



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

Public Disclosure

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Community Reinvestment Act
Performance Evaluation

City National Bank of West Virginia
Charter Number: 14807

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Office of the Comptroller of the Currency

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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 **City National Bank of West Virginia** with respect to the Lending, Investment, and Service Tests:

Performance Levels	(Name of Depository Institution) 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:

- Lending levels that reflect a good responsiveness to assessment area (AA) credit needs;
- Good distribution of loans among geographies;
- Good distribution of loans among borrowers of different income levels and businesses of different revenue sizes;
- Investments that reflect good responsiveness to AA needs; and
- Services that reflect excellent responsiveness to AA banking needs

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 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.

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, and 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 two 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 more than 120 percent of the area median income, or a median family income that is more than 120 percent, in the case of a geography.

Description of Institution

City National Bank of West Virginia (CNB) is an interstate financial institution with total assets of \$2.5 billion and Tier 1 Capital of \$220 million as of June 30, 2006. CNB is owned by City Holding Company, a one-bank holding company headquartered in Cross Lanes, West Virginia. The bank currently has no other affiliates owned by the holding company. CNB formed a community development corporation during the evaluation period, but it has been inactive.

CNB's primary markets are the Charleston metropolitan statistical area (MSA), the Huntington-Ashland-Ironton Multistate MSA, and an area of seven contiguous counties in the southeastern part of West Virginia near Beckley. This seven-county area includes Braxton, Fayette, Greenbrier, Nicholas, Pocahontas, Raleigh, and Summers Counties.

CNB expanded its branching network during the evaluation period with the acquisition of Classic Bank on May 23, 2005. The acquisition included six branches in the Huntington-Ashland-Ironton Multistate MSA, and four branches in Kentucky outside the multistate MSA. CNB now operates 66 full-service branches, 48 of which are in West Virginia. Fourteen branches are in the Huntington-Ashland-Ironton Multistate MSA, and 4 branches are in Kentucky. CNB closed its only branch location in Ohio outside the Huntington-Ashland-Ironton Multistate MSA during the evaluation period.

CNB provides credit, deposit, investment advisory, and insurance products and services. Net loans totaled \$1.6 billion, or 65% of total assets, as of June 30, 2006. The bank is primarily a real estate lender, with approximately 80% of the loan portfolio consisting of real estate secured loans. The primary lending focus is residential mortgage loans. Loans secured by 1-4 family residential properties comprise 60% of average gross loans. Construction and development loans, and other real estate loans comprise 6% and 14% of average gross loans, respectively. Commercial loans not secured by real estate, and consumer loans represent less significant loan categories.

There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its AA.

The OCC last evaluated CNB's CRA performance as of September 8, 2003. At that time, the bank received an overall "Satisfactory" rating.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This Performance Evaluation assesses the bank's performance under the Lending, Investment, and Service Tests. We reviewed residential mortgage loans subject to filing under HMDA and small loans to businesses in evaluating the bank's lending performance. We did not consider small loans to farms and multi-family lending in assessing the bank's performance under the Lending Test because loan volumes were not significant enough to perform a meaningful analysis. The bank did not provide optional consumer loan data for consideration under the Lending Test. Consumer loans do not constitute a substantial majority of the bank's business.

With the exception of community development loans, the evaluation period for the Lending Test is January 1, 2003 through June 30, 2006. The evaluation period for community development loans, the Investment Test, and the Service Test is September 9, 2003 through October 2, 2006.

Data Integrity

CNB's public lending information is materially accurate. We tested the accuracy of the bank's publicly filed information for home mortgage and small business lending. Testing results validated the effectiveness of the bank's internal processes for collecting, validating, and filing reportable loan data.

We also verified community development loans, investments, and services submitted by bank management to ensure that they met the regulatory definition and purpose test for community development. As a result of our analysis, those items that did not meet the definition were not given consideration in our evaluation process.

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. Every multistate metropolitan area in which the bank has branches in more than one state received a full-scope review.

Ratings

The bank's overall rating is a blend of the multistate metropolitan area rating and state ratings. The West Virginia State Rating weighed most heavily in arriving at the overall bank rating due to a substantial majority of deposits and loans being from this rating area. The Kentucky State Rating had relatively little impact on the overall bank rating because such a small percentage of deposits and loans are from this state.

The ratings for the States of West Virginia and Kentucky 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 ratings.

Residential lending received more consideration than lending to small businesses in arriving at conclusions for the Lending Test due to loan volumes over the evaluation period. The analysis of performance under the Investment Test equally considered investment and donation/grant activity. Accessibility to branches, as well as branch hours and services provided, received more weight than community development services in determining Service Test conclusions.

Fair Lending Review

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

Multistate Metropolitan Area Rating

Huntington-Ashland-Ironton, WV-KY-OH Multistate MSA

CRA rating for the Huntington-Ashland-Ironton, WV-KY-OH Multistate MSA¹:

The lending test is rated: **High Satisfactory**
 The investment test is rated: **Low Satisfactory**
 The service test is rated: **Outstanding**

The major factors that support this rating include:

- Lending activity that reflects good responsiveness to AA credit needs;
- Good distribution of loans among geographies;
- Good distribution of loans by income level of the borrower;
- Investments that reflect adequate responsiveness to AA needs; and
- Services that reflect excellent responsiveness to AA needs.

Description of Institution's Operations in the Huntington-Ashland-Ironton, WV-KY-OH Multistate MSA

Refer to the market profile for the Huntington-Ashland-Ironton, WV-KY-OH Multistate MSA in appendix C for detailed demographics and other performance context information. The Huntington-Ashland-Ironton Multistate MSA accounts for 18% of rated area deposits, 13% of rated area number of reported loans, and 21% of the total number of branches.

LENDING TEST

Lending Activity

Refer to Table 1 Lending Volume in the "Multistate Metropolitan Area(s)" section of appendix D for the facts and data used to evaluate the bank's lending activity.

Overall lending levels reflect good responsiveness to meeting AA credit needs. CNB ranked number 1 among 25 financial institutions in deposits with a 9.78% market share as of June 30, 2005. CNB ranked number 12 for home purchase loans, number 1 for home improvement loans, and number 9 for home mortgage refinance loans with respective market shares of 2.37%, 11.24%, and 2.60%. Residential lending market shares reflect strong competition with

¹ This rating reflects performance within the multistate metropolitan area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan area.

more than 100 residential lenders in the assessment area, most of which are not financial institutions. CNB ranked number 27 in making small loans to businesses with a 0.40% market share. There are a large number of lenders making small loans to businesses in this AA.

Distribution of Loans by Income Level of the Geography

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the "Multistate Metropolitan Area(s)" section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases. We considered the demographic characteristics of low- and moderate-income tracts in evaluating geographic distribution of mortgage loans. We placed more weight on performance in moderate-income tracts than in low-income tracts because of significantly fewer opportunities in low-income tracts. There are only three low-income tracts in the AA. Less than 2% of the AA population lives in low-income tracts, and only 0.12% of the owner-occupied housing units are located in low-income tracts. These factors adversely impact the bank's ability to make mortgage loans to individuals residing in these tracts.

The overall geographic distribution of home mortgage loans is good.

The geographic distribution of home purchase loans is adequate. The percentage of loans to borrowers living in low-income tracts exceeds the percentage of owner-occupied units within these tracts. Market share for borrowers in low-income tracts exceeds overall market share for home purchase loans. However, the percentage of loans to borrowers living in moderate-income tracts is significantly below the percentage of owner-occupied units within these tracts. Market share for borrowers in moderate-income tracts is below overall market share.

The geographic distribution of home improvement loans is good. The percentage of loans to borrowers living in low-income tracts exceeds the percentage of owner-occupied units within these tracts. Likewise, Market share for borrowers in low-income tracts exceeds overall market share for home improvement loans. The percentage of loans to borrowers living in moderate-income tracts is significantly below the percentage of owner-occupied units within these tracts. However, market share for borrowers in moderate-income tracts exceeds overall market share.

The geographic distribution of home mortgage refinance loans is good. The percentage of loans to borrowers living in low-income tracts exceeds the percentage of owner-occupied units in these tracts. The bank did not originate or purchase any home mortgage refinance loans in low-income tracts in 2004. Consequently, market share is not applicable. The percentage of loans to borrowers living in moderate-income tracts is significantly below the percentage of owner-occupied units within these tracts. However, market share for borrowers in moderate-income tracts is near to overall market share.

Small Loans to Businesses

Refer to Table 6 in the "Multistate Metropolitan Area(s)" 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 is good. The percentage of loans to borrowers in low-income tracts exceeds the percentage of businesses in these tracts. Likewise, market share for borrowers in low-income tracts exceeds overall market share for small loans to businesses. The percentage of loans to borrowers in moderate-income tracts is below the percentage of businesses in these tracts. Market share for borrowers in moderate-income tracts is significantly below overall market share.

Lending Gap Analysis

We did not identify any unexplained conspicuous lending gaps that would adversely impact the analysis of the distribution of loans by income level of the geography.

Inside/Outside Ratio

The analysis of the bank's lending inside and outside the AAs includes originations and purchases only and was performed at the bank level as opposed to the AA level. CNB originates almost all of its loans within its AAs. The bank originated 82% of its home purchase loans, 96% of its home improvement loans, and 94% of its home mortgage refinance loans within the AAs. Lending within the AAs was also high for loans to small businesses at 92%. This analysis had a positive impact on the overall geographic distribution analysis.

