



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

PUBLIC DISCLOSURE

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COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First Community Bank, N.A.
Charter Number: 23892

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Bluefield, VA 24605

Office of the Comptroller of the Currency

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Roanoke, VA 24018

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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Overall CRA Rating

Institution’s CRA Rating: This institution is rated **Satisfactory**.

The following table indicates the performance level of **First Community Bank, N.A. (FCB)** with respect to the lending, investment, and service tests:

Performance Levels	First Community Bank, N.A. Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding		X	
High Satisfactory	X		X
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

* The lending test is weighted more heavily than the investment and service tests when arriving at an overall rating.

The major factors that support this rating include:

- The bank exhibited excellent responsiveness to credit needs in its assessment areas (AAs), taking into account the number and amount of home mortgage, small business, small farm, and consumer loans, if applicable, in its AAs.
- A high percentage of the bank's loans are made in their AAs.
- The bank had a good geographic distribution of loans in its AAs.
- The bank had an excellent distribution of loans among individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank.
- The bank had a significant level of qualified investments.
- Service delivery systems are accessible to its AAs, particularly to low- or moderate-income geographies or to low- or moderate-income individuals.
- To the extent changes have been made, its opening and closing branches has not adversely impacted the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals.
- Services do not vary in a way that inconveniences its AA, particularly low- and moderate-income geographies and low- and moderate-income individuals.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Census Tract (CT): A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community Development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize-

- (i) Low- or moderate-income geographies;
- (ii) Designated disaster areas; or
- (iii) Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on-
 - a. Rates of poverty, unemployment, and population loss; or
 - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

Community Reinvestment Act (CRA): the statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn). Beginning in 2004, the reports also include data on loan pricing, the lien status of the collateral, any requests for preapproval and loans for manufactured housing.

Home Mortgage Loans: Such loans include home purchase, home improvement and refinancings, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing and one-to-four family dwellings other than manufactured housing.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above it and half below it.

Metropolitan Area (MA): Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget and any other area designated as such by the appropriate federal financial supervisory agency.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Metropolitan Statistical Area that contains a population of at least 2.5 million. A Metropolitan Division consists of one or more counties that represent an employment center or centers, plus adjacent counties associated with the main county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as having at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties, plus adjacent outlying counties having a high degree of social and economic integration with the central county as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Other Products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated Area: A rated area is a state or multi-state metropolitan area. For an institution with

domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in 2 or more states within a multi-state metropolitan area, the institution will receive a rating for the multi-state metropolitan area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Tier One Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Description of Institution

First Community Bank, N.A. (FCB) is an interstate financial institution with total assets of \$2.1 billion and Tier 1 Capital of \$155 million as of December 31, 2007. FCB is owned by First Community Bancshares, Inc. (FCBI), a 1-bank holding company headquartered in Bluefield, Virginia. FCBI is also the parent company of GreenPoint Insurance Group, Inc., a full-service insurance agency located in High Point, North Carolina. FCB offers wealth management services through its Trust & Financial Services Division and Investment Planning Consultants, Inc., a registered investment advisory firm and subsidiary of the bank. The activities of these subsidiaries have no CRA impact and are not included in this PE.

FCB operates branches in West Virginia (WV), Virginia (VA), North Carolina (NC) and Tennessee (TN). The bank's primary market is located in southern West Virginia and includes the counties of Logan, Mercer, Monroe, Raleigh, Summers and Wyoming Counties. Other WV markets include the counties of Nicholas, Taylor, Upshur and Webster. VA markets include the counties of Dickenson, Tazewell, Wise, and Wythe and the city of Norton in the southwestern part of the state, the city of Emporia in eastern VA, and a portion of the Richmond, VA MSA 40060 in central VA. FCB has a relatively small, but growing, presence in NC and TN, with 9 locations in 5 counties in NC and 5 locations in 2 counties in TN. During this evaluation period, FCB opened de novo offices in the Winston-Salem, NC MSA, the Richmond, VA MSA, and the West Virginia southern non-MSA markets.

FCB provides various loan, deposit and trust products and services to its customers. Net loans totaled \$1.2 billion, or 57% of total assets, as of December 31, 2007. The major categories of the bank's loan portfolio were as follows: 40% 1-4 family residential, 35% commercial and industrial including non-farm non-residential real estate, 12% construction and development, 7% consumer, and 6% all other. FCB's Tier 1 Risk Based Capital to Risk Weighted Assets equals 10.55% and Tier 1 Leverage Capital equals 7.44%.

There are no legal, financial or other factors impeding the bank's ability to help meet the credit needs of its AAs. The bank's rating at its preceding CRA examination dated August 30, 2004 was Satisfactory.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This Performance Evaluation assesses the bank's performance under the Lending, Investment, and Service Tests. With the exception of CD loans, the evaluation period for the Lending Test is January 1, 2003 through December 31, 2007. In evaluating the bank's lending performance, we reviewed residential mortgage loans subject to filing under HMDA, and small loans to businesses and farms. We did not evaluate the bank's lending performance with regard to multi-family loans. The volume of multi-family loan originations was not sufficient to permit a meaningful analysis.

Tables of Performance Data represent loans originated during the period January 1, 2004 through December 31, 2007. Loans originated during 2003 are not represented in the PE in table format and were analyzed separately from loans originated during calendar years 2004, 2005, 2006, and 2007 because of changes in Metropolitan Statistical Area (MSA) and non-MSA boundaries based on updated demographic data as a result of the 2000 U.S. Census. An analysis of 2003 loan data was compared to 1990 U.S. Census data using the MSA corresponding designations. The Office of Management and Budget published updated MSA designations for use beginning in 2004. Therefore, analyses of 2004, 2005, 2006, and 2007 loan data was compared to the 2000 U.S. Census data using the updated MSA configurations. Performance for 2003 is discussed only if it is inconsistent with performance in 2004-2007. Refer to comments under the lending test regarding 2003 performance.

The evaluation period for community development loans, the Investment Test, and the Service Test is August 31, 2004 to March 20, 2008.

Data Integrity

As part of this CRA evaluation, the bank's publicly filed information on HMDA loans and loans to businesses and farms was tested for accuracy. The test included an evaluation of the bank's processes to ensure that the data was reliable.

We found no significant errors in the loan data. This evaluation is based on accurate data.

Community development investments and services submitted by bank management were verified to ensure that they met the regulatory definition for community development.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, a sample of assessment areas (AAs) within that state was selected for full-scope reviews. Refer to the "Scope" section under each state rating for details regarding how the areas were selected and why they are representative.

Ratings

The bank's overall rating is a blend of the state ratings. The state rating for West Virginia received the most weight, followed by VA, NC and TN respectively. West Virginia AAs hold over 60% of total bank deposits, followed by VA with 18%, NC with 15%, and TN with 7%.

The state ratings are based primarily on those areas that received full-scope reviews. Refer to the "Scope" section under each state rating for details regarding how the areas were weighted in arriving at the overall state rating.

Fair Lending or Other Illegal Credit Practices Review

We found no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs.

State Rating

State of North Carolina

CRA Rating for North Carolina: Satisfactory
The lending test is rated: Outstanding
The investment test is rated: High Satisfactory
The service test is rated: Low Satisfactory

- The bank demonstrates excellent responsiveness to credit needs in its AAs, taking into account the number and amount of home mortgage, small business, and small farm loans in its AAs.
- A high percentage of the bank's loans are made in their AAs.
- The geographic distribution of loans is good.
- The distribution of loans to individuals of different income levels and businesses (including farms) of different sizes is excellent.
- The bank made a significant level of qualified investments in its AAs and in broader geographic regions that included its AAs.
- Service delivery systems are accessible to its AAs, particularly to low- or moderate-income geographies and to low- or moderate-income individuals.
- To the extent changes have been made, its opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals.
- Services do not vary in a way that inconveniences its AA, particularly low- and moderate-income geographies and low- and moderate-income individuals.
- The bank provides a limited level of community development services.

Description of Institution's Operations in North Carolina

FCB provides a full range of loan and deposit products and services to its AAs through 9 branches and 8 onsite ATMs in NC. Fifteen percent of bank-wide deposits and 11 percent of loans originated during the evaluation period are from NC. Bank deposits in the state of NC total \$203 million. With a market share of less than 1 percent, FCB is ranked 59th of the 136 financial institutions with operations in NC. The state's largest depository institutions are Wachovia Bank, N.A., Bank of America, N.A. and Branch Banking and Trust Co.

The most significant AA in the state, in terms of lending and deposits, is a 3 county area in the northwestern region of the state near the VA border. This AA includes the contiguous counties of Alleghany, Surry and Wilkes and is identified for purposes of this evaluation as the Non-MSA AA. This AA accounts for 29 percent of rated area deposits and 42 percent of rated area loans originated during the evaluation period. The Alexander County AA is part of the Hickory-Morganton-Lenoir, NC MSA 25860, and accounts for 26 percent of rated area deposits and 38 percent of rated area loans. The Forsyth County AA is part of the Greensboro-Winston-Salem-High Point, NC MSA 49180, and accounts for 45 percent of rated-area deposits and 20 percent of rated area loans.

Refer to the market profiles for the state of NC in Appendix D for detailed demographics and other performance context information for AAs that received full-scope reviews.

Scope of Evaluation in North Carolina

The Non-MSA AA and the Alexander County AA received full-scope evaluations based primarily on the higher percentage of rated area deposits and loans. The Forsyth County AA received a limited-scope review. The ratings for the state of NC are based on the results of the areas receiving full scope reviews, the Non-MSA AA and the Alexander County AA.

Refer to the table in Appendix A for more information.

In evaluating performance under the Lending Test and determining how each loan type would be weighted, we considered the bank's business strategy and financial condition, the number and types of loans sampled, and community credit needs identified through discussions with community contacts.

The bank's primary loan types in both full-scope AA's were home mortgage loans and small loans to businesses. As such, these areas were weighted equally during the evaluation process. Furthermore, within home mortgage lending, home purchase and home refinance loans were weighted equally as these loans represented much of the bank's lending. Home improvement loans were evaluated, however, they received less weighting since lending for this product was not significant. Loans to farms were weighted minimally during the evaluation as they represented only 8 percent of the total loans reported in NC.

LENDING TEST

Conclusions for Area Receiving a Full-Scope Review

The bank's performance under the lending test in NC is rated Outstanding. Based on full-scope reviews, the bank's performance in the Non-MSA AA and the Alexander County AA is Outstanding.

Lending Activity

Refer to Table 1 Lending Volume in the state of NC section of Appendix D for the facts and data used to evaluate the bank's lending activity.

The bank exhibited excellent responsiveness to credit needs in its AAs, taking into account the number and amount of home mortgage, small business and small farm loans originated in its AAs.

In the Non-MSA AA, the bank ranked number 10 with a 2.67 percent market share of deposits among 17 financial institutions in the AA as of June 30, 2007. Relative to deposit market share and rank, the bank's HMDA lending levels were good. The bank ranked number 35 among 240 HMDA reporters with a 0.89 percent overall market share of home mortgage loans. In terms of HMDA products, the bank ranked number 29 of 167 reporters with a 1.17 percent market share of home purchase loans, 15 of 58 reporters with a 1.58 percent market share of home improvement loans, and 40 of 182 reporters with a 0.59 percent of refinance loans. The bank's CRA lending levels were excellent in the Non-MSA AA. The bank ranked 15 among 44

CRA reporters with a 2.20 percent market share in loans to businesses. The bank ranked number 2 among 17 CRA reporters with a 12.84 percent market share in loans to farms.

In the Alexander AA, the bank ranked number 4 with a 15.67 percent market share of deposits among 7 financial institutions in the AA as of June 30, 2007. In the Alexander County AA, relative to deposit market share and rank, the bank's HMDA lending levels were good. The bank ranked number 12 among 144 HMDA reporters with a 2.56 percent overall market share of home mortgage loans. In terms of HMDA products, the bank ranked number 13 of 93 reporters with a 2.53 percent market share of home purchase loans, 3 of 26 reporters with a 10.17 percent market share of home improvement loans, and 18 of 105 reporters with a 1.92 percent of refinance loans. The bank's CRA lending levels were excellent. The bank ranked 3 among 29 CRA reporters with an 11.15 percent market share in small loans to businesses. The bank ranked 1 among 5 CRA reporters with a 67.57 percent market share in loans to farms.

Distribution of Loans by Income Level of the Geography

There are no low- or moderate-income geographies in the Alexander AA. An analysis of the geographic distribution of loans would not be meaningful.

In the NC Non-MSA AA, the overall geographic distribution of loans was good. The geographic distribution of home mortgage loans was excellent. The geographic distribution of small loans to businesses was adequate. There were no loans to small farms in the AA during the evaluation period. However, only 3 farms are located in moderate-income geographies, representing 6.82 percent of all AA farms. There were no unexplained conspicuous gaps in the bank's lending patterns throughout its AA.

We considered the following factors in evaluating the bank's performance in lending in moderate-income geographies: The level of competition in the AA, the number of moderate-income geographies, the distribution of small farms and businesses in all income geographies, and the percentage of owner occupied units located in the LMI geography.

There are no low-income geographies in the NC Non-MSA AA. This AA contains only 1 moderate-income census tract. As a result, the analysis of the geographic distribution of home mortgage loans focuses on the sole moderate-income tract.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the state of NC section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

Home Purchase Loans

The geographic distribution of *home purchase loans* in the AA was excellent. The bank's percent of home purchase loans in the moderate-income geography exceeded the percent of owner-occupied units in the moderate-income geography. The percent of home purchase loans in the geography in relation to the bank's market share of home purchase loans was not evaluated, as the bank reported no loans in the moderate-income tracts in 2006.

