



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**

**25 Gateway Road
Cross Lanes, West Virginia 25356-0520**

Office of the Comptroller of the Currency

**Virginia Field Office
3800 Electric Road
Roanoke, Virginia 24018**

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

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Overall CRA Rating

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

The following table indicates the performance level of **City National Bank of West Virginia** with respect to the Lending, Investment, and Service Tests:

Performance Levels	City National Bank of West Virginia 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 an adequate 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.

Block Numbering Area (BNA): A statistical subdivision of a county for grouping and numbering blocks in non-metropolitan counties where local census statistical area committees have not established census tracts. A BNA does not cross county lines.

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 household 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 or a block numbering area 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 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).

Home Mortgage Loans: such loans include home purchase and home improvement loans, as defined in the HMDA regulation. This definition also includes loans for multifamily (five or more families) dwellings, loans for the purchase of manufactured homes and refinancing of home improvement and home purchase loans.

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 primary metropolitan area (PMA), metropolitan area (MA), or consolidated metropolitan area (CMA), as defined by the Office of Management and Budget, with a population of 250,000 or more, and any other area designated as such by the appropriate federal financial supervisory agency.

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. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial 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 (CNB) is an interstate financial institution with total assets of \$2.0 billion and Tier 1 capital of \$198 million as of December 31, 2002. CNB is owned by City Holding Company (CHC), a one-bank holding company headquartered in Cross Lanes, West Virginia. The bank currently has no other affiliates owned by the holding company. The only bank subsidiary is an insurance company.

CHC significantly streamlined its overall scope of operations during the evaluation period to refocus on core community banking products and services in West Virginia. Corporate consolidation during the evaluation period did not materially impact the bank's CRA performance. CHC sold two California-based financial institutions it owned and ceased the operations of its securities brokerage and investment advisory company. CNB opened, and subsequently closed within a relatively short period, three loan production offices in other states. Additionally, CNB sold a specialty finance mortgage loan servicing and origination operation with offices in West Virginia, California, and Texas. CNB also divested of a printing and direct mail services provider, and an Internet service provider and website development firm.

CNB's primary markets are the Charleston metropolitan area (MSA), the Huntington-Ashland-Ironton (WV-KY-OH) 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 operates 55 full-service branches in its assessment areas (AA), all but one of which are located in West Virginia or in the multi-state MSA. The bank operates one branch in Ohio. There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its AA.

CNB provides various loan, deposit, trust, and insurance products and services to its customers. Net loans totaled \$1.2 billion, or 58% of total assets, as of December 31, 2002. The bank has historically been a real estate lender. Approximately 80% of the loan portfolio consists of real estate secured loans. Residential real estate, home equity, and commercial real estate comprised 49%, 22%, and 29% of real estate loans, respectively. Small farm and consumer loans are not significant products.

The OCC last evaluated CNB's CRA performance as of July 12, 1999. 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, 1999 through December 31, 2002. The evaluation period for community development loans, the Investment Test, and the Service Test is July 12, 1999 through September 8, 2003.

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 general 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

CNB has offices in West Virginia and Ohio, and in the Huntington-Ashland-Ironton (WV-KY-OH) multi-state MSA. We selected a sample of assessment areas (AAs) for full-scope reviews in the state of West Virginia. Refer to the "Scope" section under the West Virginia State Rating for details regarding how the areas were selected. The bank has only one AA in Ohio. This AA received a full-scope review in order to assign a state rating. The Huntington-Ashland-Ironton (WV-KY-OH) multi-state MSA also received a full-scope review.

Ratings

The bank's overall rating is a blend of the multi-state MSA 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 state. The Ohio State Rating had little impact on the overall bank rating because such a small

percentage of deposits and loans are from this state. Less than 1% of the AA deposits and just over 1% of the AA number of reported loans are from the State of Ohio.

The rating for the State of West Virginia is based primarily on those areas that received full-scope reviews. Refer to the "Scope" section under the West Virginia State Rating for details regarding how the areas were weighted in arriving at the overall state rating.

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 illegal discrimination or other illegal credit practices.

Multi-state Metropolitan Area Rating

CRA rating for the Huntington-Ashland-Ironton (WV-KY-OH) multi-state MA¹:
Satisfactory

The lending test is rated: High Satisfactory

The investment test is rated: High Satisfactory

The service test is rated: High Satisfactory

The major factors that support this rating include:

- Lending activity that reflects adequate responsiveness to AA credit needs;
- Excellent 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 good responsiveness to AA banking needs.

Description of Institution's Operations in the Huntington-Ashland-Ironton (WV-KY-OH) multi-state metropolitan area

Refer to the market profile for the Huntington-Ashland-Ironton (WV-KY-OH) multi-state metropolitan area in Appendix C for detailed demographics and other performance context information.

LENDING TEST

Lending Activity

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

Overall lending levels reflect adequate responsiveness to meeting the credit needs of the Huntington-Ashland-Ironton (WV-KY-OH) multi-state MSA. CNB ranked number 3 in deposits with a 6.06% market share as of June 30, 2002. There are 33 financial institutions with banking offices throughout the AA. CNB ranked number 18 for home purchase loans, number 7 for home improvement loans, and number 20 for home mortgage refinance loans with respective market shares of 2.14%, 4.27%, and 1.62%.

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

Residential lending market shares reflect strong competition with 205 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 2.01% market share. There are 51 lenders making small loans to businesses in this AA.

Distribution of Loans by Income Level of the Geography

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 less than 2,000 residential housing units in low-income tracts. Of this total, 77% are renter-occupied. Furthermore, 62% of the units are multifamily housing. These factors adversely impact the bank's ability to make mortgage loans to individuals residing in these tracts. We also considered the number of competitors making loans in this market and the location of the bank's branches. CNB does not have any branches in the Kentucky counties. These counties are heavily banked and access to the bank's branches in the West Virginia counties is made somewhat difficult by the geographic barrier that the Ohio River presents.

Home Mortgage Loans

Refer to Tables 2, 3, and 4 in the "Multi-state Metropolitan Area" 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. CNB originated a minimal number of multifamily loans. Therefore, a geographic analysis of multifamily loans is not meaningful.

The overall geographic distribution of home mortgage loans is excellent.

The geographic distribution of home purchase loans is good. 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. The percentage of loans to borrowers living in moderate-income tracts is near to 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 improvement loans is excellent. The percentage of loans to borrowers living in low-income tracts exceeds the percentage of owner-occupied units within these tracts. The bank did not originate or purchase any home improvement loans in low-income tracts in 2002. Consequently, market share is not applicable. 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 mortgage refinance loans is excellent. 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 2002. Consequently, market share is not applicable. The percentage of loans to borrowers living in moderate-income tracts is near to 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 5 in the "Multi-state Metropolitan Area" section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and 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 also 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 91% of its home purchase loans, 94% of its home improvement loans, and 92% of its home mortgage refinance loans within the AA. Lending within the AA 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

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. According to 1990 Census data, 70% of the low-income families live below the poverty level, which makes it difficult for them to afford and maintain a home.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the “Multi-state Metropolitan Area” 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.