Distribution of Loans by Income Level of the Borrower

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the "Multistate Metropolitan Area(s)" 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. We considered the number of families that live below the poverty level and the barriers that this may have on home ownership in evaluating the borrower distribution of home mortgage loans. Approximately 17% of the families in the AA live below the poverty level.

The overall borrower distribution of home mortgage loans is good.

The borrower distribution of home purchase loans is good. The percentage of loans to low-income borrowers is significantly below the percentage of low-income families in the AA. However, market share for low-income borrowers exceeds overall market share for home purchase loans. The percentage of loans to moderate-income borrowers exceeds the percentage of moderate-income families in the AA. Likewise, market share for moderate-income borrowers exceeds overall market share.

The borrower distribution of home improvement loans is good. The percentage of loans to low-income borrowers is significantly below the percentage of low-income families in the AA. However, market share for low-income borrowers exceeds overall market share for home improvement loans. The percentage of loans to moderate-income borrowers exceeds the percentage of moderate-income families in the AA. Market share for moderate-income borrowers is near to overall market share.

The borrower distribution of home mortgage refinance loans is good. The percentage of loans to low-income borrowers is significantly below the percentage of low-income families in the AA. Likewise, market share for low-income borrowers is significantly below overall market share for home mortgage refinance loans. The percentage of loans to moderate-income borrowers exceeds the percentage of moderate-income families in the AA. Market share for moderate-income borrowers exceeds overall market share.

Small Loans to Businesses

Refer to Table 11 in the “Multistate Metropolitan Area(s)” 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 borrower distribution of small loans to businesses is excellent. The percentage of small loans to small businesses (businesses with annual revenues \$1 million or less) exceeds the percentage of small businesses in the AA. Market share of small loans to small businesses exceeds overall market share. A substantial majority of loans to small businesses are for amounts of \$100 thousand or less.

Community Development Lending

Refer to Table 1 Lending Volume in the “Multistate Metropolitan Area(s)” section of appendix D for the facts and data used to evaluate the bank’s level of community development lending. This table includes all community development loans, including multifamily loans that also qualify as community development loans. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as community development loans. Table 5 does not separately list community development loans, however.

Community development lending did not affect the lending test rating. CNB originated one community development loan totaling \$379 thousand during the evaluation period.

Product Innovation and Flexibility

CNB does not have any innovative or flexible loan products designed to meet the specific credit needs of low- and moderate-income individuals and small businesses. However, certain aspects of the bank’s residential lending program could benefit low-and moderate-income individuals. These include up to 100% financing for home purchase loans and a fixed closing cost guarantee. Additionally, CNB actively participates in the West Virginia Housing Development Fund First Time Buyer Program, as well as the Small Business Administration loan guarantee program.

INVESTMENT TEST

Refer to Table 14 in the “Multistate Metropolitan Area(s)” section of appendix D for the facts and data used to evaluate the bank’s level of qualified investments.

Community development investment activity represents adequate responsiveness to AA needs. CNB had no qualified investments during the evaluation period. However, CNB had an \$855,000 prior period investment that remained outstanding during the evaluation period. This qualified investment responds to the needs of the AA by supporting the availability of affordable housing mortgage financing. CNB also had qualified donations totaling \$19 thousand during the evaluation period.

SERVICE TEST

Retail Banking Services

Refer to Table 15 in the “Multistate Metropolitan Area(s)” 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 are readily accessible to geographies and individuals of different income levels. The percentage of branches in low-income tracts exceeds the percentage of the population living in these tracts. The percentage of branches in moderate-income tracts is less than the percentage of the population living in these tracts. Most moderate-income tracts are accessible to existing branch locations. CNB did not close any branches in the multistate MA during the evaluation period. CNB opened eight branches in the multistate MA during the evaluation period, six of which were related to the 2005 acquisition of Classic Bank.

Alternative delivery systems include Internet Banking and a telephone voice response system that allows customers to transfer funds, check balances, and conduct other transactions. We did not place significant weight on alternative delivery systems when drawing our performance conclusions due to the lack of data supporting the positive impact on low- and moderate-income geographies and individuals. Products, services, and business hours are reasonable and do not vary from one location to another.

Community Development Services

CNB provided an adequate level of community development services. Identified community development services included two bank employees who provide financial literacy education at public schools, and four other bank employees volunteer their financial expertise in the roles of directors or officers for organizations with community development goals.

State Rating

State of West Virginia

CRA Rating for West Virginia²:

The lending test is rated: **High Satisfactory**
 The investment test is rated: **High Satisfactory**
 The service test is rated: **Outstanding**

The major factors that support this rating include:

- Lending activity that reflects good responsiveness to AA credit needs;
- Good distribution of loans among geographies;
- Good distribution of loans by income level of the borrower;
- Investments that reflect good responsiveness to AA needs; and
- Services that reflect excellent responsiveness to AA needs.

Description of Institution's Operations in West Virginia

A substantial majority of the bank's operations are within West Virginia. Seventy-seven percent of the AA deposits and 85% of the AA number of reported loans are from West Virginia. Excluding the Huntington-Ashland-Ironton (WV-KY-OH) Multi-state MSA, 73% of the total number of branches are in West Virginia. The two most significant AAs in West Virginia, in terms of loans and deposits, are the Beckley Area Non-MSA Counties and the Charleston MSA, both of which received a full-scope review. The Beckley Area Non-MSA Counties AA accounts for 47% of rated area deposits and 39% of rated area loans. The Charleston MSA accounts for 30% of rated area deposits and 32% of rated area loans.

Major bank competitors include Branch Banking & Trust Company, United Bank, and JP Morgan Chase Bank, N.A. Competition from non-financial institution mortgage and small business lenders is strong.

The West Virginia economy has suffered the ill effects of a shift away from the historically dominant chemical products, mining, primary metals, and glass manufacturing industries. As the economic importance of these industries declined in the U.S., businesses closed, jobs were lost, and many industrial properties were left idle. Once high paying jobs have, to a significant degree, been replaced by generally lower-paying service and retail jobs. The

² For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

effects of these changes have been a weakened economy, and pockets of high unemployment. Rural Appalachia continues to experience poverty and unemployment rates higher than the state and national averages.

We conducted community contacts in each area that received a full-scope review. Contacts included a municipal housing department and a community development intermediary.

Refer to the market profiles for the state of West Virginia in appendix C for detailed demographics and other performance context information for assessment areas that received full-scope reviews.

Scope of Evaluation in West Virginia

The seven contiguous Beckley Area Non-MSA Counties and the Charleston MSA received full-scope reviews. These two AAs had the highest percentages of loans and deposits in the state. Ratings for West Virginia are based primarily on results of those areas that received full-scope reviews. Refer to Table 1 Lending Volume in the West Virginia section of Appendix D for more information. The following areas received limited-scope reviews:

- Hagerstown-Martinsburg Multistate MSA (West Virginia counties only);
- Harrison County;
- Jackson and Mason Counties; and
- Washington-Arlington-Alexandria Multistate MSA (West Virginia counties only).

LENDING TEST

The distribution of loans by income level of the borrower received greater consideration than the distribution of loans by income level of the geography. This is due to a relatively limited number of low- and moderate-income tracts in the full-scope AAs. There are no low-income tracts in the Beckley Area Non-MSA Counties, and less than 6% of total tracts are designated as moderate-income. Less than 3% of the tracts in the Charleston MSA are low-income. A majority of low- and moderate-income families live in middle-income tracts in each of these AAs.

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in West Virginia is rated High Satisfactory. Based on full-scope reviews, the bank's performance in the Charleston MSA is good, and in the Beckley Area Non-MSA Counties is excellent.

Lending Activity

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

Beckley Area Non-MSA Counties

Overall lending levels in the Beckley Area Non-MSA Counties reflect good responsiveness to meeting AA credit needs. CNB ranked number 1 in deposits with a 23.9% market share as of June 30, 2005. There are 19 financial institutions with banking offices throughout the AA. CNB ranked number 12 for home purchase loans, number 1 for home improvement loans, and number 9 for home mortgage refinance loans with respective market shares of 2.37%, 11.24%, and 2.60%. Residential lending market shares reflect strong competition with more than 100 residential lenders in the assessment area, most of which are not financial institutions. CNB ranked number 8 in making small loans to businesses with a 4.32% market share. There are a large number of lenders making small loans to businesses in this AA.

Charleston MSA

Overall lending levels in the Charleston MSA reflect a good responsiveness to meeting AA credit needs. CNB ranked number 2 in deposits with an 11.34% market share as of June 30, 2005. There are 22 financial institutions with banking offices throughout the AA. CNB ranked number 6 for home purchase loans, number 1 for home improvement loans, and number 2 for home mortgage refinance loans with respective market shares of 5.42%, 27.88%, and 6.77%. Residential lending market shares reflect strong competition with more than 100 residential lenders in the assessment area, most of which are not financial institutions. CNB ranked number 15 in making small loans to businesses with a 2.11% market share. There are a large number of lenders making small loans to businesses in this AA.

Distribution of Loans by Income Level of the Geography

There are no low-income census tracts in the Beckley Area Non-MSA Counties. Therefore, the evaluation of geographic loan distribution in this AA reflects performance in moderate-income tracts, of which there are only three.

We considered the demographic characteristics of low- and moderate-income tracts in evaluating geographic distribution of mortgage loans in the Charleston MSA. We placed more weight on performance in moderate-income tracts than in low-income tracts because of significantly fewer opportunities in low-income tracts. There are only two low-income tracts. Forty-five percent of the occupied housing units in these tracts are rental properties. This adversely impacts the bank's ability to make mortgage loans to individuals residing in low-income tracts. We also considered the number of competitors making loans in this market.