Home Improvement Loans

The bank made no home improvement loans in moderate-income geographies during the evaluation period. We considered that only 3.04 percent of loans originated by all lenders in the AA were home improvement loans. Only 1.92 percent of all housing units are located in the moderate-income tract, and of these, only 38.33 percent are owner occupied. In addition, 31.20 percent of households are below the poverty level within the moderate-income tract. Therefore, the moderate-income tract limits the opportunity for the bank to lend in the area. One-hundred percent of all home improvement loans made by the bank in this AA were made in the middle income geographies.

Refinance Loans

The geographic distribution of *refinance loans* in the AA was excellent. The bank's percent of refinance loans in moderate-income geographies exceeded the percent of owner-occupied units in moderate-income geographies. The bank reported no loans in the moderate-income tracts in 2006, the year for which market share comparisons were made.

Small Loans to Businesses

Refer to Table 6 in the state of NC section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The geographic distribution of *small loans to businesses* was adequate. The percent of small loans to businesses in moderate-income geographies was below the percent of businesses located in moderate-income geographies. The bank's market share of loans in the moderate-income geographies was well below their overall market share of loans. As there is only 1 moderate-income tract, with 5.96 percent of businesses located in this tract, the geographic distribution of small loans to businesses is considered adequate.

Lending Gap Analysis

We evaluated the lending distribution in this AA to determine if any unexplained conspicuous gaps existed. We used reports and maps to compare the geographies where loans were made to the geographies in the AA. We considered loan distributions, branch locations, competition, market conditions, and demographic information. No unexplained conspicuous gaps were identified. This had a neutral impact on the bank's geographic distribution of loans.

Inside/Outside Ratio

A high percentage of the bank's loans were made in their AAs. Overall, 81 percent of the bank's loan originations were within their AAs. By loan product, 81 percent of home mortgage loans, 81 percent of small loans to businesses, and 72 percent of small loans to farms were inside the bank's AAs. This analysis was performed on the entire bank rather than by AA.

Distribution of Loans by Income Level of the Borrower

The overall distribution of loans by borrower income level is excellent. The distribution of home mortgage loans by borrower income level is excellent. The distribution of small loans to businesses is excellent. The distribution of small loans to farms is adequate. A high percentage of small loans to businesses and farms were for amounts less than \$100,000.

The overall distribution of loans by borrower income level in the NC Non-MSA AA was excellent. The distribution of home mortgage loans by borrower income level was excellent. The distribution of small loans to businesses was excellent. The distribution of small loans to farms was adequate. A high percentage of small loans to businesses and farms were for amounts less than \$100,000.

The overall distribution of loans by borrower income level in the Alexander County AA was excellent. The distribution of home mortgage loans by borrower income level was excellent. The distribution of small loans to businesses was excellent. The distribution of small loans to farms was good. A substantial majority of small loans to businesses were for amounts less than \$100,000. A high percentage of small loans to farms were for amounts less than \$100,000.

Home Mortgage Loans

Refer to Tables 8, 9 and 10 in the state of NC section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Home Purchase Loans

The distribution of *home purchase loans* by income level of the borrower in the NC Non-MSA AA was excellent. The bank's percent of home purchase loans to low-income borrowers was well below the percent of low-income families in the AA. However, the opportunity for banks to lend to the low-income borrowers is limited by the fact that 13.90 percent of AA households live below the poverty level. The bank's percent of home purchase loans to moderate-income borrowers exceeded the percent of moderate-income families in the AA. The bank's market share of loans to low-income borrowers was well below their overall market share of loans. The bank's market share of loans to moderate-income borrowers exceeded their overall market share of loans.

The distribution of *home purchase loans* by income level of the borrower in the Alexander County AA was excellent. The bank's percent of home purchase loans to low-income borrowers was near the percent of low-income families in the AA. The bank's percent of home purchase loans to moderate-income borrowers exceeded the percent of moderate-income families in the AA. The bank made no loans to low-income borrowers in 2006. The bank's market share of loans to moderate-income borrowers exceeded their overall market share of loans.

Home Improvement Loans

The distribution of *home improvement loans* by income level of the borrower in the NC Non-MSA AA was excellent. The bank's percent of home improvement loans to low-income borrowers exceeded the percent of low-income families in the AA. The bank's percent of home improvement loans to moderate-income borrowers exceeded the percent of moderate-income families in the AA. The bank's market share of loans to low-income borrowers exceeded their overall market share of loans. The bank's market share of loans to moderate-income borrowers exceeded their overall market share of loans.

The distribution of *home improvement loans* by income level of the borrower in the Alexander County AA was excellent. The bank's percent of home improvement loans to low-income borrowers exceeded the percent of low-income families in the AA. The bank's percent of home improvement loans to moderate-income borrowers was below the percent of moderate-income families in the AA. The bank's market share of loans to low-income borrowers exceeded their overall market share of loans. No loans were reported to moderate-income borrowers in 2006.

Refinance Loans

The distribution of *refinance loans* by income level of the borrower in the NC Non-MSA AA was excellent. The bank's percent of refinance loans to low-income borrowers was below the percent of low-income families in the AA. The bank's percent of refinance loans to moderate-income borrowers exceeded the percent of moderate-income families in the AA. The bank's market share of loans to low-income borrowers exceeded their overall market share of loans. The bank's market share of loans to moderate-income borrowers was below their overall market share of loans.

The distribution of *refinance loans* by income level of the borrower in the Alexander County AA was excellent. The bank's percent of refinance loans to low-income borrowers exceeded the percent of low-income families in the AA. The bank's percent of refinance loans to moderate-income borrowers was below the percent of moderate-income families in the AA. The bank's market share of loans to low-income borrowers exceeded their overall market share of loans. The bank's market share of loans to moderate-income borrowers exceeded their overall market share of loans.

Small Loans to Businesses

Refer to Table 11 in the state of NC section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The distribution of *small loans to businesses* in the NC Non-MSA AA was excellent. The bank's percentage of small loans to small businesses (businesses with annual revenues \$1 million or less) exceeded the percentage of small businesses in the AA. The bank's market share of small loans to small businesses exceeded their overall market share of small loans to all businesses. An adequate percentage of the bank's small loans to businesses were for amounts less than \$100,000.

The distribution of *small loans to businesses* in the Alexander AA was excellent. The bank's percentage of small loans to small businesses (businesses with annual revenues \$1 million or less) exceeded the percentage of small businesses in the AA. The bank's market share of small loans to small businesses exceeded their overall market share of small loans to all businesses. A high percentage of the bank's small loans to businesses were for amounts less than \$100,000.

Small Loans to Farms

Refer to Table 12 in the state of NC section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to farms.

The distribution of *small loans to farms* in the Non-MSA AA was adequate. The bank's percentage of small loans to small farms (farms with annual revenues \$500,000 or less) was below the percentage of small farms in the AA. The bank's market share of small loans to small farms was below their overall market share of small loans to all farms. A high percentage of the bank's small loans to farms were for amounts less than \$100,000. Due to the low level of small loans to small farms, more weight was given to HMDA and small business loan data for this portion of the examination.

The distribution of *small loans to farms* in the Alexander AA was good. The bank's percentage of small loans to small farms was near to the percentage of small farms in the AA. The bank's market share of small loans to small farms was equal to their overall market share of small loans to all farms. A high percentage of the bank's small loans to farms were for amounts less than \$100,000.

Community Development Lending

The bank made a relatively high level of community development (CD) loans. The bank made 2 qualified CD loans totaling \$1.4 million. The largest majority of loan proceeds were related to an SBA 504 program and used to expand a manufacturing plant bringing new jobs into the area. One small loan was for the construction of multi-family apartments for senior citizens with low- and moderate-income. This had a positive impact on the overall lending performance rating. Refer to the Market Profile section for details on needs and opportunities.

Product Innovation and Flexibility

The bank made no use of innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- or moderate-income individuals or geographies. This had a neutral impact on lending performance.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope review, the bank's performance under the lending test in the Forsyth County AA is not inconsistent with the bank's overall Outstanding performance under the lending test in the Alexander County and the NC Non-MSA AAs.

INVESTMENT TEST

Conclusions for Area Receiving a Full-Scope Review

The bank's performance under the investment test in NC is rated High Satisfactory. Based on a full-scope review, the bank's performance is good.

Refer to Table 14 in the state of NC section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

The bank has a significant level of qualified investments in both the Alexander County and the NC Non-MSA AAs. The bank showed good responsiveness to credit and community development needs. Refer to the Market Profile section for details on needs and opportunities.

In the NC Non-MSA AA, the bank made 4 contributions during the evaluation period totaling \$90,475 to community development organizations that provide direct support, services and activities that impact moderate-income geographies and low- and moderate-income individuals in the AA.

In the Alexander County AA, the bank made 1 contribution during the evaluation totaling \$136,000 to support affordable housing in the AA, and 1 investment totaling \$419,000 in a Small Business Investment Company (SBIC).

The bank made no use of innovative or complex qualified investments.

The bank exhibited good responsiveness to credit and community development needs. The bank made investments that support needs identified and discussed in the profiles found in Appendix C for the Alexander County and the NC Non-MSA AAs.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Forsyth County AA is not inconsistent with the bank's overall High Satisfactory performance under the lending test in the Alexander County and the NC Non-MSA AA.

SERVICE TEST

Conclusions for Area Receiving a Full-Scope Review

The bank's performance under the service test in NC is rated Low Satisfactory. Based on full-scope reviews, the bank's performance in the Non-MSA AA is adequate and performance in the Alexander County AA is adequate.

We considered that there are no low-income census tracts and only 1 moderate-income tract in the Non-MSA AA. Only 1.76 percent of the population lives in the sole moderate-income tract in the Non-MSA AA. There are no low- or moderate-income tracts in the Alexander County AA.

Retail Banking Services

Refer to Table 15 in the state of NC section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Retail banking services in the Non-MSA AA and the Alexander County AA are accessible to its AA's. Branches are accessible to the less than 2 percent of the population that reside in the moderate-income tract in the Non-MSA AA.

FCB did not open or close any branches in either full scope AA during the evaluation period. Therefore, this did not adversely affect the accessibility of its delivery systems to moderate-income geographies and low- and moderate-income individuals.

In the full scope AAs, FCB offers a range of services that are reasonable and do not vary in a way that inconveniences certain portions of the AAs. Banking hours do not vary significantly from one location to another but are tailored to meet the needs of the market.

Community Development Services

The bank provides a limited level of community development services in the Non-MSA AA. Officers and staff provided services to 2 schools that serve predominantly low- and moderate-income families. Services included promoting school savings programs and financial education for students.

The bank provided no community development services in the Alexander County AA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope review, the bank's performance under the service test in the Forsyth County AA is not inconsistent with the bank's overall Low Satisfactory performance under the service test in the full scope AAs.

State Rating

State of Tennessee

CRA Rating for Tennessee:	<u>Satisfactory</u>
The lending test is rated:	<u>High Satisfactory</u>
The investment test is rated:	<u>Low Satisfactory</u>
The service test is rated:	<u>High Satisfactory</u>

- The bank demonstrates excellent responsiveness to credit needs in its AAs, taking into account the number and amount of home mortgage, and small business loans originated during the evaluation period.
- The geographic distribution of loans is good.
- The distribution of loans among individuals of different income levels and businesses of different sizes is good.
- The bank made an adequate level of qualified investments.
- Service delivery systems are readily accessible to its AAs, particularly to moderate-income geographies or to low- or moderate-income individuals.
- Services do not vary in a way that inconveniences its AAs, particularly moderate-income geographies and low- and moderate-income individuals.

Description of Institution's Operations in Tennessee

FCB provides a full range of loan and deposit products and services to its AAs through 5 branches and 4 onsite ATMs in TN. Seven percent of bank-wide deposits and loans originated during the evaluation period are from TN. Bank deposits in the state total \$101 million. With a market share of less than 1 percent, FCB is ranked number 134 of 236 financial institutions with operations in TN. The state's largest depository institutions are First TN Bank N.A., Regions Bank, and SunTrust Bank.

The most significant AA in the state, in terms of lending and deposits, is Washington County, part of the Johnson City, TN MSA 27740. This AA accounts for 93 percent of rated area deposits and 78 percent of rated area loans originated during the evaluation period. The Sullivan County AA is part of the Kingsport-Bristol, TN-VA MSA 28700, and accounts for 7 percent of rated area deposits and 22 percent of rated area loans.

Refer to the market profiles for the state of TN in Appendix C for detailed demographics and other performance context information for the AA that received a full-scope review.

Scope of Evaluation in Tennessee

The Washington County AA received a full-scope evaluation. Refer to the table in Appendix A for more information. The ratings for the state of TN are based on the results of the area receiving a full-scope review.

In evaluating performance under the Lending Test and determining how each loan type would be weighted, we considered the bank's business strategy and financial condition, the number

and types of loans originated during the evaluation period, and community credit needs identified through community contacts.

The bank's primary loan types in the AA are loans to businesses and home mortgage loans. Loans to farms and multi-family loans were not significant, cumulatively representing 1 percent of the bank's total AA portfolio. As such, loans to farms and multi-family loans were not analyzed for the Lending Test. Within home mortgage lending, home purchase and home refinance loans were dominant and emphasized for evaluation purposes, while home improvement loans were weighted minimally due to limited activity in the AA.

LENDING TEST

Conclusions for Area Receiving a Full-Scope Review

The bank's performance under the lending test in TN is rated High Satisfactory. Based on a full-scope review, the bank's performance in the Washington County AA is good.

Lending Activity

Refer to Table 1 Lending Volume in the state of TN section of Appendix D for the facts and data used to evaluate the bank's lending activity.

The bank exhibited excellent responsiveness to credit needs in its AA, taking into account the number and amount of home mortgage and small business loans originated in its AA. At June 30, 2007, the bank ranked number 6 with a 4.93 percent market share of deposits among 18 financial institutions in the AA.