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. Market share for low-income borrowers is also significantly below 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 excellent. The percentage of loans to low-income borrowers is near to the percentage of low-income families in the AA. 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. 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 exceeds 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. Market share for moderate-income borrowers exceeds overall market share.

Small Loans to Businesses

Refer to Table 11 in the “Multi-state Metropolitan Area” 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) substantially meets 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 “Multi-state Metropolitan Area” 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.

Community development lending did not affect the lending test rating. CNB originated two community development loans totaling \$494 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 (85% first mortgage and 15% equity loan) and a closing cost guarantee not to exceed \$995 on home purchase adjustable rate mortgage loans.

INVESTMENT TEST

Refer to Table 14 in the "Multi-state Metropolitan Area" 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 qualified investments totaling \$1.5 million during the evaluation period. The largest investment is a \$900 thousand affordable housing mortgage-backed security targeting the AA. Qualified investments also include a percentage of two investments with statewide impact. These statewide investments respond to the needs of the AA by providing venture capital for small businesses and affordable rental housing by means of low-income housing tax credits. The percentage allocated to the AA is based on the percentage of statewide AA deposits. The bank also had \$360 thousand in prior period investments and \$345 thousand in unfunded commitments.

SERVICE TEST

Retail Banking Services

Refer to Table 15 in the "Multi-state Metropolitan Area" 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 bank does not have any branches in moderate-income tracts. A majority of the moderate-income tracts are located in rural and more sparsely populated areas where the bank does not have a presence. A significant number of these tracts are located in the state of Kentucky, which is heavily banked. Remaining moderate-income tracts are located near the central business district and are readily accessible to banking locations. There were two branch closings during the evaluation period. The branches that were closed were located in low-income tracts near existing branches. These branch closings did not

aversely affect accessibility to banking services for low- and moderate-income individuals.

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 poor level of community development services. Identified community development services were limited to two instances of lending financial expertise by providing financial literacy education at public schools that draw their students primarily from low- and moderate-income areas.

State Rating

CRA Rating for the State of West Virginia²: Satisfactory

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 adequate 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 banking needs.

Description of Institution's Operations in West Virginia

A substantial majority of the bank's operations are within West Virginia. Eighty-six percent of the AA deposits and 88% of the AA number of reported loans are from West Virginia. Excluding the Huntington-Ashland-Ironton (WV-KY-OH) multi-state MSA, 87% of the total number of branches is 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. The Beckley area non-MSA counties account 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 (BB&T), United Bank, Wesbanco, Bank One, and Huntington National Bank. Competition from non-financial institution mortgage and small business lenders is strong.

The only meaningful economic growth in West Virginia over the last decade has been in the Blue Ridge area (Washington multi-state MSA) and the Charleston MSA. Many companies have left the state in search of a more business-friendly environment. Coal

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

mining and manufacturing jobs have disappeared, leaving a weakened economy in their wake. Once high paying mining and factory jobs have been replaced with lower paying service and retail jobs.

Refer to the market profiles for West Virginia in Appendix C for detailed demographics and other performance context information for AAs 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. Performance in the Beckley area non-MSA counties received slightly higher consideration than performance in the Charleston MSA due to higher percentages of AA deposits and loans. Refer to Table 1 Lending Volume in the West Virginia section of Appendix D for more information. The following areas received limited-scope reviews:

- Jackson and Mason Counties (contiguous)
- Washington multi-state MSA – Berkeley and Jefferson Counties (contiguous)
- Morgan County
- Harrison County
- Lincoln County

We conducted two community contacts in each area that received a full-scope review. Contacts in the Beckley area non-MSA counties included a community service non-profit organization and a small business development corporation. Contacts in the Charleston MSA included affordable housing non-profit organizations.

LENDING TEST

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 Beckley area non-MSA counties and the Charleston MSA is good.

Lending Activity

Refer to Table 1 Lending Volume in the 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 an adequate responsiveness to meeting AA credit needs. CNB ranked number 1 in deposits with a 24.92% market share as of June 30, 2002. There are 20 financial institutions with banking offices throughout the AA. CNB ranked number 7 for home purchase loans, number 3 for home improvement loans, and number 5 for home mortgage refinance loans with respective market shares of 5.23%, 11.81%, and 6.80%. Residential lending market shares reflect strong competition with 134 residential lenders in the AA, most of which are not financial institutions. CNB ranked number 5 in making small loans to

businesses with an 8.81% market share. There are 46 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 4 in deposits with a 10.54% market share as of June 30, 2002. There are 14 financial institutions with banking offices throughout the AA. CNB ranked number 6 for home purchase loans, number 5 for home improvement loans, and number 7 for home mortgage refinance loans with respective market shares of 4.76%, 9.32%, and 4.21%. Residential lending market shares reflect strong competition with 155 residential lenders in the assessment area, most of which are not financial institutions. CNB ranked number 11 in making small loans to businesses with a 4.19% market share. There are 52 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 only.

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 is only one low-income tract in this AA. Eighty percent of the less than 1,100 residential housing units are renter-occupied. Furthermore, 74% of the units are multifamily housing. These factors adversely impact 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 and the location of the bank's branches.

Home Mortgage Loans

Refer to Tables 2, 3, and 4 in the 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. CNB originated a minimal number of multifamily loans. Therefore, a geographic analysis of multifamily loans is not meaningful.

Beckley area non-MSA counties

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

The geographic distribution of home purchase loans is good. 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.

The geographic distribution of home improvement loans is good. The percentage of loans to borrowers living in moderate-income tracts is near to 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 mortgage refinance loans is adequate. 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 substantially meets overall market share.

Charleston MSA

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

The geographic distribution of home purchase loans is good. The percentage of loans to borrowers living in low-income tracts exceeds the percentage of owner-occupied units within these tracts. The bank did not make any loans in low-income tracts in 2002. Therefore, market share is not applicable. The percentage of loans to borrowers living in moderate-income tracts is near to the percentage of owner-occupied units within these tracts. Market share for borrowers in moderate-income tracts exceeds overall market share.

The geographic distribution of home improvement loans is excellent. The percentage of loans to borrowers living in low-income tracts is significantly below the percentage of owner-occupied units within these tracts. The bank did not originate or purchase any home improvement loans in low-income tracts in 2002. Consequently, market share is not applicable. 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 mortgage refinance loans is excellent. 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 2002. Consequently, market share is not applicable. The percentage of loans to borrowers living in moderate-income tracts exceeds the percentage of owner-occupied units within these tracts. Market share for borrowers in moderate-income tracts exceeds overall market share.