Home Mortgage Loans

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

Beckley Area Non-MSA Counties

The overall geographic distribution of home mortgage loans in this AA is excellent.

The geographic distribution of home purchase loans is excellent. The percentage of loans to borrowers living in moderate-income tracts exceeds the percentage of owner-occupied units within these tracts. Likewise, market share for borrowers in moderate-income tracts exceeds overall market share.

The geographic distribution of home improvement loans is adequate. The percentage of loans to borrowers living in moderate-income tracts is significantly below the percentage of owner-occupied units within these tracts. Market share for borrowers in moderate-income tracts is near to overall market share.

The geographic distribution of home mortgage refinance loans is excellent. The percentage of loans to borrowers living in moderate-income tracts exceeds the percentage of owner-occupied units within these tracts. Likewise, market share for borrowers in moderate-income tracts exceeds overall market share.

Charleston MSA

The overall geographic distribution of home mortgage loans in this AA is adequate.

The geographic distribution of home purchase loans is adequate. The percentage of loans to borrowers living in low-income tracts is below the percentage of owner-occupied units within these tracts. However, market share for borrowers living in low-income tracts exceeds overall market share. The percentage of loans to borrowers living in moderate-income tracts is significantly below the percentage of owner-occupied units within these tracts. Market share for borrowers in moderate-income tracts is below overall market share.

The geographic distribution of home improvement loans is adequate. The percentage of loans to borrowers living in low-income tracts is below the percentage of owner-occupied units within these tracts. However, market share for borrowers living in low-income tracts exceeds overall market share. The percentage of loans to borrowers living in moderate-income tracts is below the percentage of owner-occupied units within these tracts. Market share for borrowers in moderate-income tracts is significantly below overall market share.

The geographic distribution of home mortgage refinance loans is good. The percentage of loans to borrowers living in low-income tracts exceeds the percentage of owner-occupied units in these tracts. Likewise, the percentage of loans to borrowers living in low-income tracts exceeds the percentage of owner-occupied units within these tracts. The percentage of loans to borrowers living in moderate-income tracts is below the percentage of owner-occupied units within these tracts. However, market share for borrowers in moderate-income tracts exceeds overall market share.

Small Loans to Businesses

Refer to Table 6 in the state of West Virginia 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.

Beckley Area Non-MSA Counties

The geographic distribution of small loans to businesses is adequate. The percentage of loans to borrowers in moderate-income tracts is significantly below the percentage of businesses in these tracts. However, market share for borrowers in moderate-income tracts is near to overall market share.

Charleston MSA

The geographic distribution of small loans to businesses is poor. The percentage of loans to borrowers in low-income tracts is significantly below the percentage of businesses in these tracts. However, market share for borrowers in low-income tracts is near to overall market share for small loans to businesses. The percentage of loans to borrowers in moderate-income tracts is significantly below the percentage of businesses in these tracts. Likewise, market share for borrowers in moderate-income tracts is significantly below overall market share.

Lending Gap Analysis

We did not identify any unexplained conspicuous lending gaps that would adversely impact the analysis of the distribution of loans by income level of the geography.

Inside/Outside Ratio

The analysis of the bank's lending inside and outside the AAs includes originations and purchases only and was performed at the bank level as opposed to the AA level. CNB originates almost all of its loans within its AAs. The bank originated 82% of its home purchase loans, 96% of its home improvement loans, and 94% of its home mortgage refinance loans within the AAs. Lending within the AAs was also high for loans to small businesses at 92%. This analysis had a positive impact on the overall geographic distribution analysis.

Distribution of Loans by Income Level of the Borrower***Home Mortgage Loans***

Refer to Tables 8, 9 and 10 in the state of West Virginia 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.

Beckley Area Non-MSA Counties

The overall borrower distribution of home mortgage loans in this AA is good.

The borrower distribution of home purchase loans is adequate. The percentage of loans to low-income borrowers is significantly below the percentage of low-income families in the AA. However, market share for low-income borrowers exceeds overall market share. The percentage of loans to moderate-income borrowers is below the percentage of moderate-

income families in the AA. Market share for moderate-income borrowers is near to overall market share.

The borrower distribution of home improvement loans is good. The percentage of loans to low-income borrowers is significantly below the percentage of low-income families in the AA. However, market share for low-income borrowers is near to overall market share. The percentage of loans to moderate-income borrowers exceeds the percentage of moderate-income families in the AA. Likewise, market share for moderate-income borrowers exceeds overall market share.

The borrower distribution of home mortgage refinance loans is good. The percentage of loans to low-income borrowers is significantly below the percentage of low-income families in the AA. However, market share for low-income borrowers is near to overall market share for home mortgage refinance loans. The percentage of loans to moderate-income borrowers is near to the percentage of moderate-income families in the AA. Likewise, market share for moderate-income borrowers is near to overall market share.

Charleston MSA

The overall borrower distribution of home mortgage loans in this AA is good.

The borrower distribution of home purchase loans is good. The percentage of loans to low-income borrowers is significantly below the percentage of low-income families in the AA. However, market share for low-income borrowers is near to overall market share. The percentage of loans to moderate-income borrowers exceeds the percentage of moderate-income families in the AA. Market share for moderate-income borrowers is near to overall market share.

The borrower distribution of home improvement loans is adequate. The percentage of loans to low-income borrowers is significantly below the percentage of low-income families in the AA. Market share for low-income borrowers is below overall market share. The percentage of loans to moderate-income borrowers exceeds the percentage of moderate-income families in the AA. Market share for moderate-income borrowers is below overall market share.

The borrower distribution of home mortgage refinance loans is good. The percentage of loans to low-income borrowers is significantly below the percentage of low-income families in the AA. However, market share for low-income borrowers exceeds overall market share for home mortgage refinance loans. The percentage of loans to moderate-income borrowers exceeds the percentage of moderate-income families in the AA. Market share for moderate-income borrowers exceeds overall market share.

Small Loans to Businesses

Refer to Table 11 in the state of West Virginia 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.

Beckley Area Non-MSA Counties

The borrower distribution of small loans to businesses is excellent. The percentage of small loans to small businesses (businesses with annual revenues \$1 million or less) exceeds the percentage of small businesses in the AA. Market share of small loans to small businesses exceeds overall market share. A substantial majority of loans to small businesses are for amounts of \$100 thousand or less.

Charleston MSA

The borrower distribution of small loans to businesses is excellent. The percentage of small loans to small businesses (businesses with annual revenues \$1 million or less) exceeds the percentage of small businesses in the AA. Market share of small loans to small businesses exceeds overall market share. A substantial majority of loans to small businesses are for amounts of \$100 thousand or less.

Community Development Lending

Refer to Table 1 Lending Volume in the state of West Virginia section of 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. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

Community development lending had a positive impact on overall performance under the lending test for the Beckley Area Non-MSA Counties. CNB originated 14 community development loans totaling \$4.3 million in this AA during the evaluation period. Examples of noteworthy loans include the following:

- Three loans to a regional health care facility that serves primarily low- and moderate-income persons living in middle-income geographies designated as distressed and/or underserved.
- One loan for a power generation facility in the economically depressed southern West Virginia coal mining region. The project will encourage economic revitalization by creating 100 permanent jobs. The area impacted includes three moderate-income geographies and 20 middle-income geographies designated as distressed and/or underserved.
- One loan to a non-profit entity that distributes food to persons in extreme need.

Community development lending did not affect overall performance under the lending test for the Charleston MSA. CNB originated five community development loans totaling \$687 thousand during the evaluation period in this AA during the evaluation period.

Product Innovation and Flexibility

CNB does not have any innovative or flexible loan products designed to meet the specific credit needs of low- and moderate-income individuals and small businesses. However, certain aspects of the bank's residential lending program could benefit low-and moderate-income

individuals. These include up to 100% financing for home purchase loans and a fixed closing cost guarantee. Additionally, CNB actively participates in the West Virginia Housing Development Fund First Time Buyer Program, as well as the Small Business Administration loan guarantee program.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Hagerstown-Martinsburg Multistate MSA, Harrison County, Jackson and Mason Counties, and Washington-Arlington-Alexandria Multistate MSA is not inconsistent with the bank's overall High Satisfactory performance under the lending test in West Virginia. Refer to Tables 1 through 13 in the state of West Virginia section of appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in West Virginia is rated High Satisfactory. Based on full-scope reviews, the bank's performance in the Charleston MSA and Beckley Area Non-MSA Counties is good.

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

CNB did not make any qualified investments targeted to the Beckley Area Non-MSA Counties during the evaluation period. However, the bank had \$2.3 million in four prior period investments and \$92 thousand in qualified donations. CNB did not make any qualified investments targeted to the Charleston MSA during the evaluation period, and did not have any prior period qualified investments targeted to this AA. However, the bank had \$249 thousand in qualified donations in the Charleston MSA.

CNB made three qualified investments totaling \$5.4 million that benefit the larger regional or statewide area during the evaluation period. Additionally, the bank had \$3.9 million in three prior period investments. These investments include low-income housing tax credits, affordable housing mortgage-backed securities, and an equity investment in an organization that targets affordable multi-family housing projects. These investments were not allocated to any particular AA since the intended benefits have a regional or statewide reach. These investments had a positive impact on overall performance under the investment test.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Hagerstown-Martinsburg Multistate MSA, Harrison County, Jackson and Mason Counties, and Washington-Arlington-Alexandria Multistate MSA is not inconsistent with the bank's overall High Satisfactory performance under the investment test in West Virginia. Refer to Table 14 in the state of West Virginia section of appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in West Virginia is rated Outstanding. Based on full-scope reviews, the bank's performance in the Charleston MSA and Beckley Area Non-MSA Counties is excellent.