Relative to deposit market share and rank, the bank's HMDA lending levels were excellent. The bank ranked 20th among 266 HMDA reporters with a 1.42 percent overall market share of home mortgage loans. In terms of HMDA products, the bank ranked number 19 of 196 reporters with a 1.40 percent market share of home purchase loans, 16 of 54 reporters with a 2.14 percent market share of home improvement loans, and 19 of 199 reporters with a 1.35 percent of refinance loans. Relative to deposit market share and rank, the bank's CRA lending levels were excellent. The bank ranked number 8 among 42 CRA reporters with a 4.50 percent market share in loans to businesses.

Distribution of Loans by Income Level of the Geography

The overall geographic distribution of loans was good. The geographic distribution of home mortgage loans was good. The geographic distribution of small loans to businesses was good. There were no unexplained conspicuous gaps in the bank's lending patterns throughout its AA.

In evaluating the geographic distribution of home mortgage loans, we considered the number of owner occupied units located in moderate-income geographies, and the percentage of households that live below the poverty level. There are no low-income geographies in the full-scope AA. According to 2000 Census data, 9 percent of AA owner occupied units are located in moderate-income geographies. Of the households in moderate-income geographies, 29

percent live below the poverty level. The limited number of owner occupied units, the relatively high proportion of households living below the poverty level, and strong competitor presence in the AA limit the bank's ability to originate loans in moderate-income geographies.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 6 in the state of TN section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

Home Purchase Loans

The geographic distribution of *home purchase loans* in the AA was adequate. The bank's percent of home purchase loans in moderate-income geographies was below the percent of owner-occupied units in moderate-income geographies. The bank's market share of home purchase loans in moderate-income geographies was well below the bank's overall market share of home purchase loans.

Home Improvement Loans

The geographic distribution of *home improvement loans* in the AA was good. The bank's percent of home improvement loans in moderate-income geographies was below the percent of owner-occupied units in moderate-income geographies. The bank's market share of home improvement loans in moderate-income geographies exceeded the bank's overall market share of home improvement loans.

Refinance Loans

The geographic distribution of *refinance loans* in the AA was excellent. The bank's percent of refinance loans in moderate-income geographies exceeded the percent of owner-occupied units in moderate-income geographies. The bank's market share of refinance loans in moderate-income geographies exceeded the bank's overall market share of refinance loans.

Small Loans to Businesses

Refer to Table 6 in the state of TN section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The geographic distribution of *small loans to businesses* was good. The percent of small loans to businesses in moderate-income geographies was below the percent of businesses located in moderate-income geographies. The bank's market share of loans in moderate-income geographies exceeded their overall market share of loans.

Lending Gap Analysis

We evaluated the lending distribution in this AA to determine if any unexplained conspicuous gaps existed. We used reports and maps to compare the geographies where loans were made to the geographies in the AA. We considered loan distributions, branch locations,

competition, market conditions, and demographic information. No unexplained conspicuous gaps were identified. This had a neutral impact on the bank's geographic distribution of loans.

Distribution of Loans by Income Level of the Borrower

The overall distribution of loans by borrower income level in the AA was good. The distribution of home mortgage loans by borrower income level was good. The distribution of small loans to businesses was excellent. A high percentage of small loans to businesses were for amounts less than \$100,000.

In evaluating the borrower distribution of home mortgage loans, we considered the number of families that live below the poverty level and the barriers that this may have on evaluating the bank's performance in lending to low-income borrowers. According to 2000 Census data, 15 percent of families in the AA live below the poverty level, which makes it difficult for them to afford and maintain a home. This factor also impacts the bank's ability to originate home mortgage loans to these consumers.

Home Mortgage Loans

Refer to Tables 8, 9 and 10 in the state of TN section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Home Purchase Loans

The distribution of *home purchase loans* by income level of the borrower in the AA was good. The bank's percent of home purchase loans to low-income borrowers was below the percent of low-income families in the AA. The bank's percent of home purchase loans to moderate-income borrowers exceeded the percent of moderate-income families in the AA. The bank's market share of loans to low-income borrowers exceeded their overall market share of loans. The bank's market share of loans to moderate-income borrowers was below their overall market share of loans.

Home Improvement Loans

The distribution of *home improvement loans* by income level of the borrower in the AA was excellent. The bank's percent of home improvement loans to low-income borrowers exceeded the percent of low-income families in the AA. The bank's percent of home improvement loans to moderate-income borrowers exceeded the percent of moderate-income families in the AA. The bank's market share of loans to low-income borrowers exceeded their overall market share of loans. The bank made no loans to moderate-income borrowers during 2006, the year used to determine market share among HMDA reporters.

Refinance Loans

The distribution of *refinance loans* by income level of the borrower in the AA was good. The bank's percent of refinance loans to low-income borrowers was near to the percent of low-income families in the AA. The bank's percent of refinance loans to moderate-income borrowers was near to the percent of moderate-income families in the AA. The bank's market

share of loans to low-income borrowers exceeded their overall market share of loans. The bank's market share of loans to moderate-income borrowers was below their overall market share of loans.

Small Loans to Businesses

Refer to Table 11 in the state of TN section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The distribution of *small loans to businesses* in the AA was excellent. The bank's percentage of small loans to small businesses exceeded the percentage of small businesses in the AA. The bank's market share of small loans to small businesses exceeded their overall market share of small loans to all businesses. A high percentage of the bank's small loans to businesses were for amounts less than \$100,000.

Community Development Lending

Refer to Table 1 Lending Volume in appendix D for the facts and data used to evaluate the bank's level of community development lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans.

During this evaluation period, the bank originated no community development loans. This had a neutral impact on the lending test rating.

Product Innovation and Flexibility

The bank did not utilize any innovative or flexible lending practices during the evaluation period. This had a neutral impact on lending performance.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Sullivan County AA was weaker than the bank's overall High Satisfactory performance under the lending test in the Washington County AA. Several factors contribute to the bank's inconsistent performance in the limited-scope AA. The bank only operates 1 branch in the AA, and ranks last of 16 institutions with regard to AA deposits. Geographic distribution performance in the AA is negatively impacted because there are no low-income census tracts, and moderate-income census tracts represent 9 percent of total AA census tracts. Small businesses (businesses with annual revenues \$1 million or less) represent less than 6 percent of all such businesses in the AA. Households within moderate-income tracts represent 13 percent of all AA households; however, 29 percent of these households live below the poverty line. The bank's performance in the limited-scope area had a neutral impact on the bank's Lending Test rating.

INVESTMENT TEST

Conclusions for Area Receiving a Full-Scope Review

The bank's performance under the investment test in TN is rated Low Satisfactory. Based on a full-scope review, the bank's performance is adequate.

Refer to Table 14 in the state of TN section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

The bank has an adequate level of qualified investments in the AA. The bank showed adequate responsiveness to identified credit and community development needs. Refer to the Market Profile section for details on needs and opportunities.

The bank made 10 contributions totaling \$63,000 to community development organizations that provide direct support, services and activities that impact moderate-income geographies and low- and moderate-income individuals in the AA. There was one qualified prior period investments totaling \$515,000. This level of activity is adequate, given the proportion of total bank involvement occurring in the state.

The bank made no use of innovative or complex qualified investments.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Investment Test in the Sullivan County AA is weaker than the bank's overall performance under the Service Test. This level of performance is due to the bank's limited presence in the market and lack of CD investments. The bank made no direct investments in the limited-scope AA. This had a neutral impact on the Investment Test rating.

SERVICE TEST

Conclusions for Area Receiving a Full-Scope Review

The bank's performance under the service test in TN is rated High Satisfactory. Based on a full-scope review, the bank's performance in the Washington County AA is good.

Retail Banking Services

Refer to Table 15 in the state of TN section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Service delivery systems are readily accessible to its AA, particularly to moderate-income geographies or to low- or moderate-income individuals. The percentage of branches in moderate-income tracts exceeds the percentage of the population located in these geographies. The bank operates 1 branch located in a moderate-income tract, but all

moderate-income tracts are adequately serviced as they are contiguous or adjacent to other branch locations.

The bank has neither opened, nor closed, any branches during the assessment period; therefore, it has not adversely affected the accessibility of its delivery systems, particularly in moderate-income geographies and to low- and moderate-income individuals.

The bank's services do not vary in a way that inconveniences its AA, particularly moderate-income geographies and low- and moderate-income individuals. The bank offers a range of banking services and products, which do not vary significantly among branches. Minor differences in operating hours are designed to accommodate the demands of the respective markets.

Community Development Services

The bank provides a limited level of community development services. The types of services provided are not innovative in nature, but are responsive to the needs of the community. Officers and staff contributed services to 2 community development organizations in the AA during the evaluation period. Financial services provided to the community included providing credit counseling and financial literacy education at a center designated for people with physical, mental and/or emotional disabilities, and serving on the executive committee for an organization that benefits low- and moderate-income children in the AA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Sullivan County AA is weaker than the bank's overall performance under the Service Test. The bank provided no CD services in the limited-scope AA. This had a neutral impact on the Service Test rating because the bank has a limited presence in the AA.

State Rating

State of Virginia

CRA Rating for Virginia:	<u>Satisfactory</u>
The lending test is rated:	<u>High Satisfactory</u>
The investment test is rated:	<u>Outstanding</u>
The service test is rated:	<u>High Satisfactory</u>

- The bank demonstrates excellent responsiveness to credit needs in its AAs, taking into account the number and amount of home mortgage, small business, small farm, and consumer loans, if applicable, in its AAs.
- The bank had a good distribution of loans to borrowers of different incomes and businesses and farms of different sizes.
- A high percentage of loans to businesses and farms were for amounts less than \$100 thousand.
- The bank made a significant level of qualified investments in its AAs.
- Service delivery systems are readily accessible to its AA, particularly to low- or moderate-income geographies or to low- or moderate-income individuals.
- To the extent changes have been made, its opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals.
- Its services do not vary in a way that inconveniences its AA, particularly low- and moderate-income geographies and low- and moderate-income individuals.

Description of Institution's Operations in Virginia

FCB provides a full range of loan and deposit products and services to its AAs through 15 branches, 15 onsite ATMs, and 1 offsite ATM in VA. Eighteen percent of bank-wide deposits and 15 percent of loans originated during the evaluation period are from VA. Bank deposits in the state total \$292 million. With a market share of less than 1 percent, FCB is ranked number 63 of 160 financial institutions with operations in VA. The state's largest depository Institutions are E*Trade Bank, Wachovia Bank, N.A., and Branch Banking and Trust Co.

The most significant AA in the state, in terms of lending and deposits, includes the counties of Dickenson, Tazewell, Wise, and Wythe, and the City of Norton. This area is located in southwestern VA and is referred to as the VA Non-MSA for purposes of this evaluation. The AA accounts for 48 percent of rated area deposits and 65 percent of rated area loans originated during the evaluation period. The Richmond AA is part of the Richmond, VA MSA 40060, and accounts for 49 percent of rated area deposits and 28 percent of rated area loans. The Emporia City AA is a non-MSA area and accounts for 3 percent of rated area deposits and 6 percent of rated area loans originated during the evaluation period.

Refer to the market profiles for the state of VA in Appendix C for detailed demographics and other performance context information for AAs that received full-scope reviews.

Scope of Evaluation in Virginia

The VA Non-MSA received a full-scope evaluation. Refer to the table in Appendix A for more information. The ratings for the state of VA are based on the results of the area receiving a full-scope review.

In evaluating performance under the Lending Test and determining how each loan type would be weighted, we considered the bank's business strategy and financial condition, the number and types of loans originated, and community credit needs identified through discussions with community contacts.

The bank's primary loan types are home mortgage, loans to businesses and farms. More weight was placed on home mortgage loans in order to determine the lending test rating. The bank originated almost 3 times as many home mortgage loans as compared to loans to businesses during the evaluation period. Within home mortgage loans, home purchases and refinance loans were weighted equally with less weight assigned to home improvement loans based on the volume of originations in each category. Less weight was placed on small loans to farms in determining the lending test rating. The bank made only 47 loans to farms in the full-scope AA.

LENDING TEST

Conclusions for Area Receiving a Full-Scope Review

The bank's performance under the lending test in VA is rated High Satisfactory. Based on a full-scope review, the bank's performance in the VA Non-MSA AA is good.

Lending Activity

Refer to Table 1 Lending Volume in the state of VA section of Appendix D for the facts and data used to evaluate the bank's lending activity.

The bank exhibited excellent responsiveness to credit needs in its AA, taking into account the number and amount of home mortgage, and small loans to businesses and farms originated in its AA. At June 30, 2007, the bank ranked number 5 with a 6.86% market share of deposits among 19 financial institutions in the AA.

Relative to deposit market share and rank, the bank's HMDA lending levels were excellent. The bank ranked number 5 among 222 HMDA reporters with a 4.92% overall market share of home mortgage loans. In terms of HMDA products, the bank ranked number 2 of 139 reporters with a 6.50 percent market share of home purchase loans, 7 of 61 reporters with a 5.10 percent market share of home improvement loans, and 6 of 159 reporters with a 4.29 percent of refinance loans.

Relative to deposit market share and rank, the bank's CRA lending levels were good. The bank ranked number 7 among 46 CRA reporters with a 3.97% market share in loans to

businesses. The bank ranked number 2 among 14 CRA reporters with a 12.37% market share in loans to farms.

Distribution of Loans by Income Level of the Geography

The overall geographic distribution of loans was poor. The geographic distribution of home mortgage loans was poor. The geographic distribution of small loans to businesses was very poor. The geographic distribution of small loans to farms was poor. There were no unexplained conspicuous gaps in the bank's lending patterns throughout its AA.