Small Loans to Businesses

Refer to Table 5 in the 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 good. The percentage of loans to borrowers in moderate-income tracts is near to the percentage of businesses in these tracts. Market share for borrowers in moderate-income tracts exceeds overall market share.

Charleston MSA

The geographic distribution of small loans to businesses is good. The percentage of loans to borrowers in low-income tracts is significantly below the percentage of businesses in these tracts. Market share for borrowers in low-income tracts is below overall market share for small loans to businesses. The percentage of loans to borrowers in moderate-income tracts is near to the percentage of businesses in these tracts. Market share for borrowers in moderate-income tracts exceeds 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 91% of its home purchase loans, 94% of its home improvement loans, and 92% of its home mortgage refinance loans within the AA. Lending within the AA 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

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 18% and 12% of the families in the Beckley area non-MSA counties and the Charleston MSA, respectively, live below the poverty level. According to 1990 Census data, 83% of the low-income families in the Beckley area non-MSA counties, and 56% of the low-income families in the Charleston MSA live below the poverty level. High poverty rates make it difficult for these families to purchase and maintain a home.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the 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 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. The percentage of loans to moderate-income borrowers is near to the percentage of moderate-income families in the AA. 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. The percentage of loans to moderate-income borrowers is near to the percentage of moderate-income families in the AA. Market share for moderate-income borrowers substantially meets overall market share.

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

Small Loans to Businesses

Refer to Table 11 in the 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 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.

Community development lending did not affect the lending test rating. CNB originated three community development loans totaling \$364 thousand during the evaluation period in the Beckley area non-MSA counties. The bank originated two community development loans totaling \$81 thousand during the evaluation period in the Charleston MSA.

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 (85% first mortgage and 15% equity loan) and a closing cost guarantee not to exceed \$995 on home purchase adjustable rate mortgage loans.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, performance under the lending test in Lincoln, Morgan, Jackson, and Mason Counties is not inconsistent with overall performance under the lending test in West Virginia. Performance in Berkeley and Jefferson Counties in the Washington multi-state MSA is stronger than overall performance in the state due to an excellent distribution of home mortgage loans by income level of the borrower and an excellent level of community development loans. Performance in Harrison County is weaker than overall performance in the state due to a poor distribution of home mortgage loans by income level of the borrower. Refer to the Tables 1 through 13 in the 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 Beckley area non-MSA counties and the Charleston MSA is good.

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

Beckley area non-MSA counties

Community development investment activity represents good responsiveness to AA needs. CNB made qualified investments totaling \$3.1 million during the evaluation period. The largest investment is a \$1.5 million security backed by an FHA-insured permanent loan for the refinancing of a 160-unit affordable housing apartment complex in the AA. Qualified investments also include a percentage of two investments with statewide impact. These statewide investments respond to the needs of the AA by providing venture capital for small businesses and affordable rental housing by means of low-income housing tax credits. The percentage allocated to the AA is based on the percentage of statewide AA deposits. The bank also had \$1 million in prior period investments and \$988 thousand in unfunded commitments.

Charleston MSA

Community development investment activity represents good responsiveness to AA needs. CNB made qualified investments totaling \$2.6 million during the evaluation period. The largest investment is a \$1.5 million investment in a mutual fund allocated to a 136-unit affordable housing apartment complex in the AA. Qualified investments also include a percentage of two investments with statewide impact. These statewide investments respond to the needs of the AA by providing venture capital for small businesses and affordable rental housing by means of low-income housing tax credits. The percentage allocated to the AA is based on the percentage of statewide AA deposits. The bank also had \$684 thousand in prior period investments and \$655 thousand in unfunded commitments.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank’s performance under the investment test in Harrison, Jackson, Mason, Lincoln, and Morgan Counties is not inconsistent with the bank’s overall High Satisfactory performance under the investment test in West Virginia. Likewise, the bank’s performance under the investment test in Berkeley and Jefferson Counties in the Washington multi-state 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 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 Beckley area non-MSA counties and the Charleston MSA is excellent.

Retail Banking Services

Refer to Table 15 in the 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 and Charleston MSA AAs are readily accessible to geographies and individuals of different income levels. In the Beckley area non-MSA counties, 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. There was one branch opening and two closings during the evaluation period. The branches that were closed were located in middle-income tracts. These branch closings did not adversely affect accessibility to banking services for low- and moderate-income individuals.

In the Charleston MSA, the percentage of branches in low-income tracts exceeds percentage of the population living in these tracts. Also, the percentage of branches in moderate-income tracts exceeds the percentage of the population living in these tracts. There was one branch closing during the evaluation period. That branch was located in an upper-income tract. The closing of this branch did not adversely affect accessibility to banking services for low- and moderate-income individuals.

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 an adequate level of community development services in the Beckley area non-MSA counties and the Charleston MSA AAs. The bank served four organizations in the Beckley area non-MSA counties AA and twelve organizations in the Charleston MSA. These organizations pursue a variety of initiatives targeted at low- and moderate-income areas and individuals including economic development, affordable housing, and financial literacy.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in Harrison, Jackson, Mason, Lincoln, and Morgan Counties is not inconsistent with the bank's overall Outstanding performance under the service test in West Virginia. Likewise, the bank's performance under the service test in Berkeley and Jefferson Counties in the Washington multi-state MSA is not inconsistent with the bank's overall Outstanding performance under the service test in West Virginia.

Refer to Table 15 in the West Virginia section of Appendix D for the facts and data that support these conclusions.

State Rating

CRA Rating for the State of Ohio³: Satisfactory

The lending test is rated: Outstanding

The investment test is rated: Low Satisfactory

The service test is rated: Low Satisfactory

The major factors that support this rating include:

- Lending activity that reflects excellent responsiveness to AA credit needs;
- Excellent 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 adequate responsiveness to AA banking needs.

Description of Institution's Operations in Ohio

Operations in Ohio are limited. Aside from operations in the Huntington-Ashland-Ironton (WV-KY-OH) multi-state MSA, CNB's only presence in Ohio is one branch in Meigs County. Less than one percent of bank-wide AA deposits come from this AA. The bank is ranked last in deposits.

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

Scope of Evaluation in Ohio

The Meigs County AA received a full-scope review primarily to enable the assignment of a state rating.

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

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in Ohio is rated Outstanding. Based on a full-scope review, the bank's performance in Meigs County is excellent.

