

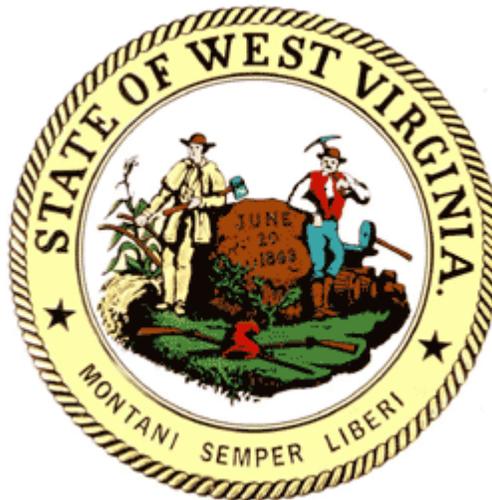
STATE OF WEST VIRGINIA

110th ANNUAL REPORT
OF FINANCIAL INSTITUTIONS

Pursuant to WV §31A-2-12

Under the Supervision of the
COMMISSIONER OF BANKING

Fiscal Year ending June 30, 2011



SARA M. CLINE
COMMISSIONER



WEST VIRGINIA DIVISION OF BANKING
ONE PLAYERS CLUB DRIVE
SUITE 300
CHARLESTON, WEST VIRGINIA 25311-1638
www.wvdob.org

(304) 558-2294
Fax: (304) 558-0442

Earl Ray Tomblin
Governor

Sara M. Cline
Commissioner

October 1, 2011

The Honorable Earl Ray Tomblin
Governor of West Virginia
State Capitol
1900 Kanawha Boulevard, East
Charleston, WV 25305

Governor Tomblin:

I am pleased to present the West Virginia Division of Banking's 110th Annual Report of Financial Institutions for the fiscal year ending June 30, 2011, in compliance with W.Va. Code §31A-2-12.

The Report presents statistical information on examination activities, actions taken by the Commissioner, the Board of Banking and Financial Institutions, and the Lending and Credit Rate Board, receipts and disbursements for fiscal year 2011, and resources and liabilities of the institutions under our supervision. The report also presents lists of state and national banks headquartered in West Virginia, bank holding companies operating in West Virginia, state credit unions headquartered in West Virginia, as well as licensed mortgage brokers, mortgage lenders, money transmitters, and regulated consumer lenders under our supervision.

The Division of Banking is committed to providing quality supervision and regulation to those institutions, persons, firms, corporations, and associations furnishing financial services, as authorized by statute, to the citizens of West Virginia.

West Virginia's state-chartered depository institutions remain healthy, with no failures occurring during the preceding year. As of June 30, 2011, the agency supervised 50 state-chartered banks ranging in size from \$30.7 million to \$5.4 billion, including four of the five largest banks headquartered in West Virginia. Combined, the assets of our 50 supervised banks totaled \$21.0 billion, which was relatively unchanged from the \$20.7 billion reported as of June 30, 2010.

Respectfully,

A handwritten signature in blue ink that reads "Sara M. Cline".

Sara M. Cline
Commissioner

TABLE OF CONTENTS

Cover Page	
Letter to the Governor	
Division History	1
Division Activities	2
Fiscal Year Receipts and Disbursements	3
West Virginia Division of Banking Employees	4
West Virginia Board of Banking & Financial Institutions Members	5
West Virginia Lending & Credit Rate Board Members	6-7
West Virginia Floating Usury Ceiling Rates	8
 <i>DEPOSITORY INSTITUTIONS:</i>	
State Chartered Banks Headquartered in West Virginia	9-11
National Chartered Banks Headquartered in West Virginia	12
Bank Applications Received and/or acted upon	13
State and National Bank Mergers	14
Super Parity Activity	15
Trust Departments	16
Report of Condition and Income for State and National Banks in WV	17
Bank Holding Companies Operating in West Virginia	18-21
Bank Holding Companies Formations and Dissolutions	22
State Chartered Credit Unions Headquartered in West Virginia	23
State Credit Union's Balance Sheet Report	24
State Credit Union's Income Statement Report	25
 <i>NON DEPOSITORY INSTITUTIONS:</i>	
West Virginia Mortgage Loan Act Licensees	26-32
West Virginia Money Transmission Licensees	33-34
West Virginia Regulated Consumer Lender Licensees	35-36

DIVISION HISTORY

During the period between 1863 and 1891, state banks were entirely free from regulation and supervision by the State. The Legislature in 1891 passed a law providing for a State Banking Department and authorized the Governor to appoint a State Bank Examiner, to be under the jurisdiction and control of the Board of Public Works.

The office of the Commissioner of Banking was created by Legislative enactment on February 21, 1901, and continues to function under and by authority of West Virginia Code 31A, as amended.

The following officials served as heads of the State Banking Department. There was an official name change in 1989 to the WV Division of Banking.