The following factors were considered in this analysis. There are no low-income geographies in the full-scope AA. There are only 24 farms in moderate-income tracts. This limits opportunities to lend to farms in moderate-income geographies.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 6 in the state of VA section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

Home Purchase Loans

The geographic distribution of *home purchase loans* in the AA was poor. The bank's percent of home purchase loans in moderate-income geographies was well below the percent of owner-occupied units in moderate-income geographies. The market share of home purchase loans in moderate-income geographies was below the bank's market share of home purchase loans in all geographies.

Home Improvement Loans

The geographic distribution of *home improvement loans* in the AA was very poor. The bank's percent of home improvement loans in moderate-income geographies was significantly below the percent of owner-occupied units in moderate-income geographies. The bank's market share of home improvement loans in moderate-income geographies was significantly below the bank's market share of home improvement loans in all geographies.

Refinance Loans

The geographic distribution of *refinance loans* in the AA was poor. The bank's percent of refinance loans in moderate-income geographies was well below the percent of owner-occupied units in moderate-income geographies. The bank's market share of refinance loans in moderate-income geographies was significantly below the bank's market share of refinance loans in all geographies.

Small Loans to Businesses

Refer to Table 6 in the state of VA section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The geographic distribution of *small loans to businesses* was very poor. The percent of small loans to businesses in moderate-income geographies was significantly below the percent of businesses located in moderate-income geographies. The bank's market share of loans in the moderate-income geographies was significantly below their overall market share of loans.

Small Loans to Farms

Refer to Table 7 in the state of VA section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to farms.

The geographic distribution of small loans to farms was poor. The percent of small loans to farms in moderate-income geographies was well below the percent of farms located in moderate-income geographies. The bank's market share of loans in the moderate-income geographies was significantly below their overall market share of loans.

Lending Gap Analysis

We evaluated the lending distribution in this AA to determine if any unexplained conspicuous gaps existed. We used reports and maps to compare the geographies where loans were made within the AA geographies. We considered loan distributions, branch locations, competition, market conditions, and demographic information. No unexplained conspicuous gaps were identified. This had a positive impact on the bank's geographic distribution of loans.

Distribution of Loans by Income Level of the Borrower

The overall distribution of loans by borrower income level in the AA was good. The distribution of home mortgage loans by borrower income level was adequate. The distribution of small loans to businesses was excellent. The distribution of small loans to farms was adequate. A high percentage of small loans to businesses were for amounts less than \$100,000. A high percentage of small loans to farms were for amounts less than \$100,000.

Home Mortgage Loans

Refer to Tables 8, 9 and 10 in the state of VA section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Home Purchase Loans

The distribution of *home purchase loans* by income level of the borrower in the AA was adequate. The bank's percent of home purchase loans to low-income borrowers was significantly below the percent of low-income families in the AA. The bank's percent of home purchase loans to moderate-income borrowers was near to the percent of moderate-income families in the AA. The bank's market share of loans to low-income borrowers exceeded their overall market share of loans. The bank's market share of loans to moderate-income borrowers was below their overall market share of loans.

Home Improvement Loans

The distribution of *home improvement loans* by income level of the borrower in the AA was adequate. The bank's percent of home improvement loans to low-income borrowers was well below the percent of low-income families in the AA. The bank's percent of home improvement loans to moderate-income borrowers exceeded the percent of moderate-income families in the AA. The bank's market share of loans to low-income borrowers was significantly below their overall market share of loans. The bank's market share of loans to moderate-income borrowers was below their overall market share of loans.

Refinance Loans

The distribution of *refinance loans* by income level of the borrower in the AA was good. The bank's percent of refinance loans to low-income borrowers was well below the percent of low-income families in the AA. The bank's percent of refinance loans to moderate-income borrowers exceeded the percent of moderate-income families in the AA. The bank's market share of loans to low-income borrowers was near to their overall market share of loans. The bank's market share of loans to moderate-income borrowers was near to their overall market share of loans.

Small Loans to Businesses

Refer to Table 11 in the state of VA section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The distribution of *small loans to businesses* in the AA was excellent. The bank's percentage of small loans to small businesses exceeded the percentage of small businesses in the AA. The bank's market share of small loans to small businesses exceeded their overall market share of small loans to all businesses. A high percentage of the bank's small loans to businesses were for amounts less than \$100,000.

Small Loans to Farms

Refer to Table 12 in the state of VA section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

The distribution of *small loans to farms* in the AA was adequate. The bank's percentage of small loans to small farms (farms with annual revenues \$1 million or less) was below the percentage of small farms in the AA. The bank's market share of small loans to small farms was below their overall market share of small loans to all farms. A high percentage of the bank's small loans to farms were for amounts less than \$100,000.

Community Development Lending

The bank made a relatively high level of community development loans. The bank made 3 community development loans during the evaluation period totaling \$2.8 million dollars. All 3 loans supported development of affordable housing in and around the full-scope AA. This had

a positive impact on lending performance because opportunities to lend for community development purposes were limited. Refer to the Market Profile section for details on needs and opportunities.

Product Innovation and Flexibility

The bank did not have any innovative or flexible lending practices. This had a neutral impact on the banks lending performance.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Emporia City and Richmond AAs is stronger than the bank's overall Low Satisfactory performance under the lending test in the VA Non-MSA. The geographic distribution of mortgage and business loans in both AAs was excellent. The bank's performance in the limited-scope areas had a positive impact on the lending test conclusion, but did not change the overall rating.

INVESTMENT TEST

Conclusions for Area Receiving a Full-Scope Review

The bank's performance under the investment test in VA is rated Outstanding. Based on a full-scope review, the bank's performance is excellent.

Refer to Table 14 in the state of VA section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

The bank has an excellent level of qualified investments in the AA. The bank showed excellent responsiveness to credit and community development needs. Refer to the Market Profile section for details on needs and opportunities.

The bank made 4 contributions totaling \$1.5 million to community development organizations during the evaluation period. Investments went to organizations that provide services for families in crisis, affordable housing for low- and moderate-income borrowers, and financing for small to medium size businesses in the area. The bank did not have any qualified investments in the prior period.

The bank made no use of innovative or complex qualified investments.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Emporia City and Richmond AAs is not inconsistent with the bank's overall Outstanding performance under the investment test in the VA Non-MSA AA.

SERVICE TEST

Conclusions for Area Receiving a Full-Scope Review

The bank's performance under the service test in VA is rated High Satisfactory. Based on a full-scope review, the bank's performance in the VA Non-MSA AA is good.

Retail Banking Services

Refer to Table 15 in the state of VA section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

In the full scope AA, FCB's service delivery systems are readily accessible to its AA, particularly to geographies and individuals of different income levels throughout the full-scope AA. The percentage of branches in moderate-income tracts exceeds the percentage of the population located in these geographies.

To the extent changes have been made, its opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and to low- and moderate-income individuals. During this evaluation period, FCB closed 2 offices; 1 located in an upper-income geography and the other in a middle-income geography. The bank did not open any branches in the AA during this evaluation period.

FCB offers a wide range of products and services throughout its AA. Products, services and business hours are reasonable and do not vary in a way that inconveniences certain portions of the AA.

Community Development Services

The bank provides a relatively high level of community development services within the VA Non-MSA AA. Officers and staff contributed services to 7 community development organizations in the AA during the evaluation period. Services included supporting financial literacy programs and completing tax forms for low to moderate-income individuals and small businesses, and providing financial expertise to organizations that provide services to low and moderate-income individuals and small businesses.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Emporia City AA is not inconsistent with the bank's overall High Satisfactory performance under the service test in the VA Non-MSA AA. The bank's performance under the service test in the Richmond AA is weaker than the bank's overall High Satisfactory performance under the service test in the VA Non-MSA AA. No community development services were performed in the Richmond AA. This had a neutral impact on the service test rating.

State Rating

State of West Virginia

CRA Rating for West Virginia:	<u>Satisfactory</u>
The lending test is rated:	<u>High Satisfactory</u>
The investment test is rated:	<u>Outstanding</u>
The service test is rated:	<u>Low Satisfactory</u>

- The bank demonstrates excellent responsiveness to credit needs in its AAs, taking into account the number and amount of home mortgage, small business, and small farm loans in its AAs.
- A high percentage of the bank's loans are made in their AAs.
- The bank had a good geographic distribution of loans in its AAs.
- The bank had a good distribution of loans among individuals of different income levels and businesses of different sizes, given the product lines offered by the bank.
- The bank made an excellent level of qualified investments in its AAs.
- Service delivery systems are reasonably accessible to its AAs, particularly to low- or moderate-income geographies or to low- or moderate-income individuals.
- To the extent changes have been made, its opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals.
- Services do not vary in a way that inconveniences its AA, particularly low- and moderate-income geographies and low- and moderate-income individuals.
- The bank offers a high level of community development services to low- and moderate-income families and geographies.

Description of Institution's Operations in West Virginia

FCB provides a full range of loan and deposit products and services to its AAs through 25 branches, 19 onsite, and 9 offsite ATMs in WV. Sixty percent of bank-wide deposits and 67 percent of rated-area loans originated during the evaluation period are from WV. Bank deposits in the state total \$827 million. With a market share of 3.19 percent, FCB is ranked number 7 of 90 financial institutions with operations in WV. The state's largest depository institutions are Branch Banking & Trust Company, United Bank, and Wesbanco Bank Inc.

The most significant AA in the state, in terms of lending and deposits, includes the non-MSA contiguous counties of Logan, Mercer, Monroe, Raleigh, Summers, and Wyoming. This area is located in southern WV and is referred to as the WV Southern Non-MSA for purposes of this evaluation. The AA accounts for 74 percent of rated area deposits and 65 percent of rated area loans originated during the evaluation period. The Northern Non-MSA AA includes the contiguous counties of Nicholas, Taylor, Upshur and Webster and accounts for 26 percent of rated area deposits and 35 percent of rated area loans.

Refer to the market profile for the state of WV in Appendix C for detailed demographics and other performance context information for AA that received a full-scope review.

Scope of Evaluation in West Virginia

The WV Southern Non-MSA received a full-scope review based primarily on the higher percentage of rated area deposits and loans. The Northern Non-MSA AA received a limited scope review. The ratings for WV are based primarily on the results of the Southern Non-MSA AA. There are no low-income geographies in the AA. Refer to the table in Appendix A for more information.

In evaluating performance under the Lending Test and determining how each loan type would be weighted, we considered the bank's business strategy and financial condition, the number and types of loans originated, and community credit needs identified through community contacts.

The bank's primary loan types are home mortgage, small business, and small farm loans. The ratio of home mortgage loans to small business is approximately 3:1; therefore, more emphasis was placed on home mortgage loans to determine the lending test rating. Small farm loans were weighted the least in determining the rating. Small farm loans were minimal in comparison to home mortgage and business loans. Within home mortgage loan types, home purchase and refinance were generally weighted equally due to the number of loans originated. Home improvement loans were weighted the least due to volume.

LENDING TEST

Conclusions for Area Receiving a Full-Scope Review

The bank's performance under the lending test in WV is rated High Satisfactory. Based on a full-scope review, the bank's performance in the WV Southern Non-MSA AA is good.

Lending Activity

Refer to Table 1 Lending Volume in the state of WV section of Appendix D for the facts and data used to evaluate the bank's lending activity.

The bank exhibited excellent responsiveness to credit needs in its AA, taking into account the number and amount of home mortgage, small business and small farms loans originated in its AA. At June 30, 2007, the bank ranked number 1 with a 20.45% market share of deposits among 16 financial institutions in the AA.

Relative to deposit market share and rank, the bank's HMDA lending levels were excellent. The bank ranked number 1 among 181 HMDA reporters with a 13.08% overall market share of home mortgage loans. With regard to home purchase, home improvement, and refinance loans, the bank ranked number 2 of 138 with a 10.06% market share, number 1 of 52 with a 25.80% market share, and number 1 of 129 with an 11.65% market share respectively. The bank ranked number 2 with a 12.36% market share of loans originated in moderate-income geographies. The bank ranked number 1 with a 19.73% market share of loans to low-income borrowers. The bank ranked number 1 with a 14.46% market share of loans to moderate-income borrowers.

Relative to deposit market share and rank, the bank's CRA lending levels were good. The bank ranked number 4 among 46 CRA reporters with a 10.88% market share in loans to businesses. The bank ranked number 2 among 8 CRA reporters with a 42.31% market share in loans to farms.

Distribution of Loans by Income Level of the Geography

The overall geographic distribution of loans was good. The geographic distribution of home mortgage loans was good. The geographic distribution of small loans to businesses was adequate. The geographic distribution of small loans to farms was excellent. There were no unexplained conspicuous gaps in the bank's lending patterns throughout its AA.

We considered that there are only 3 moderate-income tracts in the AA. We also considered the number of competitors making loans in this market.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 6 in the state of WV section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

Home Purchase Loans

The geographic distribution of *home purchase loans* in the AA was good. The bank's percent of home purchase loans in moderate-income geographies was below the percent of owner-occupied units in moderate-income geographies. The percent of home purchase loans in moderate-income geographies exceeded the bank's overall market share of home purchase loans.

Home Improvement Loans

The geographic distribution of *home improvement loans* in the AA was good. The bank's percent of home improvement loans in moderate-income geographies was below the percent of owner-occupied units in moderate-income geographies. The percent of home improvement loans in moderate-income geographies exceeded the bank's overall market share of home improvement loans.

Refinance Loans

The geographic distribution of *refinance loans* in the AA was adequate. The bank's percent of refinance loans in moderate-income geographies was below the percent of owner-occupied units in moderate-income geographies. The percent of refinance loans in moderate-income geographies was below the bank's overall market share of refinance loans.

Small Loans to Businesses

Refer to Table 6 in the state of WV section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The geographic distribution of *small loans to businesses* was adequate. The percent of small loans to businesses in moderate-income geographies was well below the percent of businesses located in moderate-income geographies. The bank's market share of loans in the moderate-income geographies was near to their overall market share of loans.