Lending Activity

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

Overall lending levels reflect excellent responsiveness to meeting the credit needs of Meigs County. CNB ranked number 5 in deposits with a 0.91% market share as of June 30, 2002. There are five financial institutions with banking offices throughout the AA. CNB ranked number 24, along with 15 other lenders, for home purchase loans. All fifteen lenders had a 0.68% market share. CNB ranked number 5 for both home improvement loans and home mortgage refinance loans with respective market shares of 9.09% and 3.90%. Residential lending market shares reflect strong competition with 57 residential lenders in the assessment area, most of which are not financial institutions. CNB ranked number 9 in making small loans to businesses with a 4.58% market share. There are 22 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 this AA. Therefore, the evaluation of geographic loan distribution reflects performance in moderate-income tracts only.

Home Mortgage Loans

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

The overall geographic distribution of home mortgage loans 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. Market share for borrowers in moderate-income tracts exceeds overall market share.

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

Small Loans to Businesses

Refer to Table 5 in the Ohio 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 moderate-income tracts is near to the percentage of businesses in these tracts. Market share for borrowers in moderate-income tracts is 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 91% of its home purchase loans, 94% of its home improvement loans, and 92% of its home mortgage refinance loans within the AA. Lending within the AA 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

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 22% of the families in the AA live below the poverty level. According to 1990 Census data, 62% of the low-income families live below the poverty level, which makes it difficult for them to afford and maintain a home.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the Ohio 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.

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. The bank did not originate or purchase any home improvement loans to low-income borrowers in 2002. Consequently, market share is not applicable. 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. The percentage of loans to moderate-income borrowers is near to the percentage of moderate-income families in the AA. The bank did not originate or purchase any home improvement loans to low-or moderate-income borrowers in 2002. Consequently, market share is not applicable.

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

Small Loans to Businesses

Refer to Table 11 in the Ohio 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. Market share of small loans to small businesses exceeds overall market share. A substantial majority of CNB's loans to small businesses are for amounts of \$100 thousand or less.

Community Development Lending

Refer to Table 1 Lending Volume in the Ohio 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.

Community development lending did not affect the lending test rating. CNB did not originate any community development loans 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 (85% first mortgage and 15% equity loan) and a closing cost guarantee not exceed \$995 on home purchase adjustable rate mortgage loans.

Conclusions for Areas Receiving Limited-Scope Reviews

There are no limited-scope AAs for Ohio.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

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

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

Qualified contributions totaling \$1 thousand reflect limited investment opportunities and the bank's limited presence in the AA. Contributions benefited local organizations pursuing community service objectives targeted at low- and moderate-income individuals.

Conclusions for Area Receiving Limited-Scope Reviews

There are no limited-scope AAs for the State of Ohio.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

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

Retail Banking Services

Refer to Table 15 in the state of Ohio 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 accessible to geographies and individuals of different income levels. CNB's only branch is located in a middle-income geography. There have been no branch openings or closings during the evaluation period.

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 the AA. Branch hours and services are tailored to meet AA banking needs.

Community Development Services

CNB provided a poor level of community development services to the AA. Services included lending financial expertise to an affordable housing organization that provides financial service information to low- and moderate-income individuals.

Conclusions for Areas Receiving Limited-Scope Reviews

There are no limited-scope AAs for Ohio.

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, 1999 to December 31, 2002	
	Investment and Service Tests and CD Loans: July 12, 1999 to September 8, 2003	
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) multi-state MSA	full-scope	Counties within the aggregated AA: Braxton, Fayette, Greenbrier, Nicholas, Pocahontas, Raleigh, Summers
State of West Virginia Charleston MSA	full-scope	
Beckley area non-MSA counties	full-scope	
Lincoln County	limited-scope	
Harrison County	limited-scope	
Jackson and Mason Counties	limited-scope	
Morgan County	limited-scope	
Washington multi-state MSA	limited-scope	Berkeley and Jefferson Counties, WV
State of Ohio Meigs County	full-scope	

Appendix B: Summary of Multi-state Metropolitan Area and State Ratings

City National Bank of West Virginia				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/ Multi-state Rating
City National Bank of West Virginia	High Satisfactory	High Satisfactory	Outstanding	Satisfactory
Multi-state Metropolitan Area or State:				
Huntington-Ashland-Ironton (WV-KY-OH) multi-state MSA	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
State of West Virginia	High Satisfactory	High Satisfactory	Outstanding	Satisfactory
State of Ohio	Outstanding	Low 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

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Huntington-Ashland-Ironton (WV-KY-OH) Multi-state Metropolitan Area

Demographic Information for Full-Scope Area: Huntington-Ashland-Ironton (WV-KY-OH) MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	84	3.57	27.38	47.62	19.05	2.38
Population by Geography	312,529	1.78	20.97	55.62	21.63	0.00
Owner-Occupied Housing by Geography	86,159	0.21	19.42	56.79	23.59	0.00
Businesses by Geography	15,705	8.55	22.78	48.01	20.66	0.01
Farms by Geography	517	0.39	19.15	67.12	13.35	0.00
Family Distribution by Income Level	88,842	24.03	16.33	18.55	41.09	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	35,859	0.84	29.14	56.13	13.89	0.00
Median Family Income	26,374	Median Housing Value		46,280		
HUD Adjusted Median Family Income for 2002	37,600	Unemployment Rate		3.93%		
Households Below Poverty Level	20.77%					

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 1990 U.S. Census, and 2002 HUD updated MFI.

This AA consists of Cabell and Wayne Counties in West Virginia; Boyd, Carter 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 increased slightly from 312,529 as of the 1990 U.S. Census to 315,538 as of the 2000 U.S. Census results.

CNB provides a full range of loan and deposit products to the AA throughout its six full-service branches. Five of the bank's six branches are located in the West Virginia counties and one branch is located in the Ohio county. There are no branches in the Kentucky counties. Competition is particularly strong with 33 financial institutions operating 123 branches in the AA. In terms of deposits, CNB has a number three market rank and a 6.1% market share as of June 30, 2002. Primary competitors include Bank One, West Virginia, N.A. with an 8.4% market share, and Huntington National Bank with an 8.1% 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 employer in the AA is Marshall University. The unemployment rate for this AA has generally been slightly higher than the state and national unemployment rates throughout the evaluation period.

Community development needs and opportunities for participation and leadership by financial institutions were identified from community contacts performed by bank regulatory agencies. Input from community development and economic development

organizations revealed the following needs and opportunities, which are generally consistent throughout the bank's AAs.

- Pooling of funds for individual economic development projects;
- Working capital and organizational expertise for community development organizations;
- Loans and incentives for new businesses or expansion of existing businesses;
- Building revitalization in some communities that would help bring in matching funds;
- Affordable housing due to an increase in lower paying jobs;
- Financial literacy training; and
- Affordable day care for minimum wage earners.