Retail Banking Services

Refer to Table 15 in the state of West Virginia 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 Beckley Area Non-MSA Counties AA are readily accessible to geographies and individuals of different income levels. The percentage of branches in moderate-income tracts exceeds percentage of the population living in these tracts. There are no low-income tracts in the Beckley area non-MSA counties. The bank opened one branch and closed one branch during the evaluation period. The branch that was closed was located in a middle-income tract in a seasonal resort area. This branch closing did not adversely affect accessibility to banking services for low- and moderate-income individuals. The branch that was opened is located in a Wal-Mart store in a middle-income tract.

Retail banking services in the Charleston MSA are readily accessible to geographies and individuals of different income levels. The percentage of branches in low-income tracts exceeds percentage of the population living in these tracts. Likewise, the percentage of branches in moderate-income tracts exceeds the percentage of the population living in these tracts. The bank opened two branches and closed two branches during the evaluation period. Both of the closed branches were located in low-income tracts in the Charleston central business district of Charleston. However, one of opened branches is located in the Charleston central business district. The closing of these branches did not adversely affect accessibility to banking services for low- and moderate-income individuals. The branch that was opened is located in a Wal-Mart store in a middle-income tract.

Alternative delivery systems include Internet Banking and a telephone voice response system that allows customers to transfer funds, check balances, and conduct other transactions. We did not place significant weight on alternative delivery systems when drawing our performance conclusions due to the lack of data supporting the positive impact on low- and moderate-income geographies and individuals.

CNB offers a wide range of products and services throughout its West Virginia AAs. Branch hours are tailored to meet AA needs. Products, services, and business hours are reasonable and do not materially vary from one location to another.

Community Development Services

CNB provided a good level of community development services in the Beckley Area Non-MSA Counties AA and the Charleston MSA. Identified community development services in the Beckley Area Non-MSA Counties included: one school savings programs, five bank employees who provided financial literacy and/or job skills training at public schools, and four bank employees who volunteer their financial expertise in the roles of directors or officers for organizations with community development goals. Identified community development services in the Charleston MSA included: two school savings programs, seven bank employees who provided financial literacy and/or job skills training at public schools, and seven bank employees who volunteer their financial expertise in the roles of directors or officers for organizations with community development goals.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Hagerstown-Martinsburg Multistate MSA, Harrison County, Jackson and Mason Counties, and Washington-Arlington-Alexandria Multistate MSA is not inconsistent with the bank's overall Outstanding performance under the service test in West Virginia. Refer to Table 15 in the state of West Virginia section of appendix D for the facts and data that support these conclusions.

State Rating

State of Kentucky

CRA Rating for Kentucky³:

The lending test is rated:	Low Satisfactory
The investment test is rated:	High Satisfactory
The service test is rated:	Low Satisfactory

The major factors that support this rating include:

- Adequate distribution of loans by income level of the borrower;
- Investments that reflect good responsiveness to AA needs; and
- Services that reflect adequate responsiveness to AA needs.

Description of Institution's Operations in Kentucky

CNB entered the state of Kentucky when it acquired the former Classic Bank in 2005. A small percentage of the bank's operations are in Kentucky. Five percent of the AA deposits and 1.4% of the AA number of reported loans are from Kentucky. Excluding the Huntington-Ashland-Ironton (WV-KY-OH) Multi-state MSA, only 6% of the total number of branches is in Kentucky. There are two AAs in Kentucky. Johnson County accounts for 89% of rated area deposits and 82% of rated area loans. Carter County accounts for 11% of rated area deposits and 18% of rated area loans. Three of the four branches in Kentucky are in Johnson County.

Major bank competitors include Citizens NB of Paintsville, Commercial Bank of Grayson, and First NB of Grayson. Competition from non-financial institution mortgage and small business lenders is strong.

The bank's Kentucky AAs are located in the heart of rural Appalachia, a broad regional area characterized by unemployment and poverty rates considerably higher than state and national averages. We conducted one community contact in Kentucky. This contact is an affordable housing intermediary.

Refer to the market profiles for the state of Kentucky in appendix C for detailed demographics and other performance context information for assessment areas that received full-scope reviews.

³ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Scope of Evaluation in Kentucky

Johnson County received a full-scope review based on the high percentage of AA loans and deposits, and the number of branch locations. Ratings for Kentucky are based primarily on results of this full-scope review. Carter County received a limited-scope review. Refer to Table 1 Lending Volume in the Kentucky section of Appendix D for more information.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in Kentucky is rated Low Satisfactory. Based on a full-scope review, the bank's performance in Johnson County is adequate.

Lending Activity

Refer to Tables 1 Lending Volume and 1 Other in the state of Kentucky section of appendix D for the facts and data used to evaluate the bank's lending activity.

An analysis of lending activity is not possible since the bank did not enter this AA until 2005 and the most recent market share information is from 2004.

Distribution of Loans by Income Level of the Geography

An analysis of the distribution of loans by income level of the geography is not possible because there are no low- or moderate-income tracts in the AA.

Home Mortgage Loans

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

Small Loans to Businesses

Refer to Table 6 in the state of Kentucky 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.

Lending Gap Analysis

We did not identify any unexplained conspicuous lending gaps that would adversely impact the analysis of the distribution of loans by income level of the geography.

Inside/Outside Ratio

The analysis of the bank's lending inside and outside the AAs includes originations and purchases only and was performed at the bank level as opposed to the AA level. CNB originates almost all of its loans within its AAs. The bank originated 82% of its home purchase loans, 96% of its home improvement loans, and 94% of its home mortgage refinance loans within the AAs. Lending within the AAs was also high for loans to small businesses at 92%. This analysis had a positive impact on the overall geographic distribution analysis.

Distribution of Loans by Income Level of the Borrower

Market share information is unavailable because the most recent available peer data is from 2004, and CNB did not enter this AA until 2005.

Home Mortgage Loans

Refer to Tables 8, 9 and 10 in the state of Kentucky 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. We considered the number of families that live below the poverty level and the barriers that this may have on home ownership in evaluating the borrower distribution of home mortgage loans. Approximately 26% of the families in the AA live below the poverty level.

The overall borrower distribution of home mortgage loans in this AA is adequate.

The borrower distribution of home purchase loans is poor. CNB did not originate any home purchase loans to low- or moderate-income borrowers.

The borrower distribution of home improvement loans is good. While the percentage of loans to low-income borrowers is significantly below the percentage of low-income families in the AA, the percentage of loans to moderate-income borrowers exceeds the percentage of moderate-income families in the AA.

The borrower distribution of home mortgage refinance loans is poor. The percentage of loans to low-income borrowers is significantly below the percentage of low-income families in the AA. Likewise, the percentage of loans to moderate-income borrowers exceeds the percentage of moderate-income families in the AA.

Small Loans to Businesses

Refer to Table 11 in the state of Kentucky 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 borrower distribution of small loans to businesses is excellent. The percentage of small loans to small businesses (businesses with annual revenues \$1 million or less) exceeds the percentage of small businesses in the AA. A substantial majority of loans to small businesses are for amounts of \$100 thousand or less.

Community Development Lending

Refer to Table 1 Lending Volume in the state of Kentucky section of 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. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

Community development lending did not affect the lending test rating. CNB did not originate any community development loans during the evaluation period.

Product Innovation and Flexibility

CNB does not have any innovative or flexible loan products designed to meet the specific credit needs of low- and moderate-income individuals and small businesses. However, certain aspects of the bank's residential lending program could benefit low-and moderate-income individuals. These include up to 100% financing for home purchase loans and a fixed closing cost guarantee. Additionally, CNB actively participates in the Small Business Administration loan guarantee program.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in Carter County is not inconsistent with the bank's overall performance in the state. Refer to the Tables 1 through 13 in the state of Kentucky section of appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

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

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

Community development investment activity represents good responsiveness to AA needs. CNB made three qualified investments totaling \$645 thousand during the evaluation period. These investments are municipal securities for essential school and infrastructure improvements in middle-income geographies designated as distressed and/or underserved. CNB also had qualified donations totaling \$12 thousand during the evaluation period.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in Carter County is weaker than the bank's overall performance in the state. CNB did not make any qualified investments in Carter County during the evaluation period. Performance in the limited-scope AA did not have a material adverse impact on the bank's overall performance under the lending test for Kentucky due to the bank's limited presence in this AA. Refer to the Table 14 in the state of Kentucky section of appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

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

Retail Banking Services

Refer to Table 15 in the state of Kentucky 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.

An analysis of the bank's branch distribution by income level of the geography is not possible because there are no low- or moderate-income tracts in the AA. All three branches in this AA are located in the City of Paintsville, the county seat and primary population center of this rural county.

Alternative delivery systems include Internet Banking and a telephone voice response system that allows customers to transfer funds, check balances, and conduct other transactions. We did not place significant weight on alternative delivery systems when drawing our performance conclusions due to the lack of data supporting the positive impact on low- and moderate-income individuals.

CNB offers a wide range of products and services at all of its branches in the AA. Branch hours are tailored to meet AA needs. Products, services, and business hours are reasonable and do not vary from one location to another.