Name	Title	Year Served
Charles W. Young	Bank Examiner	1891-1892
C.A. Weaver	Bank Examiner	1893-1894
No Record	Bank Examiner	1895-1898
O.B. Wetzel	Bank Examiner	1899-1900
O.B. Kefauver	Bank Examiner	1900-1901
M.A. Kendall	Commissioner	1901-1905
S.V. Mathews	Commissioner	1905-1915
S. Preston Smith	Commissioner	1915-1919
Joseph S. Hill	Commissioner	1919-1923
Naaman Jackson	Commissioner	1923-1924
Harry A. Abbott	Commissioner	1924-1929
Lathrop R. Charter, Jr.	Commissioner	1929-1933
Waitman C. Given	Commissioner	1933-1934
George Ward	Commissioner	1934-1940
H.P. Brightwell	Acting Commissioner	1940-1940
R. Carl Andrews	Commissioner	1940-1941
H.D. Vaughan	Commissioner	1941-1942
A.W. Locke	Commissioner	1942-1947
John H. Hoffman	Commissioner	1947-1955
Mrs. Neil W. Walker	Commissioner	1955-1957
Donald Taylor	Commissioner	1957-1960
Carl B. Early	Commissioner	1960-1967
M. W. Smith	Commissioner	1967-1971
George B. Jordan, Jr.	Commissioner	1972-1974
W. Lovell Higgins	Acting Commissioner	1974-1975
George B. Jordan, Jr.	Commissioner	1975-1977
H. David Hale	Commissioner	1977-1977
C. Joe Mullen	Commissioner	1977-1979
W. Lovell Higgins	Acting Commissioner	1979-1979
Phyllis Huff Arnold	Commissioner	1979-1983
Thomas J. Hansberry	Acting Commissioner	1983-1984
Thomas J. Hansberry	Commissioner	1985-1985
A. Kevin Thomas	Deputy Commissioner	1985-1987
David S. Mudie	Deputy Commissioner	1987-1988
James H. Paige, III	Commissioner	1989-1992
Sharon G. Bias	Commissioner	1992-2001
Larry A. Stark	Commissioner	2001-2008
Sara M. Cline	Acting Commissioner	2008- 2009
Sara M. Cline	Commissioner	2009-Present

WEST VIRGINIA DIVISION OF BANKING ACTIVITIES

During the calendar year, the Commissioner of Banking requires four Calls for Reports of Condition and Income of state banks as of the following dates:

March 31
June 30
September 30
December 31

Four Calls for Reports of Condition of State Chartered Credit Unions:

March 31
June 30
September 30
December 31

One Call for Report of Condition of Regulated Consumer Lenders:

December 31

One Call for the Annual Report of Mortgage Lenders and Brokers:

December 31

The Division's Examination Staff participated in and completed the following classes of examinations for the periods indicated:

	<u>FY2010</u>	<u>FY2011</u>
Bank Holding Companies	17	12
Commercial Banks and Trust Companies (Trust, Compliance, EDP, Visitations and Targets)	57	49
Credit Unions	4	5
Money Transmitter	2	9
Regulated Consumer Lenders	7	5
Mortgage Lender/Broker Examinations & Visitations	16	27
Total Examinations	103	107

RECEIPTS AND DISBURSEMENTS FISCAL YEAR ENDING JUNE 30, 2011

	<u>FY2011</u>	<u>FY2010</u>	<u>FY2009</u>
	June 30, 2011	June 30, 2010	June 30, 2009
<u>RECEIPTS:</u>			
Bank Assessments	\$1,838,614	\$1,827,802	\$1,301,919
Regulated Consumer Lender Assessments	\$100,022	\$145,576	\$187,911
Credit Union Assessments	\$15,242	\$30,821	\$28,595
Bank Holding Company Assessments	\$135,920	\$133,755	\$63,443
Bank & Bank Holding Co. Fees	\$8,250	\$1,100	\$16,750
Money Transmitter Fees	\$76,892	\$85,790	\$73,670
NonDepository Fees	\$854,270	\$811,052	\$995,362
Foreclosure Report Fees	\$8,740	\$66,260	NA
Other Application Fees	\$0	\$0	\$100
Miscellaneous Fees	\$142	\$269	\$148
	<i>Total Income:</i>	<i>\$3,102,425</i>	<i>\$2,667,898</i>

EXPENDITURES:

Personal Services /Annual Increments	\$1,508,427	\$1,460,320	\$1,481,929
Employee Benefits	\$709,781	\$763,556	\$459,392
Current Expenses	\$622,998	\$557,150	\$590,013
Repairs and Alterations	\$0	\$0	\$1,874
Total Assets	\$6,080	\$153,990	\$42,639
General Revenue Transfer	\$135,869	\$9,363	\$0
	<i>Total Operating Expenses:</i>	<i>\$2,944,379</i>	<i>\$2,575,847</i>