Small Loans to Farms

Refer to Table 7 in the state of WV section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to farms.

The geographic distribution of *small loans to farms* was excellent. The percent of small loans to farms in moderate-income geographies exceeded the percent of farms located in moderate-income geographies. The bank's market share of loans in the moderate-income geographies exceeded their overall market share of loans.

Lending Gap Analysis

We evaluated the lending distribution in this AA to determine if any unexplained conspicuous gaps existed. We used reports and maps to compare the geographies where loans were made to the geographies in the AA. We considered loan distributions, branch locations, competition, market conditions, and demographic information. No unexplained conspicuous gaps were identified. This had a positive impact on the bank's geographic distribution of loans.

Distribution of Loans by Income Level of the Borrower

The overall distribution of loans by borrower income level in the AA was good. The distribution of home mortgage loans by borrower income level was good. The distribution of small loans to businesses was excellent. The distribution of small loans to farms was adequate. A high percentage of small loans to businesses were for amounts less than \$100,000. An adequate percentage of small loans to farms were for amounts less than \$100,000.

In evaluating the distribution of HMDA loans by the income level of the borrower, we considered that approximately 20% of households in the Southern Non-MSA AA live below the poverty level. This limits the opportunity to make residential mortgage loans to low-income borrowers.

Home Mortgage Loans

Refer to Tables 8, 9 and 10 in the state of WV section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Home Purchase Loans

The distribution of *home purchase loans* by income level of the borrower in the AA was good. The bank's percent of home purchase loans to low-income borrowers was well below the percent of low-income families in the AA given the high rate of poverty in the AA. The bank's percent of home purchase loans to moderate-income borrowers was near to the percent of moderate-income families in the AA. The bank's market share of loans to low-income borrowers exceeded their overall market share of loans. The bank's market share of loans to moderate-income borrowers exceeded their overall market share of loans.

Home Improvement Loans

The distribution of *home improvement loans* by income level of the borrower in the AA was good. The bank's percent of home improvement loans to low-income borrowers was below the percent of low-income families in the AA. The bank's percent of home improvement loans to moderate-income borrowers exceeded the percent of moderate-income families in the AA. The bank's market share of loans to low-income borrowers exceeded their overall market share of loans. The bank's market share of loans to moderate-income borrowers exceeded their overall market share of loans.

Refinance Loans

The distribution of *refinance loans* by income level of the borrower in the AA was good. The bank's percent of refinance loans to low-income borrowers was well below the percent of low-income families in the AA. The bank's percent of refinance loans to moderate-income borrowers was below the percent of moderate-income families in the AA. The bank's market share of loans to low-income borrowers exceeded their overall market share of loans. The bank's market share of loans to moderate-income borrowers was near to their overall market share of loans.

Small Loans to Businesses

Refer to Table 11 in the state of WV section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The distribution of *small loans to businesses* in the AA was excellent. The bank's percentage of small loans to small businesses exceeded the percentage of small businesses in the AA. The bank's market share of small loans to small businesses exceeded their overall market share of small loans to all businesses. A high percentage of the bank's small loans to businesses were for amounts less than \$100,000.

Small Loans to Farms

Refer to Table 12 in the state of WV section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to farms.

The distribution of *small loans to farms* in the AA was poor. The bank's percentage of small loans to small farms (farms with annual revenues \$1 million or less) was well below the

percentage of small farms in the AA. The bank's market share of small loans to small farms was well below their overall market share of small loans to all farms. An adequate percentage of the bank's small loans to farms were for amounts less than \$100,000.

Community Development Lending

The bank made an adequate level of community development loans. The bank made 2 loans totaling \$392,000 in the AA. Both loans supported affordable housing in the area. This had a neutral impact on lending performance. Refer to the Market Profile section for details on needs and opportunities.

Product Innovation and Flexibility

The bank made no use of innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- or moderate-income individuals or geographies. This had a neutral impact on lending performance.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the WV Northern Non-MSA is not inconsistent with the bank's overall High Satisfactory performance under the lending test in the WV Southern Non-MSA.

INVESTMENT TEST

Conclusions for Area Receiving a Full-Scope Review

The bank's performance under the investment test in WV is rated Outstanding. Based on a full-scope review, the bank's performance is excellent.

Refer to Table 14 in the state of WV section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

The bank has an excellent level of qualified investments in the AA. The bank showed excellent responsiveness to credit and community development needs. During the evaluation period, the bank made 20 qualified investments totaling approximately \$1.9 million. Current period investments supported affordable housing and community development services for low- and moderate-income families and geographies. The bank also has 4 prior period investments totaling \$1.7 million. Prior period investments supported affordable housing initiatives in the AA and in a broader regional area that included the AA.

Total investments in the AA were equal to 2.28% of Tier 1 Capital. Bank-wide investments were equal to 5% of Tier 1 Capital. The bank made no use of innovative or complex qualified investments. Refer to the Market Profile section in Appendix C for details on needs and opportunities.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the WV Northern Non-MSA is weaker than the bank's overall Outstanding performance under the investment test in the WV Southern Non-MSA. FCB made only 1 qualified contribution in the limited-scope area during the evaluation period.

SERVICE TEST

Conclusions for Area Receiving a Full-Scope Review

The bank's performance under the service test in WV is rated Low Satisfactory. Based on a full-scope review, the bank's performance in the WV Southern Non-MSA AA is adequate.

Retail Banking Services

Refer to Table 15 in the state of WV section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Service delivery systems are reasonably accessible to its AA, particularly to moderate-income geographies or to low- or moderate-income individuals. The percentage of branches in moderate-income tracts is below the percentage of the population located in these geographies. The bank operates 1 branch located in a moderate-income tract. All other branches are located on or near primary highways providing easy access to low- and moderate-income families across the AA and to moderate-income geographies where no branches are located.

To the extent changes have been made, its opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in moderate-income geographies and to low- and moderate-income individuals. Since the last CRA exam, 1 branch was closed and 2 were opened in Princeton, WV. Princeton, WV is located in a middle-income tract in Mercer County.

The bank's services do not vary in a way that inconveniences its AA, particularly low- and moderate-income geographies and low- and moderate-income individuals. FCB offers a wide range of products and services throughout its AA. Products, services and business hours are reasonable and do not vary in a way that inconveniences certain portions of the AA.

Community Development Services

The bank provides a relatively high level of community development services. Officers and staff contributed services to 18 community development organizations in the AA during the evaluation period. These organizations and activities involve a variety of initiatives targeted at low- and moderate-income areas and individuals and small businesses including economic development, community services, and financial literacy.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the WV Northern Non-MSA is not inconsistent with the bank's overall High Satisfactory performance under the services test in the WV Southern Non-MSA.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the metropolitan and nonmetropolitan areas that received comprehensive examination review (designated by the term “full-scope”) and those that received a less comprehensive review (designated by the term “limited-scope”).

Time Period Reviewed	Lending Test (excludes CD Loans): 1/1/2003 – 12/31/2007 Investment and Service Tests and CD Loans: 08/31/2004 to 3/20/2008	
Financial Institution		Products Reviewed
First Community Bank, N.A. (FCB) Bluefield, VA		Residential mortgage loans Loans to Businesses Loans to Farms (select AAs)
Affiliates	Affiliate Relationship	Products Reviewed
<i>None</i>		
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
<u>North Carolina</u> Hickory-Morganton-Lenoir NC MSA 25860 Winston-Salem NC MSA 49180 NC Non-MSA	Full-Scope Limited-Scope Full-Scope	Alexander County in its entirety Forsyth County in its entirety Alleghany, Surry and Wilkes Counties in their entireties
<u>Tennessee</u> Johnson City TN MSA 27740 Kingsport-Bristol TN-VA MSA 28700	Full-Scope Limited-Scope	Washington County in its entirety Sullivan County in its entirety
<u>Virginia</u> Emporia City Non-MSA Richmond, VA MSA 40060 Southwest Virginia Non-MSA	Limited-Scope Limited-Scope Full-Scope	City of Emporia in its entirety Chesterfield, Hanover and Henrico Counties, and the City of Richmond in their entireties Dickenson, Tazewell, Wise and Wythe Counties, and the City of Norton in their entireties
<u>West Virginia</u> Northern Non-MSA Southern Non-MSA	Limited-Scope Full-Scope	Nicholas, Taylor, Upshur and Webster Counties in their entireties Logan, Mercer, Monroe, Raleigh, Summers and Wyoming Counties in their entireties

Appendix B: Summary of State Ratings

RATINGS				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State Rating
FIRST COMMUNITY BANK, N.A.	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
State:				
NORTH CAROLINA	Outstanding	High Satisfactory	Low Satisfactory	Satisfactory
TENNESSEE	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
VIRGINIA	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
WEST VIRGINIA	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory

(*) The lending test is weighted more heavily than the investment and service tests in the overall rating.

Appendix C: Market Profiles for Full-Scope Areas

State of North Carolina

Non-MSA

Demographic Information for Full-Scope Area: Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	27	0.00	3.70	96.30	0.00	0.00
Population by Geography	147,528	0.00	1.76	98.24	0.00	0.00
Owner-Occupied Housing by Geography	46,087	0.00	1.07	98.93	0.00	0.00
Business by Geography	9,891	0.00	2.17	97.83	0.00	0.00
Farms by Geography	560	0.00	0.36	99.64	0.00	0.00
Family Distribution by Income Level	43,196	19.08	19.06	24.64	37.03	0.00
Distribution of Low- and Moderate- Income Families throughout AA Geographies	16,473	0.00	2.44	97.56	0.00	0.00
Median Family Income	40,566	Median Housing Value		81,552		
HUD Adjusted Median Family Income for 2007	45,700	Unemployment Rate (2000 US Census)		1.82%		
Households Below Poverty Level	14%					

(*) The NA category consists of geographies that have not been assigned an income classification.
Sources: 2000 U.S. Census, and 2007 HUD updated MFI, & the Bureau of Labor and Statistics.

The Non-MSA AA in NC consists of Wilkes, Surry, and Alleghany Counties. Predominantly rural, these counties are located in north-western NC, close to the Virginia border.

FCB operates 3 full service branches and 2 ATMs in this AA. There are 17 financial institutions operating 53 branches in the AA. As of June 30th 2007, FCB held 2.67 percent of the market and ranked number 10 in the AA with deposits of \$58.9 million. The 2 institutions with the highest market share in the AA are Wachovia Bank, N.A. and the Branch Banking & Trust Company, with 25% and 18.34% of the market share, respectively.

As of January 2008, the unemployment rate in the AA is 6.40 percent, higher than the unemployment rate of 5.3 for the state of NC. The major employment sectors in the area are the manufacturing, production, transportation, trade & utilities (TTU), and professional services. In the AA, Surry County has been the most impacted by the economic conditions since the last evaluation. The county was heavily into the textile and knitted apparel industry, and since 2003, has experience 5,000 layoffs as the textile and apparel companies have moved their production off-shore.

We conducted 2 community contacts in the full-scope AA. Both indicated that the workforce is in some cases under-educated, due to the fact that some of the industries in the area do not require a high skill set level. According to the community contacts interviewed, the primary needs and focus of their counties is attracting and retaining new businesses to the area, while providing support to the existing industries and businesses. Surry County is trying to establish

a local Small Business / Micro-Enterprise Fund. Contacts also indicated that affordable housing is a challenge in the area as new constructions are geared mainly towards the high-end markets (i.e. Condos). A contact indicated that opportunities exist for financial institutions through the Small Business Administration and the USDA Loan Program, and that banks in their community are active in the program.

State of North Carolina

FCB - Alexander Co (MSA 25860)

Demographic Information for Limited Scope Area: FCB - Alexander Co (MSA 25860)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	7	0.00	0.00	100.00	0.00	0.00
Population by Geography	33,603	0.00	0.00	100.00	0.00	0.00
Owner-Occupied Housing by Geography	10,577	0.00	0.00	100.00	0.00	0.00
Business by Geography	1,850	0.00	0.00	100.00	0.00	0.00
Farms by Geography	114	0.00	0.00	100.00	0.00	0.00
Family Distribution by Income Level	9,847	16.02	19.87	25.49	38.62	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	3,534	0.00	0.00	100.00	0.00	0.00
Median Family Income HUD Adjusted Median Family Income for 2007 Households Below Poverty Level		44,452 48,400 10%	Median Housing Value Unemployment Rate (2000 US Census)		82,984 1.39%	

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2007 HUD updated MFI

Alexander County is located in the northwestern region of North Carolina near the Virginia border. The area is predominantly rural with roughly two-thirds farmland. The overall population for this area grew from 27,544 in 1990 to 33,603 in 2000, according to the U.S. Census.

FCB provides a full range of loan and deposit products to the AA through its full service branch and ATM located centrally within Alexander County. Competition is reasonable with 7 financial institutions operating 10 branches in the AA. In terms of deposits, FCB has a number 4 market rank and a 15.37% market share as of June 30, 2007. The top ranked deposit-taking financial institutions in the AA are Taylorsville Savings Bank SSB with a 20.32% market share and Wachovia Bank, N.A. with a 19.61% market share.

The major employment sector in the area is manufacturing. Employers in the area are primarily in the furniture and textile industries. These industries have suffered in the past few years and this is reflected in the county's unemployment numbers. The unemployment rate for this AA in January 2008 was 5.5% and is above the 5.3% unemployment rate for North Carolina, according to the Bureau of Labor Statistics.

Community Development needs and opportunities for participation and leadership by financial institutions were identified from community contacts performed by bank regulatory agencies and review of related websites. Contacts indicated that primary needs in the area are affordable housing.