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)	52	0.00	17.31	69.23	9.62	3.85
Population by Geography	222,449	0.00	11.05	79.34	9.61	0.00
Owner-Occupied Housing by Geography	65,507	0.00	11.05	79.45	9.50	0.00
Businesses by Geography	11,335	0.00	11.96	70.18	17.86	0.00
Farms by Geography	372	0.00	9.95	76.61	13.44	0.00
Family Distribution by Income Level	63,077	21.74	18.08	19.91	40.26	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	25,119	0.00	14.07	79.04	6.89	0.00
Median Family Income	22,654	Median Housing Value		41,127		
HUD Adjusted Median Family Income for 2002	32,400	Unemployment Rate		4.47%		
Households Below the Poverty Level	21.25%					

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 1990 U.S. Census, and 2002 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 for this seven county area increased slightly from 222,449 as of the 1990 U.S. Census to 224,646 as of the 2000 U.S. Census results.

CNB provides a full range of loan and deposit products to the AA throughout its twenty full-service branches. Competition is strong with 20 financial institutions operating 80 branches in the AA. In terms of deposits, CNB has a number one market rank and a 24.9% market share as of June 30, 2002. Primary competitors include BB&T with a 14.9% market share, Bank One, West Virginia, N.A. with a 14.7% market share, and United Bank with a 12.8% 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.

Community development needs and opportunities for participation and leadership by financial institutions were identified from community contacts performed by bank regulatory agencies. Input from community development and economic development organizations revealed the following needs and opportunities, which are generally consistent throughout the bank's AAs.

- Pooling of funds for individual economic development projects;
- Working capital and organizational expertise for community development organizations;
- Loans and incentives for new businesses or expansion of existing businesses;
- Building revitalization in some communities that would help bring in matching funds;
- Affordable housing due to an increase in lower paying jobs;
- Financial literacy training; and
- Affordable day care for minimum wage earners.

Charleston MSA

Demographic Information for Full-Scope Area: Charleston MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	61	1.64	21.31	55.74	21.31	0.00
Population by Geography	250,454	0.82	19.09	57.57	22.51	0.00
Owner-Occupied Housing by Geography	71,089	0.14	17.47	57.99	24.40	0.00
Businesses by Geography	15,649	13.68	17.18	46.16	22.98	0.00
Farms by Geography	239	0.84	17.15	61.09	20.92	0.00
Family Distribution by Income Level	71,638	21.16	18.37	21.00	39.47	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	28,321	0.71	26.12	59.53	13.64	0.00
Median Family Income	30,296	Median Housing Value		58,052		
HUD Adjusted Median Family Income for 2002	45,900	Unemployment Rate		3.2%		
Households Below the Poverty Level	14.57%					

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 1990 U.S. Census, and 2002 HUD updated MFI.

This AA is comprised of Kanawha and Putnam 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 increased slightly from 251,662 as of the 1990 U.S. Census to 250,454 as of the 2000 U.S. Census results.

CNB provides a full range of loan and deposit products to the AA throughout its thirteen full-service branches. Competition is strong with 14 financial institutions operating 83 branches in the AA. In terms of deposits, CNB has a number four market rank and a 10.5% market share as of June 30, 2002. Primary competitors include BB&T, with a number one market rank and 34.9% market share. Other significant competitors include Bank One, West Virginia, N.A. with a 12.2% market share and Putnam County Bank with an 11.1% market share.

Economic growth the Charleston MSA 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 MSA 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.

Community development needs and opportunities for participation and leadership by financial institutions were identified from community contacts performed by bank regulatory agencies. Input from community development and economic development organizations revealed the following needs and opportunities, which are generally consistent throughout the bank's AAs.

- Pooling of funds for individual economic development projects;
- Working capital and organizational expertise for community development organizations;
- Loans and incentives for new businesses or expansion of existing businesses;
- Building revitalization in some communities that would help bring in matching funds;
- Affordable housing due to an increase in lower paying jobs;
- Financial literacy training; and
- Affordable day care for minimum wage earners.

State of Ohio

Meigs County

Demographic Information for Full-Scope Area: Meigs County						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	6	0.00	83.33	16.67	0.00	0.00
Population by Geography	22,987	0.00	85.50	14.50	0.00	0.00
Owner-Occupied Housing by Geography	6,814	0.00	85.69	14.31	0.00	0.00
Businesses by Geography	1,061	0.00	76.34	23.66	0.00	0.00
Farms by Geography	132	0.00	93.18	6.82	0.00	0.00
Family Distribution by Income Level	6,580	33.98	21.76	19.19	25.06	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	3,668	0.00	88.11	11.89	0.00	0.00
Median Family Income	30,562	Median Housing Value		35,706		
HUD Adjusted Median Family Income for 2002	48,700	Unemployment Rate		5.22%		
Households Below the Poverty Level	25.93%					

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 1990 U.S. Census, and 2002 HUD updated MFI.

Meigs County is located in southeastern Ohio and borders the West Virginia state line. Total population increased nominally from 22,987 as of the 1990 U.S. Census to 23,072 as of the 2000 U.S. Census results.

CNB provides a full range of loan and deposit products to the AA through its one full-service branch. There are five financial institutions operating 10 branches in the AA. In terms of deposits, CNB has a number five market rank and a less than 1% market share as of June 30, 2002. Primary competitors include Farmers Bank and Savings Company of Pomeroy with a 40% market share and Peoples Bank, NA with a 30% market share.

This is a largely rural county. The number of higher paying mining jobs has declined over the years. In fact, the last operating coal mine in the AA closed during the evaluation period. Primary employment opportunities are now in retail, service, and agriculture. Meigs County has one of the highest unemployment rates in Ohio. The Meigs County unemployment rate is considerably higher than the West Virginia state average.

Community development needs in this AA are similar to the bank's other AAs and include affordable housing, financial literacy education, and small business development. Opportunities for participation and leadership by financial institutions in this sparsely populated and rural area are somewhat limited.

Appendix D: Tables of Performance Data

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Content of Standardized Tables

A separate set of tables is provided for each state. All multi-state metropolitan areas are presented in one set of tables. For purposes of reviewing the lending test tables, the following are applicable: 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. 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 with the appropriate caption, such as "Statewide/Regional" or "Out of Assessment Area," in the MA/Assessment Area column and record the corresponding numbers and amounts in the "Community Development Loans" column.
- 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 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 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 6.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 6.
- 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 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 with the appropriate caption, such as "Statewide/Regional" or "Out of Assessment Area," in the MA/Assessment Area column and record the corresponding numbers and amounts in the "Qualified Investments" column.

- 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.