Community Development Services

CNB provided an adequate level of community development services. Identified community development services included one employee who provided financial literacy training at a public school, and one employee who volunteered their financial expertise to an organization with a community development goal.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in Carter County is not inconsistent with the bank's overall Low Satisfactory performance under the service test in Kentucky. Refer to Table 15 in the state of Kentucky section of appendix D for the facts and data that support these conclusions.

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 non-metropolitan 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, excluding CD loans: January 1, 2003 to June 30, 2006	
	Investment and Service Tests and CD Loans: September 9, 2003 to October 2, 2006	
Financial Institution	Products Reviewed	
City National Bank of West Virginia (CNB) Cross Lanes, West Virginia	HMDA and small loans to businesses Community development loans Community development investments	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None	NA	NA
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Huntington-Ashland-Ironton, WV-KY-OH Multistate MSA	full-scope	
State of West Virginia: Beckley Area Non-MSA Counties	full-scope	Contiguous counties within the aggregated AA: Braxton, Fayette, Greenbrier, Nicholas, Pocahontas, Raleigh, Summers
Charleston, WV MSA	full-scope	
Hagerstown-Martinsburg, MD-WV Multistate MSA	limited-scope	
Harrison County	limited-scope	Jefferson County, WV only
Jackson and Mason Counties	limited-scope	
Washington-Arlington-Alexandria Multistate MSA	limited-scope	
State of Kentucky: Carter County	limited-scope	
Johnson County	full-scope	

Appendix B: Summary of Multistate Metropolitan Area and State Ratings

RATINGS		BANK NAME		
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/ Multistate Rating
City National Bank	High Satisfactory	High Satisfactory	Outstanding	Satisfactory
Multistate Metropolitan Area or State:				
Huntington-Ashland-Ironton Multistate MSA	High Satisfactory	Low Satisfactory	Outstanding	Satisfactory
West Virginia	High Satisfactory	High Satisfactory	Outstanding	Satisfactory
Kentucky	Low Satisfactory	High Satisfactory	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

Huntington-Ashland-Ironton, WV-KY-OH Multistate MSA

Demographic Information for Full Scope Area: Huntington-Ashland-Ironton Multistate MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	75	4.00	20.00	56.00	20.00	0.00
Population by Geography	288,649	1.88	14.15	61.87	22.09	0.00
Owner-Occupied Housing by Geography	85,045	0.12	11.80	64.92	23.16	0.00
Business by Geography	15,122	8.06	15.10	52.85	23.98	0.00
Farms by Geography	367	1.09	9.54	69.21	20.16	0.00
Family Distribution by Income Level	81,813	22.01	17.32	20.73	39.94	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	32,178	0.66	19.54	64.54	15.25	0.00
Median Family Income	37,119	Median Housing Value			66,759	
HUD Adjusted Median Family Income for 2006	46,100	Unemployment Rate			3.40%	
Households Below the Poverty Level	18%					

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 2000 US Census and 2006 HUD updated MFI

This AA consists of Cabell and Wayne Counties in West Virginia; Boyd and Greenup Counties in Kentucky; and Lawrence County in Ohio. This AA contains the City of Huntington, second largest city in West Virginia. Total population of this five-county area has declined slightly since the 2000 US Census, with a 2005 estimated population of 286,012.

CNB provides a full range of loan and deposit products to the AA throughout its fourteen full-service branches. Eight of the branches were opened during the evaluation period, six of which are related to the acquisition of Classic Bank on May 23, 2005. Competition is particularly strong with 25 commercial banks operating 109 branches in the AA. In terms of deposits, CNB has a number one market rank and a 9.8% market share as of June 30, 2005. Primary competitors include Huntington FSB with a 9.1% market share and JP Morgan Chase Bank, N.A. with an 8.7% market share.

While much of this AA is rural, the economy is fairly diverse with light manufacturing, retail trade, service businesses, government, and higher education. The largest employers in the AA are Marshall University, St. Mary's Hospital, Marathon Ashland Petroleum, and Cabell-Huntington Hospital. The unemployment rate for this AA has generally been slightly higher than, but generally in line with, the state and national unemployment rates throughout the evaluation period.

We identified community development needs and opportunities for participation and leadership by financial institutions from community contacts performed by bank regulatory agencies. Input from community development and economic development organizations revealed needs and opportunities related to economic development and diversification, availability of affordable housing, financial literacy training, and homeowner education.

State of West Virginia

Charleston MSA

Demographic Information for Full Scope Area: Charleston MA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	76	2.63	26.32	51.32	19.74	0.00
Population by Geography	309,635	1.70	21.15	54.97	22.19	0.00
Owner-Occupied Housing by Geography	95,579	1.33	20.15	55.84	22.67	0.00
Business by Geography	18,018	12.29	17.13	45.54	25.05	0.00
Farms by Geography	262	1.53	12.98	59.92	25.57	0.00
Family Distribution by Income Level	88,430	21.80	17.65	20.13	40.41	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	34,889	2.77	29.79	55.63	11.81	0.00
Median Family Income	40,961	Median Housing Value			78,052	
HUD Adjusted Median Family Income for 2006	52,500	Unemployment Rate			2.77%	
Households Below Poverty Level	16%					

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

Source: 2000 US Census and 2006 HUD updated MFI

This AA is comprised of Kanawha, Putnam, Clay, Boone, and Lincoln Counties, and includes the City of Charleston, which is the State Capital and the largest city in terms of population in West Virginia. Total population of this five-county area has declined since the 2000 US Census, with a 2005 estimated population of 286,012.

CNB provides a full range of loan and deposit products to the AA throughout its fifteen full-service branches. Competition is strong with 22 commercial banks operating 99 branches in the AA. In terms of deposits, CNB has a number two market rank and an 11.3% market share as of June 30, 2005. Primary competitors include Branch Banking & Trust Company, with a number one market rank and 26.8% market share. Other significant competitors include United Bank with a 10.3% market share and JP Morgan Chase Bank, N.A. with a 10.3% market share.

Economic growth the Charleston MA has been uneven. While Putnam County has experienced growth in population and jobs, Kanawha County has seen declines in population and meager job growth. The unemployment rate in the Charleston MA has been lower than the state and national unemployment rates throughout the evaluation period. This area, once known as Chemical Valley because of the heavy concentration of chemical manufacturing, now relies more heavily on Government, retail trade, the service industry, health care, and education for employment. Major employers include State Government and the Charleston Area Medical Center.

We identified community development needs and opportunities for participation and leadership by financial institutions from community contacts performed by bank regulatory agencies. Input from community development and economic development organizations revealed needs and opportunities related to economic development and diversification, availability of affordable housing, financial literacy training, and homeowner education.

State of West Virginia

Beckley Area Non-MSA Counties

Demographic Information for Full Scope Area: Beckley Area Non-MSA Counties						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	51	0.00	5.88	84.31	9.80	0.00
Population by Geography	224,646	0.00	3.06	85.44	11.51	0.00
Owner-Occupied Housing by Geography	70,950	0.00	3.11	85.15	11.74	0.00
Business by Geography	11,620	0.00	4.02	81.44	14.54	0.00
Farms by Geography	304	0.00	2.30	73.36	24.34	0.00
Family Distribution by Income Level	63,799	21.21	17.94	20.90	39.95	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	24,974	0.00	4.26	86.47	9.28	0.00
Median Family Income	32,500	Median Housing Value			58,721	
HUD Adjusted Median Family Income for 2006	41,600	Unemployment Rate			3.58%	
Households Below Poverty Level	20%					

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

Source: 2000 US Census and 2006 HUD updated MFI

This AA consists of seven contiguous counties in the non-metropolitan area near Beckley in the southeastern part of the state. The counties in this AA include Braxton, Fayette, Greenbrier, Nicholas, Pocahontas, Raleigh, and Summers. This is a broad geographical area characterized by mountainous terrain that covers 4,755 square miles. Total population of this seven-county area has remained static since the 2000 US Census, with a 2005 estimated population of 224,923.

CNB provides a full range of loan and deposit products to the AA throughout its twenty full-service branches. Competition is strong with 19 commercial banks operating 80 branches in the AA. In terms of deposits, CNB has a number one market rank and a 24.0% market share as of June 30, 2005. Primary competitors include Branch Banking & Trust Company with a 14.7% market share, United Bank with a 12.7% market share, and JP Morgan Chase Bank, N.A. with an 11.8% market share.

Economic conditions in this AA have been adversely impacted by a decline in higher paying mining and related industries. This area has come to rely more heavily on retail trade, service industries (including tourism), government, and education for employment. The unemployment rate for this AA has been higher than the state and national unemployment rates throughout the evaluation period. Raleigh County, which includes Beckley, the largest city in the AA, is the only county to experience unemployment rates generally consistent with or lower than the state and national averages over the evaluation period.

We identified community development needs and opportunities for participation and leadership by financial institutions from community contacts performed by bank regulatory agencies.

Input from community development and economic development organizations revealed needs and opportunities related to economic development and diversification, availability of affordable housing, financial literacy training, and homeowner education.