State of Tennessee

Washington County

Demographic Information for Full-Scope Area: Washington County						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	19	0.00	26.32	47.37	26.32	0.00
Population by Geography	107,198	0.00	15.57	55.94	28.49	0.00
Owner-Occupied Housing by Geography	30,122	0.00	8.66	58.86	32.48	0.00
Business by Geography	7245	0.00	18.27	49.62	32.10	0.00
Farms by Geography	180	0.00	5.00	67.22	27.78	0.00
Family Distribution by Income Level	29,568	17.91	15.93	22.47	43.69	0.00
Distribution of Low- and Moderate- Income Families throughout AA Geographies	10,006	0.00	20.90	60.45	18.65	0.00
Median Family Income		37,970		Median Housing Value	91,413	
HUD Adjusted Median Family Income for 2007		49,800		Unemployment Rate (2000 US Census)	2.75%	
Households Below Poverty Level		15%				

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 2000 U.S. Census, and 2007 HUD updated MFI.

Washington County borders NC in northeastern TN, and includes the cities of Jonesborough, Johnson City and Watauga. The overall population for this AA grew from 92,315 as of the 1990 U.S. Census to 107,198 as of the 2000 U.S. Census.

FCB provides a full range of loan and deposit products to the AA throughout its 4 full-service branches and 3 ATMs. Competition is strong with 18 financial institutions operating 51 branches in the AA. In terms of deposits, FCB has a number 6 market rank and a 4.93 percent market share as of June 30, 2007. The top ranked deposit-taking financial institutions in the AA are First TN Bank, N.A. with a 24.7 percent market share and SunTrust Bank with an 18.7 percent market share.

Manufacturing, education and health services are the prominent industries in the AA. Favorable tax incentives and a foreign trade designation have promoted strong manufacturing investment in the AA, while a close proximity to universities and an ample medical infrastructure have bolstered employment in the educational and health industries. As of January 2008, the unemployment rate for the AA was 4.7 percent, while statewide unemployment was at 5.4 percent. Unemployment in the AA has noticeably declined during the evaluation period, and has consistently been below state unemployment rates.

Community development needs and opportunities for participation and leadership by financial institutions were identified from community contacts performed by bank regulatory agencies and review of related websites. Contacts indicated that job availability and unemployment are not a concern in the AA. The area's primary needs are for small business lending and affordable housing. Opportunities for participation by financial institutions include lending to small businesses, and donations and financial literacy/counseling. There are few community development organizations operating in this AA.

State of Virginia

Southwest Non-MSA

Demographic Information for Full-Scope Area: FCB VA Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	31	0.00	30.00	70.00	0.00	0.00
Population by Geography	128,715	0.00	27.16	72.84	0.00	0.00
Owner-Occupied Housing by Geography	40,605	0.00	27.31	72.69	0.00	0.00
Business by Geography	7,457	0.00	22.06	77.94	0.00	0.00
Farms by Geography	224	0.00	22.13	89.29	0.00	0.00
Family Distribution by Income Level	37,972	24.49	20.56	23.23	31.38	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	17,235	0.00	33.42	66.58	0.00	0.00
Median Family Income	38,987	Median Housing Value		57,331		
HUD Adjusted Median Family Income for 2007	49,600	Unemployment Rate		3.03%		
Households Below Poverty Level	18%					

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 U.S. Census, and 2007 HUD updated MFI.

The VA Non-MSA AA is located in the southwestern region of Virginia and consists of Dickenson, Tazewell, Wise and Wythe Counties and the city of Norton. This is a broad geographic area characterized by mountainous terrain.

FCB provides a full range of loan and deposit products to the AA through its 7 full-service branches and 7 ATMs. Competition is strong with 19 financial institutions operating 75 branches in the AA. In terms of deposits, FCB has a number 5 market rank and a 6.86% market share as of June 30, 2007. Primary deposit taking competitors include Branch Banking and Trust Co. with a 22.53% market share, National Bank of Blacksburg with a 13.03% market share, Wachovia N.A. with a 10.35% market share and New Peoples Bank, Inc. with 8.14% of the market share.

The most dominant employment sector in the AA is retail sales followed by manufacturing and wholesale trade. As of January 2008, the unemployment rate for the counties in the AA were 6.7%, 5.0%, 5.4%, 4.8%, and 4.8% for Dickenson, Wise, Norton, Tazewell, and Wythe Counties respectively. Overall, the unemployment rate in the AA was higher than the unemployment rate of 3.4% for the state of Virginia. (Source: Bureau of Labor Statistics website.)

Community development needs and opportunities for participation and leadership by financial institutions were identified from community contacts performed within the past 12 months by the OCC. Contacts indicated some of the primary credit needs within the AA are bridge loans and small dollar loans. In providing smaller dollar lending, financial institutions in the area can mitigate the use of payday lenders. Opportunities for participation by financial institutions include lending to small businesses, donations to organizations with a community development purpose, credit counseling and financial literacy. There are few community development

organizations operating in this largely rural AA. Most social and human services are provided by local, state, and federal government entities.

State of West Virginia

Southern Non-MSA

Demographic Information for Full Scope Area: FCB - WV Southern Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	54	0.00	12.96	75.93	11.11	0.00
Population by Geography	233,200	0.00	8.35	80.74	10.91	0.00
Owner-Occupied Housing by Geography	73,813	0.00	7.92	81.10	10.98	0.00
Business by Geography	11,801	0.00	17.13	71.88	10.99	0.00
Farms by Geography	258	0.00	8.14	84.11	7.75	0.00
Family Distribution by Income Level	66,827	22.00	17.55	19.73	40.72	0.00
Distribution of Low and Moderate-income Families throughout AA Geographies	26,426	0.00	10.64	81.46	7.91	0.00
Median Family Income		32,500	Median Housing Value		56,351	
HUD Adjusted Median Family Income for 2007		40,300	Unemployment Rate (2000 US Census)		3.48%	
Households Below Poverty Level		20%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2007 HUD updated MFI

The Southern Non-MSA AA is located in the southern region of WV and consists of Logan, Mercer, Monroe, Raleigh, Summers, and Wyoming counties. The area continues to deal with poverty and an accelerating population loss. The City of Beckley, in Raleigh County (the most populous county in the AA), is the largest city in this AA, followed by Bluefield, in Mercer County. Beckley has recently undergone a period of modest economic growth, and serves as the primary economic and cultural hub of much of Southern WV. While the population of Raleigh County increased 3% from 76,819 as of the 1990 U.S. Census, the overall population for the AA decreased by the same percentage to 233,200.

FCB provides a full range of loan and deposit products to the AA throughout its 17 full-service branches, 15 onsite ATMs, and 7 offsite ATMs. Competition is strong with 16 financial institutions operating 71 branches in the AA. In terms of deposits, FCB has a number 1 market rank and a 20.45% market share as of June 30, 2007. Primary deposit taking competitors include Branch Banking & Trust Company with a 14.23% market share, JP Morgan Chase Bank, N.A. with a 13.85% market share, and City National Bank of WV with an 11.66% market share.

Economic conditions in this AA have been adversely impacted over time by a decline in higher paying jobs in the mining and manufacturing employment sectors. This area has come to rely more heavily on jobs in retail, service, government, health care, and education. The average unemployment rate for the 6 counties in this AA was 5.6% as of January 2008, which is consistent with the overall unemployment rate of 5.7% for the State of WV as of January 2008. (Source: Bureau of Labor Statistics website)

We reviewed 2 community contacts conducted by OCC examiners during the past 12 months. Contacts indicated that primary needs are attracting and retaining employers, small business development, increasing the supply of affordable housing and mitigating the barriers to home ownership for low- and moderate-income individuals. Contacts also indicated a need for emergency financial aid to cover day-to-day living expenses such as housing costs, home heating costs, and food. Opportunities for participation by financial institutions include lending to small businesses and farms, donations to organizations with a community development purpose, small business counseling, and financial literacy. There are few community development organizations operating in this largely rural AA. Most social and human services are provided by local, state, and federal government entities.

Appendix D: Tables of Performance Data

Content of Standardized Tables

References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: (1) purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area; (2) Partially geocoded loans (loans where no census tract is provided) cannot be broken down by income geographies and, therefore, are only reflected in the Total Loans in Core Tables 2 through 7 and part of Table 13; and (3) Partially geocoded loans are included in the Total Loans and % Bank Loans Column in Core Tables 8 through 12 and part of Table 13. Tables without data are not included in this PE.

The following is a listing and brief description of the tables:

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.
- Table 1. Other Products** - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank over the evaluation period by MA/assessment area. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.
- Table 2. Geographic Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table

also presents market share information based on the most recent aggregate market data available.

- Table 6. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 7. Geographic Distribution of Small Loans to Farms** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 8. Borrower Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MA/assessment area. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.
- Table 12. Borrower Distribution of Small Loans to Farms** - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm.

Market share information is presented based on the most recent aggregate market data available.

Table 13. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL) - For geographic distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households within each geography. For borrower distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage of households by income level in each MA/assessment area.

Table 14. Qualified Investments - Presents the number and dollar amount of qualified investments made by the bank in each MA/AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system.

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's assessment area. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such investments. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings - Compares the percentage distribution of the number of the bank's branches in low-, moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MA/AA. The table also presents data on branch openings and closings in each MA/AA.

Tables of Performance Data

State of North Carolina

Table 1. Lending Volume

LENDING VOLUME		Geography: STATE OF NC				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007						
MA/Assessment Area (2007):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
FCB - Alexander Co (MSA 25860)	38.21	202	14,020	188	7,604	51	3,171	0	0	441	24,795	26.07
FCB - NC Non-MSA	41.42	266	20,782	169	13,991	41	2,220	2	1,388	478	38,381	29.05
Limited Review:												
FCB - Forsyth Co (MSA 49180)	20.37	115	13,618	120	10,484	0	0	0	0	235	24,102	44.89

Table2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: STATE OF NC				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007									
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
FCB - Alexander Co (MSA 25860)	85	29.82	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	2.53	0.00	0.00	2.53	0.00
FCB - NC Non-MSA	109	38.25	0.00	0.00	1.07	2.75	98.93	97.25	0.00	0.00	1.17	0.00	0.00	1.19	0.00
Limited Review:															
FCB - Forsyth Co (MSA 49180)	91	31.93	1.33	4.40	11.78	28.57	46.67	46.15	40.22	20.88	0.23	1.25	0.37	0.28	0.09

* Loan Data as of December 31, 2007. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from August 31, 2004 to April 21, 2007.

*** Deposit Data as of June 30, 2007. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

* Based on 2006 Peer Mortgage Data (Eastern)

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: STATE OF NC				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007								
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
FCB - Alexander Co (MSA 25860)	32	47.76	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	10.17	0.00	0.00	10.17	0.00
FCB - NC Non-MSA	35	52.24	0.00	0.00	1.07	0.00	98.93	100.00	0.00	0.00	1.58	0.00	0.00	1.61	0.00
Limited Review:															
FCB - Forsyth Co (MSA 49180)	0	0.00	1.33	0.00	11.78	0.00	46.67	0.00	40.22	0.00	0.00	0.00	0.00	0.00	0.00

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: STATE OF NC				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007								
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
FCB - Alexander Co (MSA 25860)	85	36.80	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	1.92	0.00	0.00	1.92	0.00
FCB - NC Non-MSA	122	52.81	0.00	0.00	1.07	1.64	98.93	98.36	0.00	0.00	0.59	0.00	0.00	0.60	0.00
Limited Review:															

* Based on 2006 Peer Mortgage Data (Eastern)

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2006 Peer Mortgage Data (Eastern)

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

FCB - Forsyth Co (MSA 49180)	24	10.39	1.33	0.00	11.78	16.67	46.67	54.17	40.22	29.17	0.07	0.00	0.00	0.11	0.03
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Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF NC								Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
FCB - Alexander Co (MSA 25860)	188	39.41	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	11.15	0.00	0.00	11.40	0.00
FCB - NC Non-MSA	169	35.43	0.00	0.00	2.17	1.78	97.83	98.22	0.00	0.00	2.20	0.00	0.89	2.30	0.00
Limited Review:															
FCB - Forsyth Co (MSA 49180)	120	25.16	2.55	0.83	13.25	16.67	53.12	40.00	31.09	42.50	0.52	0	0.53	0.52	0.55

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: STATE OF NC								Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
FCB - Alexander Co (MSA 25860)	51	55.43	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	67.57	0.00	0.00	67.57	0.00
FCB - NC Non-MSA	41	44.57	0.00	0.00	0.36	0.00	99.64	100.00	0.00	0.00	12.84	0.00	0.00	12.93	0.00
Limited Review:															

* Based on 2006 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2007).

* Based on 2006 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2007).

FCB - Forsyth Co (MSA 49180)	0	0.00	0.66	0.00	8.95	0.00	50.44	0.00	39.96	0.00	0.00	0.00	0.00	0.00	0.00
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Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: STATE OF NC						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families*	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
FCB - Alexander Co (MSA 25860)	85	29.82	16.02	14.29	19.87	28.57	25.49	27.27	38.62	29.87	2.53	0.00	2.80	2.21	2.47
FCB - NC Non-MSA	109	38.25	19.08	9.90	19.06	24.75	24.84	17.82	37.03	47.52	1.17	0.70	2.00	1.21	1.00
Limited Review:															
FCB - Forsyth Co (MSA 49180)	91	31.93	18.82	18.31	16.93	14.08	22.46	15.49	41.80	52.11	0.23	0.34	0.22	0.20	0.23

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: STATE OF NC						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families†	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
FCB - Alexander Co (MSA 25860)	32	47.76	16.02	25.81	19.87	16.13	25.49	29.03	38.62	29.03	10.17	25.00	0.00	8.33	11.54
FCB - NC Non-MSA	35	52.24	19.08	28.57	19.06	37.14	24.84	8.57	37.03	25.71	1.58	8.00	1.72	1.19	0.00
Limited Review:															

* Based on 2006 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 12.6% of loans originated and purchased by bank.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

* Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2006 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 1.5% of loans originated and purchased by bank.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

† Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

FCB - Forsyth Co (MSA 49180)	0	0.00	18.82	0.00	16.93	0.00	22.46	0.00	41.80	0.00	0.00	0.00	0.00	0.00	0.00
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Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: STATE OF NC				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families*	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
FCB - Alexander Co (MSA 25860)	85	36.80	16.02	25.30	19.87	16.87	25.49	22.89	38.62	34.94	1.92	11.11	2.40	1.17	1.67	
FCB - NC Non-MSA	122	52.81	19.08	14.02	19.06	19.63	24.84	25.23	37.03	41.12	0.59	1.39	0.42	0.43	0.53	
Limited Review:																
FCB - Forsyth Co (MSA 49180)	24	10.39	18.82	6.67	16.93	26.67	22.46	26.67	41.80	40.00	0.07	0.00	0.16	0.00	0.07	

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: STATE OF NC				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*	
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*					
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less				
Full Review:													
FCB - Alexander Co (MSA 25860)	188	39.41	64.16	90.43	93.09	6.38	0.53	11.15	21.20				
FCB - NC Non-MSA	169	35.43	65.30	72.19	78.11	15.38	6.51	2.20	3.97				

* Based on 2006 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 11.3% of loans originated and purchased by bank.