Huntington-Ashland-Ironton (WV-KY-OH) Multi-state MSA

Table 1. Lending Volume

LENDING VOLUME Geography: MULTI-STATE MSA Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2002										
MA/Assessment Area (2002):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:										
Huntington-Ashland-Ironton MSA	100.00	1,209	69,129	312	32,736	2	494	1,523	102,359	100.00

* Loan Data as of December 31, 2002. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Community Development Loans is From July 12, 1999 to September 8, 2003.

*** Deposit Data as of June 30, 2002. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE Geography: MULTI-STATE MSA Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2002															
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 MSA	396	100.00	0.21	0.76	19.42	14.90	56.79	57.83	23.59	26.52	2.14	7.14	3.46	2.21	1.37

* Based on 2001 Peer Mortgage Data: US&PR.

** 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 housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT Geography: MULTI-STATE MSA Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2002															
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 MSA	296	100.00	0.21	0.68	19.42	20.95	56.79	59.12	23.59	19.26	4.27	0.00	6.97	3.09	5.51

* Based on 2001 Peer Mortgage Data: US&PR.

** 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 housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE Geography: MULTI-STATE MSA Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2002															
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 MSA	511	100.00	0.21	0.59	19.42	16.83	56.79	65.75	23.59	16.83	1.62	0.00	2.38	1.84	0.86

* Based on 2001 Peer Mortgage Data: US&PR.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 5. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES Geography: MULTI-STATE MSA Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2002															
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:															
Huntington-Ashland-Ironton MSA	312	100.00	8.55	15.06	22.78	12.82	48.01	49.04	20.66	23.08	2.01	4.66	0.94	2.56	1.73

* Based on 2001 Peer Small Business Data: US&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 (2002).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE Geography: MULTI-STATE MSA Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2002															
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Huntington-Ashland-Ironton MSA	396	100.00	24.03	7.44	16.33	20.00	18.55	29.23	41.09	43.33	2.31	1.43	3.89	2.55	1.77

* Based on 2001 Peer Mortgage Data: US&PR.

** As a percentage of loans with borrower income information available. No information was available for 1.52% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 1990 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.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT Geography: MULTI-STATE MSA Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2002															
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Huntington-Ashland-Ironton MSA	296	100.00	24.03	17.12	16.33	23.29	18.55	24.32	41.09	35.27	4.33	5.97	6.70	3.95	3.05

* Based on 2001 Peer Mortgage Data: US&PR.

** As a percentage of loans with borrower income information available. No information was available for 1.35% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 1990 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.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE Geography: MULTI-STATE MSA Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2002															
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Huntington-Ashland-Ironton MSA	511	100.00	24.03	8.15	16.33	15.31	18.55	24.85	41.09	51.69	1.78	2.23	2.02	2.47	1.43

* Based on 2001 Peer Mortgage Data: US&PR.

** As a percentage of loans with borrower income information available. No information was available for 1.57% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 1990 Census information.

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES Geography: MULTI-STATE MSA Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2002									
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 MSA	312	100.00	73.25	66.99	74.04	15.06	10.90	2.01	2.20

* Based on 2001 Peer Small Business Data: US&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 – 2002).

**** 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 10.26% of small loans to businesses originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS Geography: MULTI-STATE MSA Evaluation Period: JULY 12, 1999 TO SEPTEMBER 8, 2003									
	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 MSA	1	360	8	1,505	9	1,865	100.00	1	345

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS Geography: MULTI-STATE MSA Evaluation Period: JULY 12, 1999 TO SEPTEMBER 8, 2003																	
	Deposits	Branches						Branch Openings/Closings						Population			
MA/Assessment Area:	% 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 MSA	100.00	6	0	33.33	0.00	50.00	16.67	0	2	-2	0	0	0	1.78	20.97	55.62	21.63

State of West Virginia

Table 1. Lending Volume

LENDING VOLUME Geography: WEST VIRGINIA Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2002										
MA/Assessment Area (2002):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:										
Beckley area non-MSA counties	38.62	3,398	157,697	1,181	102,977	3	364	4,664	265,208	47.41
Charleston MSA	32.46	2,765	201,745	1,136	104,769	2	81	3,920	308,402	29.54
Limited Review:										
Harrison County	3.41	231	14,787	179	21,574	0	0	412	36,761	1.87
Jackson and Mason Counties	11.36	1,047	47,397	293	26,433	0	0	1,372	75,635	10.58
Lincoln County	1.81	201	7,249	16	493	0	0	219	7,756	2.61
Morgan County	0.70	77	3,756	8	432	0	0	85	4,188	0.89
Washington multi-state MSA	11.64	1,040	76,398	172	11,953	193	14,753	1,405	103,476	7.11

* Loan Data as of December 31, 2002. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Community Development Loans is From July 12, 1999 to September 8, 2003.

*** Deposit Data as of June 30, 2002. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE Geography: WEST VIRGINIA Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2002															
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	794	29.82	0.00	0.00	11.05	8.31	79.45	78.46	9.50	13.22	5.23	0.00	6.67	5.35	3.92
Charleston MSA	988	37.10	0.14	0.20	17.47	15.59	57.99	54.76	24.40	29.45	4.76	0.00	9.07	5.25	3.00
Limited Review:															
Harrison County	46	1.73	0.00	0.00	0.00	0.00	77.94	60.87	22.06	39.13	0.45	0.00	0.00	0.77	0.00
Jackson and Mason Counties	294	11.04	0.00	0.00	0.00	0.00	92.90	96.26	7.10	3.74	6.28	0.00	0.00	6.68	0.00
Lincoln County	49	1.84	0.00	0.00	70.01	81.63	29.99	18.37	0.00	0.00	6.08	0.00	5.66	7.14	0.00
Morgan County	24	0.90	0.00	0.00	0.00	0.00	40.85	66.67	59.15	33.33	0.83	0.00	0.00	0.80	0.87
Washington multi-state MSA	468	17.57	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	1.88	0.00	1.88	0.00	0.00

* Based on 2001 Peer Mortgage Data: US&PR.

** 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 housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT Geography: WEST VIRGINIA Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2002															
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	808	40.30	0.00	0.00	11.05	9.03	79.45	81.31	9.50	9.65	11.81	0.00	9.52	12.56	7.46
Charleston MSA	571	28.48	0.14	0.00	17.47	18.39	57.99	55.34	24.40	26.27	9.32	0.00	17.59	7.38	8.95
Limited Review:															
Harrison County	63	3.14	0.00	0.00	0.00	0.00	77.94	58.73	22.06	41.27	0.81	0.00	0.00	1.03	0.00
Jackson and Mason Counties	240	11.97	0.00	0.00	0.00	0.00	92.90	95.00	7.10	5.00	19.91	0.00	0.00	19.63	28.57
Lincoln County	73	3.64	0.00	0.00	70.01	87.67	29.99	12.33	0.00	0.00	20.45	0.00	26.67	7.14	0.00
Morgan County	24	1.20	0.00	0.00	0.00	0.00	40.85	70.83	59.15	29.17	1.69	0.00	0.00	0.00	5.88
Washington multi-state MSA	226	11.27	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	4.86	0.00	4.86	0.00	0.00

* Based on 2001 Peer Mortgage Data: US&PR.