State of Kentucky

Johnson County

Demographic Information for Full Scope Area: Johnson County						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	6	0.00	0.00	100.00	0.00	0.00
Population by Geography	23,445	0.00	0.00	100.00	0.00	0.00
Owner-Occupied Housing by Geography	6,953	0.00	0.00	100.00	0.00	0.00
Business by Geography	1,344	0.00	0.00	100.00	0.00	0.00
Farms by Geography	17	0.00	0.00	100.00	0.00	0.00
Family Distribution by Income Level	6,877	27.63	17.75	19.12	35.50	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	3,121	0.00	0.00	100.00	0.00	0.00
Median Family Income	32,884	Median Housing Value			51,966	
HUD Adjusted Median Family Income for 2006	39,300	Unemployment Rate			3.22%	
Households Below Poverty Level	26%					

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

Source: 2000 US Census and 2006 HUD updated MFI

Johnson County is located in eastern Kentucky near the West Virginia state line. Total population increased slightly since the 2000 US Census, with a 2005 estimated population of 24,001.

CNB provides a full range of loan and deposit products to the AA through its three full-service branches, all of which are related to the acquisition of Classic Bank on May 23, 2005. There are four commercial banks operating 10 branches in the AA. In terms of deposits, CNB has a number two market rank and a 29.2% market share as of June 30, 2005. Primary competitors include Citizens NB of Paintsville with a number one market rank and a 56.3% market share.

This is a largely rural county located in the “eastern coal field” region of the state. This area is economically characterized by unemployment and poverty rates that continue to exceed state and national averages. Historical reliance on higher paying jobs in the coal mining industry has been replaced, to a large degree, by greater reliance on generally lower paying jobs in the retail, service, and government employment sectors. The 2005 unemployment rate for Johnson County was 7.0%, compared to 6.1% for the State of Kentucky and 5.1% for the U.S. The poverty rate is among the highest in the Appalachian region.

Community development needs in this AA are similar to the bank’s other AAs and include technical assistance and funding for non-profit organizations, increased affordable housing stock, flexible mortgage loan underwriting, financial literacy education, homeownership counseling, and job creation. Opportunities for participation and leadership by financial institutions in this sparsely populated and rural area are available, but somewhat more limited than in metropolitan areas.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan areas are presented in one set of 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. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- 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. Refer to Interagency Q&As __.12(i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. When such loans exist, insert a line item in the MA/Assessment Area column and record the corresponding numbers and amounts in the “Community Development Loans” column with the appropriate caption, such as: “Statewide/Regional,” “Statewide/Regional with potential benefit to one or more AAs” or “Out of Assessment Area.” “Out of Assessment Area” is used ONLY if the bank has otherwise adequately met the CD lending needs of its assessment area.
- Table 1. Other Products** - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank, if applicable, 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. When such investments exist, insert a line item in the MA/Assessment Area column and record the corresponding numbers and amounts in the "Qualified Investments" column with the appropriate caption, such as: "Statewide/Regional," "Statewide/Regional with potential benefit to one or more AAs" or "Out of Assessment Area." "Out of the Assessment Area" is used ONLY if the bank has otherwise adequately met the qualified investment needs of its assessment area.

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.

Table 1. Lending Volume

LENDING VOLUME		Geography: MULTISTATE MA						Evaluation Period: JANUARY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area (2006):	% 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:												
Huntington-Ashland-Ironton Multistate MSA	100.00	1,441	91,579	158	18,489	0	0	1	379	1600	110,447	100.00

* Loan Data as of June 30, 2006. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from September 09, 2003 to October 2, 2006.

*** Deposit Data as of June 30, 2005. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE 30, 2006		Geography: MULTISTATE MA								Evaluation Period: JANUARY 1, 2003 TO JUNE					
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:															
Huntington-Ashland-Ironton Multistate MSA	384	100.00	0.12	0.78	11.80	6.25	64.92	65.36	23.16	27.60	2.38	6.67	1.96	2.44	2.31

* Based on 2004 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: MULTISTATE MA						Evaluation Period: JANUARY 1, 2003 TO JUNE 30, 2006						
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:															
Huntington-Ashland-Ironton Multistate MSA	463	100.00	0.12	0.43	11.80	6.91	64.92	72.14	23.16	20.52	11.25	25.00	11.54	11.05	11.49

* Based on 2004 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)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: MULTISTATE MA						Evaluation Period: JANUARY 1, 2003 TO JUNE 30, 2006						
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:															
Huntington-Ashland-Ironton Multistate MSA	594	100.00	0.12	0.17	11.80	5.56	64.92	74.58	23.16	19.70	2.61	0.00	2.26	2.97	1.89

* Based on 2004 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 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: MULTISTATE MA								Evaluation Period: JANUARY 1, 2003 TO JUNE 30, 2006						
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of MF Units***	% BANK Loans**** *	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid
Full Review:																
Huntington-Ashland-Ironton Multistate MSA	0	0.00	15.29	0.00	26.09	0.00	34.75	0.00	23.87	0.00	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2004 Peer Mortgage Data (Eastern)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

*** Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: MULTISTATE MA								Evaluation Period: JANUARY 1, 2003 TO JUNE 30, 2006				
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:															
Huntington-Ashland-Ironton Multistate MSA	158	100.00	8.06	10.76	15.10	12.66	52.85	51.90	23.98	24.68	0.40	0.81	0.17	0.58	0.09

* Based on 2004 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 (2005).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS												Geography: MULTISTATE MA		Evaluation Period: JANUARY 1, 2003 TO JUNE 30, 2006		
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:																
Huntington-Ashland-Ironton Multistate MSA	0	0.00	1.09	0.00	9.54	0.00	69.21	0.00	20.16	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2004 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 (2005).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE 30, 2006			Geography: MULTISTATE MA						Evaluation Period: JANUARY 1, 2003 TO JUNE						
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 ⁴	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Huntington- Ashland-Ironton Multistate MSA	384	100.00	22.01	3.47	17.32	17.07	20.73	32.53	39.94	46.93	2.74	2.32	2.75	3.78	2.12

* Based on 2004 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 2.3% 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.

⁴ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT 2006			Geography: MULTISTATE MA						Evaluation Period: JANUARY 1, 2003 TO JUNE 30,						
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 ⁵	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Huntington-Ashland-Ironton Multistate MSA	463	100.00	22.01	9.69	17.32	17.40	20.73	29.52	39.94	43.39	11.62	9.16	10.27	12.27	12.75

* Based on 2004 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.

⁵ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: MULTISTATE MA								Evaluation Period: JANUARY 1, 2003 TO JUNE 30, 2006					
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 ⁶	% BANK Loans****	% Families*	% BANK Loans****	% Families*	% BANK Loans**	Overall	Low	Mod	Mid	Upp
Full Review:															
Huntington-Ashland-Ironton Multistate MSA	594	100.00	22.01	6.00	17.32	17.50	20.73	27.96	39.94	48.54	2.90	1.45	3.08	3.84	2.52

* Based on 2004 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 refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

⁶ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES 30, 2006		Geography: MULTISTATE MA			Evaluation Period: JANUARY 1, 2003 TO JUNE				
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:									
Huntington-Ashland-Ironton Multistate MSA	158	100.00	60.72	79.11	68.35	21.52	10.13	0.40	0.55

* Based on 2004 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 - 2005).

**** 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 2.53% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: MULTISTATE MA			Evaluation Period: JANUARY 1, 2003 TO JUNE 30, 2006				
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:									
Huntington-Ashland-Ironton Multistate MSA	0	0.00	92.92	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2004 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 - 2005).

**** 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 0.00% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: MULTISTATE MA				Evaluation Period: SEPTEMBER 9, 2003 TO OCTOBER 2, 2006			
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:									
Huntington-Ashland-Ironton Multistate MSA	1	855	0	0	1	855	100.00	0	0

* '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: MULTISTATE MA Evaluation Period: SEPTEMBER 9, 2003 TO OCTOBER 2, 2006																	
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:																	
Huntington-Ashland-Ironton Multistate MSA	100.00	14	100.0	14.29	7.14	50.00	28.57	8	0	0	1	4	3	1.88	14.15	61.87	22.09

Table 1. Lending Volume

LENDING VOLUME		Geography: WEST VIRGINIA						Evaluation Period: JANUARY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area (2006):	% 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:												
Beckley area non-MSA Counties	40.35	3,407	204,711	627	92,225	20	3,193	14	4,300	4,068	304,429	45.25
Charleston MSA	34.51	3,047	210,013	425	58,750	2	185	5	687	3,479	269,635	34.00
Limited Review:												
Hagerstown-Martinsburg Multistate MSA	9.93	960	68,156	39	3,297	0	0	2	228	1,001	71,681	8.00
Harrison County	3.07	268	16,577	40	5,311	0	0	0	0	309	22,068	1.94
Jackson and Mason Counties	8.98	848	40,100	49	7,908	8	956	0	0	905	48,964	9.10
Washington-Arlington-Alexandria Multistate MSA	3.16	274	27,729	22	1,808	1	27	22	4,064	319	33,628	1.72

* Loan Data as of June 30, 2006. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from September 9, 2003 to October 2, 2006.