*** Percentage of Families is based on the 2000 Census information.

**** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

* Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2006 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2007).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 5.66% of small loans to businesses originated and purchased by the bank.

Limited Review:									
FCB - Forsyth Co (MSA 49180)	120	25.16	68.31	60.83	77.50	16.67	5.83	0.52	0.80

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: STATE OF NC			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
FCB - Alexander Co (MSA 25860)	51	55.43	100.00	98.04	88.24	7.84	3.92	67.57	67.57
FCB - NC Non-MSA	41	44.57	97.68	68.29	80.49	19.51	0.00	12.84	10.26
Limited Review:									
FCB - Forsyth Co (MSA 49180)	0	0.00	97.82	0.00	0.00	0.00	0.00	0.00	0.00

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: STATE OF NC			Evaluation Period: AUGUST 31, 2004 TO MARCH 20, 2008				
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
FCB - Alexander Co (MSA 25860)	0	0	1	136	1	136	20.73	0	0
FCB - NC Non-MSA	0	0	4	90	3	90	13.79	0	0
Limited Review:									

* Based on 2006 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2007).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 6.52% of small loans to farms originated and purchased by the bank.

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

FCB - Forsyth Co (MSA 49180)	0	0	16	8	16	8	1.24	0	0
NC - Statewide/Regional	0	0	1	420	1	420	63.94	0	0
NC - Out of Assessment Area	0	0	1	2	1	2	0.00	0	0

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	Geography: STATE OF NC		Evaluation Period: AUGUST 31, 2004 TO MARCH 20, 2008	
MA/Assessment Area:	Deposit S	Branches						Branch Openings/Closings						Population						
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography						
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp			
Full Review:																				
FCB - Alexander Co (MSA 25860)	26.07	1	11.11	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00			
FCB - NC Non-MSA	29.05	3	33.33	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	1.76	98.24	0.00			
Limited Review:																				
FCB - Forsyth Co (MSA 49180)	44.89	5	55.56	0.00	0.00	0.00	0.00	2	0	0	0	+2	0	4.39	17.91	44.17	33.53			

Distribution of Branch and ATM Delivery System

Distribution of Branch and ATM Delivery System																	Geography: STATE OF NC		Evaluation Period: AUGUST 31, 2004 TO MARCH 20, 2008	
MA/Assessment Area:	Deposits	Branches						ATMs						Population						
	% of Total Bank Deposits	# of Bank Branches	% of Total Bank Branches	Location of Branches by Income of Geographies (%)				# of Bank ATMs	% of Total Bank ATMs	Location of ATMs by Income of Geographies				% of Population within Each Geography						
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp			
Full Review:																				
FCB - Alexander Co (MSA 25860)	26.07	1	11.11	0.00	0.00	100.00	0.00	1	11.11	0.00	0.00	100.00	0.00	0.00	0.00	100.00	0.00			
FCB - NC Non-MSA	29.05	3	33.33	0.00	0.00	100.00	0.00	3	33.33	0.00	0.00	100.00	0.00	0.00	1.76	98.24	0.00			

Limited Review:																	
FCB - Forsyth Co (MSA 49180)	44.89	5	55.56	0.00	0.00	100.00	0.00	5	55.56	0.00	0.00	100.00	0.00	4.39	17.91	44.17	33.53

Tables of Performance Data

State of Tennessee

Table 1. Lending Volume

LENDING VOLUME													Geography: STATE OF TN		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007	
MA/Assessment Area (2007):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***				
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)					
Full Review:																
FCB - Washington Co TN (27740)	77.56	275	33,339	303	19,794	6	321	0	0	584	53,454	92.73				
Limited Review:																
FCB - Sullivan Co TN (28700)	22.44	67	8,473	100	15,017	2	422	0	0	169	23,912	7.27				

Table2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE															Geography: STATE OF TN		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007	
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*							
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Full Review:																		
FCB - Washington Co TN (27740)	163	81.09	0.00	0.00	8.66	5.52	58.86	61.96	32.48	32.52	1.40	N/A	0.65	1.54	1.36			
Limited Review:																		

* Loan Data as of December 31, 2007. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from August 31, 2004 to April 21, 2008.

*** Deposit Data as of June 30, 2007. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

* Based on 2006 Peer Mortgage Data (Eastern)

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

FCB - Sullivan Co TN (28700)	38	18.91	0.00	0.00	9.21	21.05	59.96	60.53	30.83	18.42	0.39	N/A	1.43	0.27	0.27
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Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: STATE OF TN				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007									
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
FCB - Washington Co TN (27740)	16	84.21	0.00	0.00	8.66	6.25	58.86	50.00	32.48	43.75	2.14	N/A	2.78	1.23	3.61
Limited Review:															
FCB - Sullivan Co TN (28700)	3	15.79	0.00	0.00	9.21	0.00	59.96	100.00	30.83	0.00	0.00	N/A	0.00	0.00	0.00

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: STATE OF TN				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007									
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
FCB - Washington Co TN (27740)	96	78.69	0.00	0.00	8.66	14.58	58.86	59.38	32.48	26.04	1.35	N/A	1.79	1.35	1.20

* Based on 2006 Peer Mortgage Data (Eastern)

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2006 Peer Mortgage Data (Eastern)

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Limited Review:															
FCB - Sullivan Co TN (28700)	26	21.31	0.00	0.00	9.21	11.54	59.96	61.54	30.83	26.92	0.12	N/A	0.00	0.07	0.24

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: STATE OF TN				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007								
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Business S***	% BANK Loans	% of Business S***	% BANK Loans	% of Business S***	% BANK Loans	% of Business S***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
FCB - Washington Co TN (27740)	303	75.19	N/A	N/A	18.27	14.19	49.62	57.43	32.10	28.38	4.50	N/A	5.33	5.23	3.34
Limited Review:															
FCB - Sullivan Co TN (28700)	100	24.81	0.00	0.00	19.10	5.00	54.09	50.00	26.81	45.00	1.10	N/A	0.32	1.14	1.60

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: STATE OF TN				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007								
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families*	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
FCB - Washington Co TN (27740)	163	81.09	17.91	10.20	15.93	16.33	22.47	22.45	43.69	51.02	1.40	1.91	1.04	1.10	1.82
Limited Review:															

* Based on 2006 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2007).

* Based on 2006 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 9.5% of loans originated and purchased by bank.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

* Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

FCB - Sullivan Co TN (28700)	38	18.91	18.01	11.43	17.80	11.43	23.17	28.57	41.02	48.57	0.39	0.35	0.00	0.28	0.70
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Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: STATE OF TN					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families*	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
FCB - Washington Co TN (27740)	16	84.21	17.91	18.75	15.93	18.75	22.47	25.00	43.69	37.50	2.14	3.03	0.00	2.82	2.59	
Limited Review:																
FCB - Sullivan Co TN (28700)	3	15.79	18.01	0.00	17.80	33.33	23.17	33.33	41.02	33.33	0.00	0.00	0.00	0.00	0.00	

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: STATE OF TN					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families**	% BANK Loans****	% Families†	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
FCB - Washington Co TN (27740)	96	78.69	17.91	16.87	15.93	15.66	22.47	19.28	43.69	48.19	1.35	4.26	1.00	0.60	1.16	
Limited Review:																
FCB - Sullivan Co TN (28700)	26	21.31	18.01	4.35	17.80	21.74	23.17	30.43	41.02	43.48	0.12	0.00	0.00	0.00	0.21	

* Based on 2006 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

* Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2006 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 13.1% of loans originated and purchased by bank.

*** Percentage of Families is based on the 2000 Census information.

**** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

† Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF TN			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
FCB - Washington Co TN (27740)	303	75.19	61.81	66.01	85.48	9.57	4.95	4.50	7.63
Limited Review:									
FCB - Sullivan Co TN (28700)	100	24.81	60.71	64.00	69.00	13.00	18.00	1.10	1.94

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: STATE OF TN			Evaluation Period: AUGUST 31, 2004 TO MARCH 20, 2008				
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
FCB - Washington Co TN (27740)	0	0	10	63	10	63	10.90	0	0
Limited Review:									
FCB - Sullivan Co TN (28700)	0	0	0	0	0	0	0.00	0	0
FCB - Statewide TN	1	515	0	0	1	515	89.10	0	0

* Based on 2006 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2007).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 3.23% of small loans to businesses originated and purchased by the bank.

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: STATE OF TN				Evaluation Period: AUGUST 31, 2004 TO MARCH 20, 2008									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
FCB - Washington Co TN (27740)	92.73	4	80.00	0.00	25.00	0.00	75.00	0	0	0	0	0	0	0.00	15.57	55.94	28.49
Limited Review:																	
FCB - Sullivan Co TN (28700)	7.27	1	20.00	0.00	0.00	100.00	0.00	0	1	0	0	0	-1	0.00	12.01	58.53	29.46

Distribution of Branch and ATM Delivery System

Distribution of Branch and ATM Delivery System				Geography: STATE OF TN				Evaluation Period: AUGUST 31, 2004 TO MARCH 20, 2008									
MA/Assessment Area:	Deposits	Branches						ATMs				Population					
	% of Total Bank Deposits	# of Bank Branches	% of Total Bank Branches	Location of Branches by Income of Geographies (%)				# of Bank ATMs	% of Total Bank ATMs	Location of ATMs by Income of Geographies				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
FCB - Washington Co TN (27740)	92.73	4	80.00	0.00	25.00	0.00	75.00	3	75.00	0.00	0.00	0.00	100.00	0.00	15.57	55.94	28.49
Limited Review:																	
FCB - Sullivan Co TN (28700)	7.27	1	20.00	0.00	0.00	100.00	0.00	1	25.00	0.00	0.00	100.00	0.00	0.00	12.01	58.53	29.46

Tables of Performance Data

State of Virginia

Table 1. Lending Volume

LENDING VOLUME		Geography: STATE OF VA						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area (2007):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	
Full Review:												
FCB - VA Non-MSA	65.40	762	49,124	274	17,278	47	3,752	3	2,800	1,085	672,954	47.51
Limited Review:												
FCB - Emporia City VA	5.85	60	2,759	37	1,672	0	0	0	0	97	4,431	3.00
FCB - Richmond VA (4006)	28.75	274	45,140	203	27,931	0	0	0	0	477	73,071	49.49

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: STATE OF VA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007								
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans***	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overa ll	Low	Mod	Mid	Upp
Full Review:															
FCB - VA Non-MSA	325	63.48	0.00	0.00	27.31	14.77	72.69	85.23	0.00	0.00	6.22	0.00	3.83	6.85	0.00
Limited Review:															
FCB - Emporia City VA	13	2.54	0.00	0.00	43.74	53.85	56.26	46.15	0.00	0.00	6.52	0.00	15.0	8.33	0.00

* Loan Data as of December 31, 2007. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from August 31, 2004 to April 21, 2008.

*** Deposit Data as of June 30, 2007. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

* Based on 2006 Peer Mortgage Data (Eastern)

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

FCB - Richmond VA (40060)	174	33.98	3.24	2.87	13.40	27.01	42.83	45.98	40.53	24.14	0.13	0.23	0.21	0.14	0.08
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Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: STATE OF VA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007								
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
FCB - VA Non-MSA	144	82.29	0.00	0.00	27.31	6.25	72.69	93.75	0.00	0.00	4.32	0.00	0.35	6.26	0.00
Limited Review:															
FCB - Emporia City VA	21	12.00	0.00	0.00	43.74	76.19	56.26	23.81	0.00	0.00	20.83	0.00	0.40	14.3	0.00
FCB - Richmond VA (40060)	10	5.71	3.24	30.00	13.40	30.00	42.83	30.00	40.53	10.00	0.06	0.00	0.21	0.07	0.00

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: STATE OF VA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007								
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
FCB - VA Non-MSA	293	71.64	0.00	0.00	27.31	13.31	72.69	86.69	0.00	0.00	4.10	0.00	2.58	4.53	0.00
Limited Review:															

* Based on 2006 Peer Mortgage Data (Eastern)

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2006 Peer Mortgage Data (Eastern)

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

FCB - Emporia City VA	26	6.36	0.00	0.00	43.74	57.69	56.26	42.31	0.00	0.00	2.46	0.00	2.50	4.88	0.00
FCB - Richmond VA (40060)	90	22.00	3.24	7.78	13.40	40.00	42.83	31.11	40.53	21.11	0.10	0.71	0.13	0.10	0.03

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES				Geography: STATE OF VA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007								
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
FCB - VA Non-MSA	274	53.31	0.00	0.00	22.06	6.93	77.94	93.07	0.00	0.00	3.97	0.00	0.9	5.19	0.00	
Limited Review:																
FCB - Emporia City VA	37	7.20	0.00	0.00	44.44	75.68	55.56	24.32	0.00	0.00	10.53	0.00	16.22	9.78	0.00	
FCB - Richmond VA (40060)	203	39.49	11.47	8.87	15.11	21.18	39.36	37.93	34.06	32.02	0.35	0.57	0.58	0.31	0.25	

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS				Geography: STATE OF VA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007								
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of Farms*	% BANK Loans	% of Farms*	% BANK Loans	% of Farms*	% BANK Loans	% of Farms*	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
FCB - VA Non-MSA	47	100.00	0.00	0.00	10.71	4.26	89.29	95.74	0.00	0.00	12.37	0.00	2.38	15.49	0.00	
Limited Review:																

* Based on 2006 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2007).