** 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 housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE Geography: WEST VIRGINIA Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2002															
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	1,790	44.02	0.00	0.00	11.05	7.43	79.45	82.96	9.50	9.61	6.80	0.00	6.57	7.24	4.40
Charleston MSA	1,191	29.29	0.14	0.17	17.47	18.47	57.99	53.40	24.40	27.96	4.21	0.00	7.30	4.16	3.30
Limited Review:															
Harrison County	122	3.00	0.00	0.00	0.00	0.00	77.94	65.57	22.06	34.43	0.83	0.00	0.00	0.78	0.91
Jackson and Mason Counties	513	12.62	0.00	0.00	0.00	0.00	92.90	96.49	7.10	3.51	9.51	0.00	0.00	9.99	4.11
Lincoln County	78	1.92	0.00	0.00	70.01	82.05	29.99	17.95	0.00	0.00	5.39	0.00	7.34	1.72	0.00
Morgan County	29	0.71	0.00	0.00	0.00	0.00	40.85	31.03	59.15	68.97	0.83	0.00	0.00	0.00	1.63
Washington multi-state MSA	343	8.44	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	1.30	0.00	1.30	0.00	0.00

* Based on 2001 Peer Mortgage Data: US&PR.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 5. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES Geography: WEST VIRGINIA Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2002															
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	1,181	39.56	0.00	0.00	11.96	10.33	70.18	64.35	17.86	25.32	8.81	0.00	10.83	8.51	13.64
Charleston MSA	1,136	38.06	13.68	6.43	17.18	15.49	46.16	48.24	22.98	29.84	4.19	3.49	4.68	4.39	4.84
Limited Review:															
Harrison County	179	6.00	0.00	0.00	0.00	0.00	71.92	53.63	28.08	46.37	2.73	0.00	0.00	3.38	2.52
Jackson and Mason Counties	293	9.82	0.00	0.00	0.00	0.00	95.92	98.98	4.08	1.02	7.87	0.00	0.00	8.84	0.00
Lincoln County	16	0.54	0.00	0.00	81.94	93.75	18.06	6.25	0.00	0.00	2.08	0.00	3.33	0.00	0.00
Morgan County	8	0.27	0.00	0.00	0.00	0.00	53.80	75.00	46.20	25.00	1.45	0.00	0.00	2.61	0.00
Washington multi-state MSA	172	5.76	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	2.31	0.00	2.60	0.00	0.00

* Based on 2001 Peer Small Business Data: US&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 (2002).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE Geography: WEST VIRGINIA Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2002															
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans**	Overall	Low	Mod	Mid	Upp
Full Review:															
Beckley area non-MSA counties	794	29.82	21.74	4.76	18.08	15.30	19.91	22.62	40.26	57.33	5.62	6.17	5.98	6.28	5.21
Charleston MSA	988	37.10	21.16	9.42	18.37	27.20	21.00	25.82	39.47	37.57	5.12	10.07	10.41	5.44	1.92
Limited Review:															
Harrison County	46	1.73	18.29	0.00	15.79	4.55	20.42	6.82	45.51	88.64	0.52	0.00	1.59	0.71	0.28
Jackson and Mason Counties	294	11.04	20.78	4.51	14.71	14.93	19.37	20.49	45.14	60.07	6.38	0.00	8.70	2.24	8.25
Lincoln County	49	1.84	33.72	2.04	19.16	18.37	14.99	36.73	32.12	42.86	6.38	0.00	8.82	4.65	6.56
Morgan County	24	0.90	10.99	0.00	15.82	12.50	20.15	20.83	53.04	66.67	0.94	0.00	0.00	2.63	0.68
Washington multi-state MSA	468	17.57	36.85	39.96	31.63	35.10	19.74	15.67	11.77	9.27	2.24	3.62	2.62	0.90	0.30

* Based on 2001 Peer Mortgage Data: US&PR.

** As a percentage of loans with borrower income information available. No information was available for 3.08% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 1990 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.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT Geography: WEST VIRGINIA Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2002															
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families** *	% BANK Loans*** *	% Families** *	% BANK Loans*** *	% Families** *	% BANK Loans*** *	% Families** *	% BANK Loans*** *	Overall	Low	Mod	Mid	Upp
Full Review:															
Beckley area non-MSA counties	808	40.30	21.74	9.39	18.08	15.61	19.91	20.43	40.26	54.57	11.91	16.13	10.76	13.33	10.76
Charleston MSA	571	28.48	21.16	10.05	18.37	21.18	21.00	30.16	39.47	38.60	9.42	7.96	11.83	14.11	5.64
Limited Review:															
Harrison County	63	3.14	18.29	9.68	15.79	6.45	20.42	12.90	45.51	70.97	0.83	0.00	0.00	4.17	0.00
Jackson and Mason Counties	240	11.97	20.78	8.05	14.71	18.22	19.37	23.31	45.14	50.42	20.27	30.77	23.81	19.30	16.49
Lincoln County	73	3.64	33.72	14.29	19.16	10.00	14.99	17.14	32.12	58.57	20.45	0.00	14.29	16.67	27.27
Morgan County	24	1.20	10.99	4.35	15.82	21.74	20.15	30.43	53.04	43.48	1.72	0.00	0.00	0.00	3.13
Washington multi-state MSA	226	11.27	36.85	40.63	31.63	33.04	19.74	19.64	11.77	6.70	5.59	6.33	7.02	5.36	0.00

* Based on 2001 Peer Mortgage Data: US&PR.

** As a percentage of loans with borrower income information available. No information was available for 2.24% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 1990 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.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE Geography: WEST VIRGINIA Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2002															
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families* **	% BANK Loans*** *	% Families* **	% BANK Loans*** *	% Families* **	% BANK Loans*** *	% Families* **	% BANK Loans*** *	Overall	Low	Mod	Mid	Upp
Full Review:															
Beckley area non-MSA counties	1,790	44.02	21.74	5.10	18.08	13.61	19.91	20.53	40.26	60.75	7.78	11.95	11.01	7.20	7.04
Charleston MSA	1,191	29.29	21.16	5.80	18.37	15.82	21.00	24.60	39.47	53.78	4.74	3.70	5.87	5.21	4.31
Limited Review:															
Harrison County	122	3.00	18.29	0.90	15.79	9.01	20.42	9.91	45.51	80.18	0.95	0.00	0.73	0.00	1.31
Jackson and Mason Counties	513	12.62	20.78	3.40	14.71	11.80	19.37	19.80	45.14	65.00	10.46	25.00	12.82	10.73	9.48
Lincoln County	78	1.92	33.72	3.85	19.16	11.54	14.99	16.67	32.12	67.95	5.92	0.00	10.53	2.94	6.32
Morgan County	29	0.71	10.99	3.45	15.82	13.79	20.15	31.03	53.04	51.72	0.99	0.00	0.00	1.61	1.00
Washington multi-state MSA	343	8.44	36.85	37.94	31.63	32.35	19.74	20.59	11.77	9.12	1.79	2.85	1.50	1.08	1.67

* Based on 2001 Peer Mortgage Data: US&PR.