*** Deposit Data as of June 30, 2005. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: WEST VIRGINIA						Evaluation Period: JANUARY 1, 2003 TO JUNE 30, 2006						
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:															
Beckley area non-MSA Counties	745	37.74	0.00	0.00	3.11	3.49	85.15	73.69	11.74	22.82	10.32	0.00	13.33	9.00	17.10
Charleston MSA	801	40.58	1.33	0.75	20.15	9.99	55.84	51.69	22.67	37.58	5.42	10.81	3.79	5.25	6.24
Limited Review:															
Hagerstown-Martinsburg Multistate MSA	180	9.12	0.00	0.00	16.67	20.56	83.33	79.44	0.00	0.00	1.54	0.00	2.02	1.41	0.00
Harrison County	64	3.24	0.00	0.00	2.77	1.56	65.65	48.44	31.58	50.00	2.38	0.00	0.00	2.33	2.52
Jackson and Mason Counties	160	8.11	0.00	0.00	0.00	0.00	88.01	86.25	11.99	13.75	9.69	0.00	0.00	9.53	10.81
Washington-Arlington-Alexandria Multistate MSA	24	1.22	0.00	0.00	71.13	79.17	28.87	20.83	0.00	0.00	0.54	0.00	0.51	0.64	0.00

* Based on 2004 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: WEST VIRGINIA						Evaluation Period: JANUARY 1, 2003 TO JUNE 30, 2006						
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:															
Beckley area non-MSA Counties	972	36.47	0.00	0.00	3.11	1.85	85.15	80.25	11.74	17.90	35.41	0.00	31.25	32.81	53.28
Charleston MSA	889	33.36	1.33	0.79	20.15	13.16	55.84	55.68	22.67	30.37	27.93	21.05	15.64	30.24	34.59
Limited Review:															
Hagerstown-Martinsburg Multistate MSA	392	14.71	0.00	0.00	16.67	14.03	83.33	85.97	0.00	0.00	26.50	0.00	29.23	26.15	0.00
Harrison County	68	2.55	0.00	0.00	2.77	5.88	65.65	45.59	31.58	48.53	8.60	0.00	0.00	7.41	11.21
Jackson and Mason Counties	213	7.99	0.00	0.00	0.00	0.00	88.01	87.32	11.99	12.68	36.00	0.00	0.00	37.31	28.13
Washington-Arlington-Alexandria Multistate MSA	131	4.92	0.00	0.00	71.13	78.63	28.87	21.37	0.00	0.00	15.60	0.00	16.96	12.62	0.00

* Based on 2004 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)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: WEST VIRGINIA						Evaluation Period: JANUARY 1, 2003 TO JUNE 30, 2006						
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:															
Beckley area non-MSA Counties	1,689	40.59	0.00	0.00	3.11	4.62	85.15	77.56	11.74	17.82	14.04	0.00	25.30	13.58	14.63
Charleston MSA	1,354	32.54	1.33	1.11	20.15	13.07	55.84	53.03	22.67	32.79	6.79	10.00	7.73	6.41	6.98
Limited Review:															
Hagerstown-Martinsburg Multistate MSA	388	9.32	0.00	0.00	16.67	18.30	83.33	81.70	0.00	0.00	3.41	0.00	4.47	3.24	0.00
Harrison County	136	3.27	0.00	0.00	2.77	2.94	65.65	47.79	31.58	49.26	2.43	0.00	0.00	2.01	3.29
Jackson and Mason Counties	475	11.42	0.00	0.00	0.00	0.00	88.01	87.16	11.99	12.84	19.86	0.00	0.00	20.19	17.82
Washington-Arlington-Alexandria Multistate MSA	119	2.86	0.00	0.00	71.13	82.35	28.87	17.65	0.00	0.00	1.64	0.00	1.87	1.15	0.00

* Based on 2004 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 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: WEST VIRGINIA								Evaluation Period: JANUARY 1, 2003 TO JUNE 30, 2006					
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% BANK Loans**** *	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Beckley area non-MSA Counties	1	25.00	0.00	0.00	4.51	0.00	77.67	100.00	17.82	0.00	0.00	0.00	0.00	0.00	0.00
Charleston MSA	3	75.00	6.83	0.00	14.24	0.00	44.85	66.67	34.08	33.33	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Hagerstown-Martinsburg Multistate MSA	0	0.00	0.00	0.00	60.97	0.00	39.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Harrison County	0	0.00	0.00	0.00	1.01	0.00	78.49	0.00	20.50	0.00	0.00	0.00	0.00	0.00	0.00
Jackson and Mason Counties	0	0.00	0.00	0.00	0.00	0.00	97.29	0.00	2.71	0.00	0.00	0.00	0.00	0.00	0.00
Washington-Arlington-Alexandria Multistate MSA	0	0.00	0.00	0.00	79.05	0.00	20.95	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2004 Peer Mortgage Data (Eastern)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

*** Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES				Geography: WEST VIRGINIA				Evaluation Period: JANUARY 1, 2003 TO JUNE 30, 2006								
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:																
Beckley area non-MSA Counties	627	52.16	0.00	0.00	4.02	2.07	81.44	73.52	14.54	24.40	4.32	0.00	4.00	4.53	6.22	
Charleston MSA	425	35.36	12.29	5.41	17.13	8.94	45.54	47.29	25.05	38.35	2.11	1.86	1.13	2.29	2.82	
Limited Review:																
Hagerstown-Martinsburg Multistate MSA	39	3.24	0.00	0.00	30.82	28.21	69.18	71.79	0.00	0.00	0.38	0.00	0.44	0.39	0.00	
Harrison County	40	3.33	0.00	0.00	7.23	2.50	56.00	37.50	36.77	60.00	0.65	0.00	1.27	0.29	1.16	
Jackson and Mason Counties	49	4.08	0.00	0.00	0.00	0.00	91.82	95.92	8.18	4.08	1.98	0.00	0.00	2.40	0.00	
Washington-Arlington-Alexandria Multistate MSA	22	1.83	0.00	0.00	68.42	90.91	31.58	9.09	0.00	0.00	0.87	0.00	1.24	0.39	0.00	

* Based on 2004 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 (2005).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS												Geography: WEST VIRGINIA				Evaluation Period: JANUARY 1, 2003 TO JUNE 30, 2006			
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	% of Farms* **	% BANK Loans	Overall	Low	Mod	Mid	Upp		
Full Review:																			
Beckley area non-MSA Counties	20	64.52	0.00	0.00	2.30	0.00	73.36	45.00	24.34	55.00	4.48	0.00	0.00	4.21	6.67				
Charleston MSA	2	6.45	1.53	0.00	12.98	0.00	59.92	100.00	25.57	0.00	6.67	0.00	0.00	11.11	0.00				
Limited Review:																			
Hagerstown-Martinsburg Multistate MSA	0	0.00	0.00	0.00	9.32	0.00	90.68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
Harrison County	0	0.00	0.00	0.00	6.15	0.00	47.69	0.00	46.15	0.00	0.00	0.00	0.00	0.00	0.00				
Jackson and Mason Counties	8	25.81	0.00	0.00	0.00	0.00	95.61	100.00	4.39	0.00	16.67	0.00	0.00	18.75	0.00				
Washington-Arlington-Alexandria Multistate MSA	1	3.23	0.00	0.00	72.41	0.00	27.59	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				

* Based on 2004 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 (2005).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE 30, 2006		Geography: WEST VIRGINIA						Evaluation Period: JANUARY 1, 2003 TO JUNE							
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****	% Families7	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Beckley area non-MSA Counties	745	37.74	21.21	6.94	17.94	14.17	20.90	24.72	39.95	54.17	12.78	18.46	10.76	14.81	11.92
Charleston MSA	801	40.58	21.80	6.45	17.65	18.42	20.13	26.71	40.41	48.42	6.31	4.11	5.27	7.33	6.65
Limited Review:															
Hagerstown- Martinsburg Multistate MSA	180	9.12	20.10	7.41	20.60	16.67	24.62	25.93	34.68	50.00	1.54	2.35	0.71	1.44	1.88
Harrison County	64	3.24	17.82	3.33	16.11	6.67	18.88	21.67	47.20	68.33	2.52	0.00	1.45	3.37	2.67
Jackson and Mason Counties	160	8.11	19.16	4.52	15.99	16.13	20.04	29.03	44.81	50.32	12.02	10.53	14.13	14.69	9.70
Washington- Arlington- Alexandria Multistate MSA	24	1.22	31.28	13.04	23.98	30.43	24.39	26.09	20.35	30.43	0.58	0.00	0.75	0.58	0.65

* Based on 2004 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 purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT 2006			Geography: WEST VIRGINIA						Evaluation Period: JANUARY 1, 2003 TO JUNE 30,						
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 ⁸	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Beckley area non-MSA Counties	972	36.47	21.21	8.11	17.94	18.76	20.90	23.60	39.95	49.53	35.03	25.44	33.49	35.22	37.86
Charleston MSA	889	33.36	21.80	9.78	17.65	17.46	20.13	27.94	40.41	44.82	27.54	15.79	20.65	30.03	33.74
Limited Review:															
Hagerstown- Martinsburg Multistate MSA	392	14.71	20.10	8.75	20.60	20.16	24.62	34.22	34.68	36.87	26.27	10.77	18.70	36.90	26.98
Harrison County	68	2.55	17.82	4.55	16.11	10.61	18.88	13.64	47.20	71.21	8.46	4.65	3.51	3.45	14.91
Jackson and Mason Counties	213	7.99	19.16	8.57	15.99	18.10	20.04	26.67	44.81	46.67	36.65	20.00	27.27	33.33	48.31
Washington- Arlington- Alexandria Multistate MSA	131	4.92	31.28	21.54	23.98	20.00	24.39	31.54	20.35	26.92	15.99	16.67	11.49	18.92	16.42

* Based on 2004 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 2.8% 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.

