0
131	0.00	FIRST NATIONAL BANK TEXAS	1	11	1	11	1	11
131	0.00	BOKF NA	1	11	1	11	0	0
133	0.00	THE BANK OF MARION	1	7	1	7	1	7
134	0.00	1ST SUMMIT BANK	1	4	1	4	0	0
135	0.00	PRIMIS	1	2	1	2	0	0
136	0.00	AVIDIA BANK	1	1	1	1	0	0
Grand Total	WEST VIRGINIA		23,740	1,588,177	19,996	443,751	7,867	391,334