** As a percentage of loans with borrower income information available. No information was available for 2.63% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 1990 Census information.

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES Geography: WEST VIRGINIA Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2002									
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	1,181	39.56	73.94	76.55	79.85	11.69	8.47	8.81	11.64
Charleston MSA	1,136	38.06	71.51	87.76	76.76	15.67	7.57	4.19	6.55
Limited Review:									
Harrison County	179	6.00	71.97	86.03	66.48	21.23	12.29	2.73	3.15
Jackson and Mason Counties	293	9.82	74.42	83.96	79.52	11.26	9.22	7.87	11.31
Lincoln County	16	0.54	79.77	81.25	100.00	0.00	0.00	2.08	2.78
Morgan County	8	0.27	70.44	100.00	87.50	12.50	0.00	1.45	4.05
Washington multi-state MSA	172	5.76	76.67	87.21	81.98	12.21	5.81	2.31	3.95

* Based on 2001 Peer Small Business Data: US&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 - 2002).

**** 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 6.03% of small loans to businesses originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
		Geography: WEST VIRGINIA		Evaluation Period: JULY 12,1999 TO SEPTEMBER 8, 2003					
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	1	1,031	7	3,114	8	4,145	47.04	1	988
Charleston MSA	1	684	9	2,598	10	3,282	37.24	1	655
Limited Review									
Harrison County	1	44	3	69	4	113	1.28	1	43
Jackson and Mason Counties	1	245	3	377	4	622	7.06	1	235
Lincoln County	1	60	3	93	4	153	1.74	1	58
Morgan County	1	21	3	32	4	53	0.60	1	20
Washington multi-state MSA	1	164	6	280	7	444	5.04	1	158

* 'Prior Period Investments' means investments made in a previous evaluation 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: JULY 12, 1999 TO SEPTEMBER 8, 2003																	
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	47.41	20	41.67	0.00	15.00	65.00	20.00	1	2	0	0	-1	0	0.00	11.05	79.34	9.61
Charleston MSA	29.54	13	27.08	15.38	23.08	30.77	30.77	0	1	0	0	0	-1	0.82	19.09	57.57	22.51
Limited Review:																	
Harrison County	1.87	3	6.25	0.00	0.00	66.67	33.33	0	0	0	0	0	0	0.00	0.00	78.93	21.07
Jackson and Mason Counties	10.58	4	8.33	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	93.12	6.88
Lincoln County	2.61	2	4.17	0.00	100.00	0.00	0.00	0	0	0	0	0	0	0.00	72.40	27.60	0.00
Morgan County	0.89	1	2.08	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	42.65	57.35
Washington multi-state MSA	7.11	5	10.42	0.00	100.00	0.00	0.00	0	0	0	0	0	0	0.00	100.00	0.00	0.00

State of Ohio

Table 1. Lending Volume

LENDING VOLUME Geography: OHIO Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2002										
MA/Assessment Area (2002):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:										
Meigs Co	100.00	148	6,179	32	1,106	0	0	180	7,285	100.00

* Loan Data as of December 31, 2002. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Community Development Loans is From July 12, 1999 to September 8, 2003.

*** Deposit Data as of June 30, 2002. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE Geography: OHIO Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2002															
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:															
Meigs Co	42	100.00	0.00	0.00	85.69	95.24	14.31	4.76	0.00	0.00	0.68	0.00	0.81	0.00	0.00

* Based on 2001 Peer Mortgage Data: US&PR.

** 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 housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT Geography: OHIO Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2002															
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:															
Meigs Co	41	100.00	0.00	0.00	85.69	87.80	14.31	12.20	0.00	0.00	9.09	0.00	10.00	0.00	0.00

* Based on 2001 Peer Mortgage Data: US&PR.

** 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 housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE Geography: OHIO Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2002															
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:															
Meigs Co	65	100.00	0.00	0.00	85.69	83.08	14.31	16.92	0.00	0.00	3.90	0.00	3.80	4.44	0.00

* Based on 2001 Peer Mortgage Data: US&PR.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 5. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES Geography: OHIO Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2002															
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:															
Meigs Co	32	100.00	0.00	0.00	76.34	71.88	23.66	28.13	0.00	0.00	4.58	0.00	3.45	9.38	0.00

* Based on 2001 Peer Small Business Data: US&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 (2002).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE Geography: OHIO Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2002															
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families** *	% BANK Loans****	% Families** *	% BANK Loans****	% Families** *	% BANK Loans****	% Families** *	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Meigs Co	42	100.00	33.98	11.90	21.76	26.19	19.19	19.05	25.06	42.86	0.75	0.00	2.38	0.00	0.00

* Based on 2001 Peer Mortgage Data: US&PR.

** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 1990 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.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT Geography: OHIO Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2002															
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Meigs Co	41	100.00	33.98	22.50	21.76	20.00	19.19	40.00	25.06	17.50	9.09	0.00	0.00	16.67	16.67

* Based on 2001 Peer Mortgage Data: US&PR.

** As a percentage of loans with borrower income information available. No information was available for 2.44% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 1990 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.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE Geography: OHIO Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2002															
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Meigs Co	65	100.00	33.98	17.19	21.76	18.75	19.19	35.94	25.06	28.13	4.55	4.76	3.17	5.71	4.48

* Based on 2001 Peer Mortgage Data: US&PR.

** As a percentage of loans with borrower income information available. No information was available for 1.54% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 1990 Census information.

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES Geography: OHIO Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2002									
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:									
Meigs Co	32	100.00	79.74	90.63	93.75	3.13	3.13	4.58	8.33

* Based on 2001 Peer Small Business Data: US&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 - 2002).

**** 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 6.25% of small loans to businesses originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
		Geography: OHIO		Evaluation Period: JULY 12, 1999 TO SEPTEMBER 8, 2003					
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:									
Meigs County	0	0	2	1	2	1	100.00	0	0

* 'Prior Period Investments' means investments made in a previous evaluation 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: OHIO Evaluation Period: JULY 12, 1999 TO SEPTEMBER 8, 2003																	
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:																	
Meigs County	100.00	1	0	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	85.50	14.50	0.00