⁸ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: WEST VIRGINIA						Evaluation Period: JANUARY 1, 2003 TO JUNE 30, 2006							
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 ⁹	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans**	Overall	Low	Mod	Mid	Upp
Full Review:															
Beckley area non-MSA Counties	1,689	40.59	21.21	5.87	17.94	14.50	20.90	26.18	39.95	53.46	14.92	15.88	12.92	15.14	15.34
Charleston MSA	1,354	32.54	21.80	6.65	17.65	19.31	20.13	25.80	40.41	48.24	7.00	7.24	7.07	6.62	7.14
Limited Review:															
Hagerstown-Martinsburg Multistate MSA	388	9.32	20.10	12.53	20.60	25.33	24.62	29.60	34.68	32.53	3.88	5.38	3.12	4.41	3.65
Harrison County	136	3.27	17.82	5.47	16.11	7.81	18.88	25.00	47.20	61.72	2.46	1.67	0.68	2.69	2.91
Jackson and Mason Counties	475	11.42	19.16	6.09	15.99	15.43	20.04	29.57	44.81	48.91	20.75	40.00	31.82	22.41	15.87
Washington-Arlington-Alexandria Multistate MSA	119	2.86	31.28	17.24	23.98	28.45	24.39	27.59	20.35	26.72	1.82	1.61	1.76	1.55	2.50

* Based on 2004 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 4.0% 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.

⁹ 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: WEST VIRGINIA			Evaluation Period: JANUARY 1, 2003 TO JUNE 30, 2006				
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:									
Beckley area non-MSA Counties	627	52.16	58.42	70.18	67.46	15.79	16.75	4.32	8.46
Charleston MSA	425	35.36	58.09	75.06	68.47	16.94	14.59	2.11	4.38
Limited Review:									
Hagerstown-Martinsburg Multistate MSA	39	3.24	63.81	79.49	76.92	17.95	5.13	0.38	0.45
Harrison County	40	3.33	56.87	77.50	70.00	15.00	15.00	0.65	1.16
Jackson and Mason Counties	49	4.08	56.03	73.47	61.22	20.41	18.37	1.98	3.60
Washington-Arlington-Alexandria Multistate MSA	22	1.83	64.48	90.91	86.36	9.09	4.55	0.87	2.05

* Based on 2004 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 - 2005).

**** 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 1.66% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: WEST VIRGINIA		Evaluation Period: JANUARY 1, 2003 TO JUNE 30, 2006				
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:									
Beckley area non-MSA Counties	20	64.52	91.78	90.00	45.00	40.00	15.00	4.48	4.67
Charleston MSA	2	6.45	88.93	100.00	50.00	50.00	0.00	6.67	6.67
Limited Review:									
Hagerstown-Martinsburg Multistate MSA	0	0.00	93.17	0.00	0.00	0.00	0.00	0.00	0.00
Harrison County	0	0.00	89.23	0.00	0.00	0.00	0.00	0.00	0.00
Jackson and Mason Counties	8	25.81	97.37	100.00	75.00	12.50	12.50	16.67	16.67
Washington-Arlington-Alexandria Multistate MSA	1	3.23	93.10	100.00	100.00	0.00	0.00	0.00	0.00

* Based on 2004 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 - 2005).

**** 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 0.00% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: WEST VIRGINIA				Evaluation Period: SEPTEMBER 9, 2003 TO OCTOBER 2, 2006			
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:									
Beckley area non-MSA Counties	4	2,306	0	0	4	2,306	19.03	0	0
Charleston MSA	0	0	0	0	0	0	0.00	0	0
Limited Review:									
Hagerstown-Martinsburg Multistate MSA	0	0	1	510	1	510	4.21	0	0
Harrison County	0	0	0	0	0	0	0.00	0	0
Jackson and Mason Counties	0	0	0	0	0	0	0.00	0	0
Washington-Arlington-Alexandria Multistate MSA	0	0	0	0	0	0	0.00	0	0
Statewide/Regional	3	3,900	3	5,400	6	9,300	76.76	0	0

* '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: WEST VIRGINIA				Evaluation Period:					
SEPTEMBER 9, 2003 TO OCTOBER 2, 2006																	
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:																	
Beckley area non-MSA Counties	45.25	20	41.67	0.0	10.00	70.00	20.00	1	1	0	0	0	0	0.00	3.06	85.44	11.51
Charleston MSA	34.00	15	31.25	6.67	33.33	33.33	26.67	2	2	-1	0	1	0	1.70	21.15	54.97	22.19
Limited Review:																	
Hagerstown-Martinsburg Multistate MSA	8.00	5	10.42	0.00	80.00	20.00	0.00	0	0	0	0	0	0	0.00	20.17	79.83	0.00
Harrison County	1.94	2	4.17	0.00	0.00	50.00	50.00	0	0	0	0	0	0	0.00	3.45	66.73	29.82
Jackson and Mason Counties	9.10	4	8.33	0.00	0.0	100.00	0.00	0	0	0	0	0	0	0.00	0.00	88.07	11.93
Washington-Arlington-Alexandria Multistate MSA	1.72	2	4.17	0.00	100.00	0.00	0.00	1	0	0	1	0	0	0.00	70.33	29.67	0.00

Table 1. Lending Volume

LENDING VOLUME												Geography: KENTUCKY		Evaluation Period: JANUARY 1, 2003 TO JUNE 30, 2006	
MA/Assessment Area (2006):	% 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:															
Johnson County	82.21	47	1,610	83	7,423	4	98	0	0	134	9,131	88.77			
Limited Review:															
Carter County	17.79	24	1,364	5	201	0	0	0	0	29	1,565	11.23			

* Loan Data as of June 30, 2006. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2005 to December 31, 2005.

*** Deposit Data as of October 02, 2006. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: KENTUCKY						Evaluation Period: JANUARY 1, 2003 TO JUNE 30, 2006							
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:															
Johnson County	7	53.85	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Carter County	6	46.15	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2004 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: KENTUCKY						Evaluation Period: JANUARY 1, 2003 TO JUNE 30, 2006						
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:															
Johnson County	29	85.29	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Carter County	5	14.71	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2004 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)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: KENTUCKY						Evaluation Period: JANUARY 1, 2003 TO JUNE 30, 2006						
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:															
Johnson County	11	45.83	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Carter County	13	54.17	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2004 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 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: KENTUCKY				Evaluation Period: JANUARY 1, 2003 TO JUNE 30, 2006					Market Share (%) by Geography*				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of MF Units***	% BANK Loans**** *	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
Full Review:																
Johnson County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Carter County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2004 Peer Mortgage Data (Eastern)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

*** Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES 30, 2006			Geography: KENTUCKY						Evaluation Period: JANUARY 1, 2003 TO JUNE						
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:															
Johnson County	83	94.32	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Carter County	5	5.68	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.36	0.00	0.00	0.38	0.00

* Based on 2004 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 (2005).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: KENTUCKY						Evaluation Period: JANUARY 1, 2003 TO JUNE 30, 2006						
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:															
Johnson County	4	100.00	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Carter County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2004 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 (2005).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE 2006		Geography: KENTUCKY								Evaluation Period: JANUARY 1, 2003 TO JUNE 30,					
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 ¹⁰	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Johnson County	7	53.85	27.63	0.00	17.75	0.00	19.12	14.29	35.50	85.71	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Carter County	6	46.15	25.42	0.00	16.10	16.67	20.40	0.00	38.08	83.33	0.00	0.00	0.00	0.00	0.00

* Based on 2004 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 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)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT 2006			Geography: KENTUCKY				Evaluation Period: JANUARY 1, 2003 TO JUNE 30,					Market Share*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers							
	#	% of Total**	% Families***	% BANK Loans****	% Families ¹¹	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Johnson County	29	85.29	27.63	3.45	17.75	20.69	19.12	20.69	35.50	55.17	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Carter County	5	14.71	25.42	20.00	16.10	20.00	20.40	0.00	38.08	60.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2004 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.

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE 2006		Geography: KENTUCKY								Evaluation Period: JANUARY 1, 2003 TO JUNE 30,					
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:															
Johnson County	11	45.83	27.63	10.00	17.75	10.00	19.12	40.00	35.50	40.00	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Carter County	13	54.17	25.42	0.00	16.10	16.67	20.40	25.00	38.08	58.33	0.00	0.00	0.00	0.00	0.00

* Based on 2004 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 8.3% 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.

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES				Geography: KENTUCKY			Evaluation Period: JANUARY 1, 2003 TO JUNE 30, 2006		
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:									
Johnson County	83	94.32	59.23	89.16	80.72	10.84	8.43	0.00	0.00
Limited Review:									
Carter County	5	5.68	58.11	80.00	80.00	20.00	0.00	0.36	1.03

* Based on 2004 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 - 2005).

**** 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 2.27% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: KENTUCKY		Evaluation Period: JANUARY 1, 2003 TO JUNE 30, 2006				
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:									
Johnson County	4	100.00	94.12	75.00	100.00	0.00	0.00	0.00	0.00
Limited Review:									
Carter County	0	0.00	97.92	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2004 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 - 2005).

**** 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 25.00% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: KENTUCKY				Evaluation Period: SEPTEMBER 9, 2003 TO OCTOBER 2, 2006			
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:									
Johnson County	0	0	3	645	3	645	100.00	0	0
Limited Review:									
Carter County	0	0	0	0	0	0	0.00	0	0

* '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 SEPTEMBER 9, 2003 TO OCTOBER 2, 2006								Geography: KENTUCKY				Evaluation Period:					
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:																	
Johnson County	88.77	3	75.00	0.00	0.00	100.00	0.00	3	0	0	0	3	0	0.00	0.00	100.00	0.00
Limited Review:																	
Carter County	11.23	1	25.00	0.00	0.00	100.00	0.00	1	0	0	0	3	0	0.00	0.00	100.00	0.00