* Based on 2006 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2007).

FCB - Emporia City VA	0	0.00	0.00	0.00	11.11	0.00	88.89	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FCB - Richmond VA (40060)	0	0.00	2.78	0.00	11.00	0.00	44.50	0.00	41.72	0.00	0.00	0.00	0.00	0.00	0.00

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: STATE OF VA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families*	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
FCB - VA Non-MSA	325	63.48	24.49	8.92	20.90	19.11	23.23	26.75	31.38	45.22	6.22	7.38	4.24	6.36	8.10	
Limited Review:																
FCB - Emporia City VA	13	2.54	21.40	0.00	20.47	33.33	20.11	33.33	38.01	33.33	10.71	0.00	7.69	11.11	12.00	
FCB - Richmond VA (40060)	174	33.98	19.00	9.64	17.34	4.82	22.43	18.07	41.23	67.47	0.09	0.26	0.02	0.04	0.07	

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: STATE OF VA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families†	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
FCB - VA Non-MSA	144	82.29	24.49	13.33	20.90	21.48	23.23	28.15	31.38	37.04	4.32	1.00	2.61	3.96	7.14	

* Based on 2006 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 20.1% of loans originated and purchased by bank.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

* Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2006 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 6.3% of loans originated and purchased by bank.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

† Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Limited Review:															
FCB - Emporia City VA	21	12.00	21.40	9.52	20.47	33.33	20.11	23.81	38.01	33.33	29.41	0.00	66.67	0.00	33.33
FCB - Richmond VA (40060)	10	5.71	19.00	0.00	17.34	12.50	22.43	37.50	41.23	50.00	0.05	0.00	0.00	0.09	0.07

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE				Geography: STATE OF VA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families**	% BANK Loans****	% Families*	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
FCB - VA Non-MSA	293	71.64	24.49	11.03	20.90	22.43	23.23	22.06	31.38	44.49	4.10	3.89	3.62	2.54	5.43
Limited Review:															
FCB - Emporia City VA	26	6.36	21.40	4.17	20.47	12.50	20.11	37.50	38.01	45.83	4.84	0.00	8.33	9.09	0.00
FCB - Richmond VA (40060)	90	22.00	19.00	0.00	17.34	26.53	22.43	28.57	41.23	44.90	0.07	0.00	0.09	0.01	0.06

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES				Geography: STATE OF VA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007			
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*			
	#	% of Total**	% of Businesses	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less		
Full Review:											
FCB - VA Non-MSA	274	53.31	58.33	71.53	84.31	10.95	4.74	3.97	6.77		

* Based on 2006 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 15.6% of loans originated and purchased by bank.

*** Percentage of Families is based on the 2000 Census information.

**** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

* Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2006 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 19.26% of small loans to businesses originated and purchased by the bank.

Limited Review:									
FCB - Emporia City VA	37	7.20	63.59	89.19	94.59	0.00	5.41	10.53	18.82
FCB - Richmond VA (40060)	203	39.49	64.75	43.84	65.52	17.73	16.75	0.35	0.39

Table12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS									
Geography: STATE OF VA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
FCB - VA Non-MSA	47	100.00	98.66	61.70	74.47	19.15	6.38	12.37	8.64
Limited Review:									
FCB - Emporia City VA	0	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
FCB - Richmond VA (40060)	0	0.00	96.37	0.00	0.00	0.00	0.00	0.00	0.00

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: STATE OF VA					Evaluation Period: AUGUST 31, 2004 TO MARCH 20, 2008				
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
FCB - VA Non-MSA	0	0	4	1,523,137	4	1,523,137	50.00	0	0
Limited Review:									

* Based on 2006 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2007).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 29.79% of small loans to farms originated and purchased by the bank.

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

FCB - Emporia City VA	0	0	2	1500	2	1500	1.00	0	0
FCB - Richmond VA (40060)	0	0	2	1,484,915	2	1,484,915	49.00	0	0

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: STATE OF VA				Evaluation Period: AUGUST 31, 2004 TO MARCH 20, 2008									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
FCB - VA Non-MSA	47.51	7	46.67	0.00	28.57	71.43	0.00	0	2	0	0	-1	-1	0.00	27.16	72.84	0.00
Limited Review:																	
FCB - Emporia City VA	3.00	2	13.33	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.00	50.41	49.59	0.00
FCB - Richmond VA (40060)	49.49	6	40.00	0.00	16.67	66.67	16.66	2	0	0	0	+2	0	7.09	18.68	40.26	33.96

Distribution of Branch and ATM Delivery System

Distribution of Branch and ATM Delivery System				Geography: STATE OF VA				Evaluation Period: AUGUST 31, 2004 TO MARCH 20, 2008									
MA/Assessment Area:	Deposits	Branches						ATMs				Population					
	% of Total Bank Deposits	# of Bank Branches	% of Total Bank Branches	Location of Branches by Income of Geographies (%)				# of Bank ATMs	% of Total Bank ATMs	Location of ATMs by Income of Geographies				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
FCB - VA Non-MSA	47.30	7	46.67	0.00	28.57	71.43	0.00	7	43.75	0.00	28.57	71.43	0.00	0.00	27.16	72.84	0.00
Limited Review:																	
FCB - Emporia City VA	16.16	2	13.33	0.00	50	50	0.00	3	18.75	0.00	33.33	67.67	0.00	0.00	50.41	49.59	0.00
FCB - Richmond VA (40060)	36.54	6	40.00	0.00	16.67	66.67	16.66	6	37.50	0.00	16.67	66.67	16.66	7.09	18.68	40.26	33.96

Tables of Performance Data

State of West Virginia

Table 1. Lending Volume

LENDING VOLUME		Geography: STATE OF WV						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area (2007):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
FCB - WV Southern Non-M	64.96	3,457	182,432	1,177	84,161	57	4,527	2	392	4,693	271,512	73.8
Limited Review:												
FCB - WV Northern Non-M	35.04	2,029	90,365	427	25,994	75	3,398	0	0	2,531	119,757	26.2

Table2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: STATE OF WV						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans***	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
FCB - WV Southern Non-MSA	1,172	68.54	0.00	0.00	7.92	6.06	81.10	81.31	10.98	12.63	10.06	0.00	10.5	10.23	9.07
Limited Review:															

* Loan Data as of December 31, 2007. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from August 31, 2004 to April 21, 2008.

*** Deposit Data as of June 30, 2007. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

* Based on 2006 Peer Mortgage Data (Eastern)

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

FCB - WV Northern Non-MSA	538	31.46	0.00	0.00	6.77	3.35	83.76	89.41	9.47	7.25	17.08	0.00	9.09	17.91	12.99
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Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: STATE OF WV				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007								
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
FCB - WV Southern Non-MSA	974	64.93	0.00	0.00	7.92	5.44	81.10	83.57	10.98	10.99	25.8	0.00	29.41	26.64	19.72
Limited Review:															
FCB - WV Northern Non-MSA	526	35.07	0.00	0.00	6.77	2.47	83.76	92.40	9.47	5.13	28.2	0.00	6.45	30.56	25.00

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			eography: STATE OF WV				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007								
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
FCB - WV Southern Non-MSA	1,311	57.60	0.00	0.00	7.92	6.64	81.10	78.57	10.98	14.80	11.65	0.00	8.33	11.67	13.27
Limited Review:															
FCB - WV Northern Non-MSA	965	42.40	0.00	0.00	6.77	1.87	83.76	90.78	9.47	7.36	24.59	0.00	5.88	26.33	15.28

* Based on 2006 Peer Mortgage Data (Eastern)

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2006 Peer Mortgage Data (Eastern)

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES				Geography: STATE OF WV				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007							
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
FCB - WV Southern Non-MSA	1,177	73.38	0.00	0.00	17.13	9.35	71.88	71.96	10.99	18.69	10.88	0.00	10.38	11.56	15.6
Limited Review:															
FCB - WV Northern Non-MSA	427	26.62	0.00	0.00	2.81	1.64	92.82	90.87	4.37	7.49	12.2	0.00	5.45	13.87	11.69

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS				Geography: STATE OF WV				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007							
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms* **	% BANK Loans	% of Farms* **	% BANK Loans	% of Farms* **	% BANK Loans	% of Farms* **	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
FCB - WV Southern Non-MSA	57	43.18	0.00	0.00	8.14	8.77	84.11	84.21	7.75	7.02	42.31	0.00	71.43	40.63	50.00
Limited Review:															
FCB - WV Northern Non-MSA	75	56.82	0.00	0.00	1.43	2.67	95.71	93.33	2.86	4.00	65.52	0.00	50.00	76.09	0.00

* Based on 2006 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2007).

* Based on 2006 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2007).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: STATE OF WV						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans**	% Families10	% BANK Loans**	% Families***	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
FCB - WV Southern Non-MSA	1,172	68.54	22.00	8.03	17.55	16.51	19.73	23.72	40.72	51.73	10.06	15.83	12.05	8.87	10.02
Limited Review:															
FCB - WV Northern Non-MSA	538	31.46	22.39	6.18	17.61	18.15	21.76	25.68	38.24	50.00	17.08	15.79	15.33	19.39	18.13

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: STATE OF WV						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families11	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
FCB - WV Southern Non-MSA	974	64.93	22.00	12.57	17.55	23.14	19.73	25.45	40.72	38.85	25.8	36.36	28.8	25.33	22.65
Limited Review:															

* Based on 2006 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 5.6% of loans originated and purchased by bank.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

10 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2006 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 1.9% of loans originated and purchased by bank.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

11 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

FCB - WV Northern Non-MSA	526	35.07	22.39	16.28	17.61	18.60	21.76	28.68	38.24	36.43	28.2	47.83	30.14	27.38	25.00
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Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE				Geography: STATE OF WV				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families**	% BANK Loans****	% Families ¹²	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
FCB - WV Southern Non-MSA	1,311	57.60	22.00	6.66	17.55	13.73	19.73	23.77	40.72	55.84	11.65	13.51	9.98	13.01	12.39
Limited Review:															
FCB - WV Northern Non-MSA	965	42.40	22.39	10.53	17.61	20.21	21.76	24.32	38.24	44.95	24.59	42.00	30.77	21.4	24.41

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES				Geography: STATE OF WV				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007			
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*			
	#	% of Total*	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less		
Full Review:											
FCB - WV Southern Non-MSA	1,177	73.38	59.15	68.22	83.43	10.62	5.95	10.88	19.12		

* Based on 2006 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 4.8% of loans originated and purchased by bank.

*** Percentage of Families is based on the 2000 Census information.

**** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

¹² Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2006 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2007).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 11.85% of small loans to businesses originated and purchased by the bank.

Limited Review:									
FCB - WV Northern Non-MSA	427	26.62	55.69	72.13	84.54	11.01	4.45	12.2	21.12

Table12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: STATE OF WV			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total*	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
FCB - WV Southern Non-MSA	57	43.18	95.74	45.61	66.67	29.82	3.51	42.31	19.23
Limited Review:									
FCB - WV Northern Non-MSA	75	56.82	100.00	60.00	88.00	12.00	0.00	65.52	55.56

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: STATE OF WV			Evaluation Period: August 31, 2004 TO March 20, 2008				
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
FCB - WV Southern Non-MSA	4	1,650,280	20	1,876,871	24	3,527,151	100	0	0
Limited Review:									

* Based on 2006 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2007).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 40.15% of small loans to farms originated and purchased by the bank.

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

FCB - WV Northern Non-MSA	0	0	1	<1	1	<1	0.00	0	0
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Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																Geography: STATE OF WV				Evaluation Period: AUGUST 31, 2004 TO MARCH 20, 2008			
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population									
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography									
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp						
Full Review:																							
FCB - WV Southern Non-MSA	73.8	17	68	0.00	0.00	100	0.00	3	1	0	0	2	0	0.00	8.35	80.74	10.91						
Limited Review:																							
FCB - WV Northern Non-MSA	26.2	8	32	0.00	0.00	0.00	0.00	0	0	0	0	0	0	0.00	6.59	84.44	8.97						

Distribution of Branch and ATM Delivery System

Distribution of Branch and ATM Delivery System																Geography: STATE OF WV				Evaluation Period: AUGUST 31, 2004 TO MARCH 20, 2007			
MA/Assessment Area:	Deposit s	Branches						ATMs						Population									
	% of Total Bank Deposits	# of Bank Branches	% of Total Bank Branches	Location of Branches by Income of Geographies (%)				#of Bank ATMs	% of Total Bank ATMs	Location of ATMs by Income of Geographies (%)				% of Population within Each Geography									
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp						
Full Review:																							
FCB - WV Southern Non-MSA	0.00	17	68	0.00	5.88	94.12	0.00	22	78.57	0.00	27.27	50.00	22.73	0.00	8.35	80.74	10.91						
Limited Review:																							
FCB - WV Northern Non-MSA	0.00	8	32	0.00	12.50	87.50	0.00	6	21.43	0.00	0.00	100.00	0.00	0.00	6.59	84.44	8.97						