**WEST VIRGINIA DIVISION OF BANKING STAFF
AS OF JUNE 30, 2011**

COMMISSIONER	SARA CLINE
ASSISTANT TO THE COMMISSIONER	TERRI MANLEY
GENERAL COUNSEL	ROBERT LAMONT
DEPUTY COUNSEL	LOREN ALLEN
DIRECTOR, DEPOSITORY INSTITUTIONS	SARA CLINE
DIRECTOR, NONDEPOSITORY INSTITUTIONS	TRACY HUDSON
DIRECTOR, OPERATIONS REGULATION	JOHN FRANCE
NONDEPOSITORY INSTITUTIONS LICENSING ANALYST	MARLA GARDNER
NONDEPOSITORY INSTITUTIONS LICENSING ANALYST	RUTH HOLT
ADMINISTRATIVE SERVICES ASSISTANT	GRACE BALL
ADMINISTRATIVE SERVICES ASSISTANT	DEANNA SORTINO
OFFICE ASSISTANT	JUDY MESSER
STAFF ANALYST	DAWN HOLSTEIN
REVIEW EXAMINER	MARTIN GRIMM
MANAGER, MONEY SERVICE BUSINESSES	SHEILA JOHNSON
DEPOSITORY EXAMINERS	MARK ANDERSON (<i>Chief</i>) JEFFREY BRICKEY JAMES CARPENTER NATHAN FREEMAN ROBERT GLOTFELTY, JR. MATTHEW MANN JERRY MARTIN ESTHER SEBERT JAMES THOMPSON JUSTIN BUTLER THOMAS MANIELLA NORMA CROSS JAMES KING
NONDEPOSITORY EXAMINERS	STEPHANIE BEANE (<i>Chief</i>) RICHARD HUMPHREY

**WEST VIRGINIA
BOARD OF BANKING AND FINANCIAL INSTITUTIONS
STATUTORY MEMBERS AS OF JUNE 30, 2011**

Board Member	Location	Represents
Ms. Sara Cline	Chair and Commissioner of Banking	WV Division of Banking
Mr. Larry F. Mazza	MVB Bank, Inc., Fairmont, WV	Top tier banks
Mr. David M. Righter	First Neighborhood Bank, Inc., Spencer, WV	Middle tier banks
Mr. F. Michael Nelson	The Pleasants County Bank, St Marys, WV	Bottom tier banks
Mr. Brent R. Gray	The State Credit Union, Charleston, WV	All other financial institutions
Mr. Larry S. Moore	Ceredo, WV	Public
Mr. Joseph Letnaunchyn	Charleston, WV	Public

Note: No State Bank Failures Occurred In Fiscal Year 2011

**WEST VIRGINIA LENDING AND CREDIT RATE BOARD
STATUTORY MEMBERS, AS OF JUNE 30, 2011**

<u>Board Member</u>		<u>Represents</u>
Ms. Sara M. Cline	Chair and Commissioner of Banking	WV Division of Banking
Dr. Chong W. Kim	Dean, Lewis College of Business	Marshall University
Dr. Jose V. Sartarelli	Dean, College of Business and Economics	West Virginia University
Ms. Jill Miles	Director of Consumer Protection	Attorney General's Office
Mr. Keith Burdette	Executive Director	WV Development Office
Mr. John Perdue	Treasurer	State of West Virginia
Mr. James Morgan		Public Member
Mr. Nelson Wagner		Public Member
Ms. Anne Crowe		Public Member

ORDER

As an alternative to the sales finance charge allowed by West Virginia Code §46A-3-103(3), with respect to a consumer credit sale made pursuant to a revolving charge account, if the billing cycle is monthly, a seller may contract for and receive a sales finance charge not exceeding one-twelfth of twenty-five percent on the unpaid principal balance. If the billing cycle is not monthly, the maximum charge is that percentage which bears the same relation to the applicable monthly percentage as the number of days in the billing cycle bears to thirty. A billing cycle is monthly if the billing statement dates are on the same day each month or do not vary by more than four days there from.

Under this alternative sales finance charge rate, no origination fee, points, investigation fees, or similar prepaid finance charges are permitted, unless the transaction is fully secured by real estate.

This Order is effective December 1, 1999 and, pursuant to West Virginia Code §47A-1-1(g), shall remain in full force and effect until such time as the Board meets and prescribes different maximum rates of interest and/or maximum finance charges.

ORDER

As an alternative to the sales finance charge allowed by West Virginia Code §46A-3-101(1), with respect to a consumer credit sale made on a closed-end basis, a seller may contract for and receive a sales finance charge, calculated according to the actuarial method, which may not exceed twenty-five percent per annum.

This Order is effective December 1, 1999 and, pursuant to West Virginia Code §47A-1-1(g), shall remain in full force and effect until such time as the Board meets and prescribes different maximum rates of interest and/or maximum finance charges.

The following rates, set by prior Orders of the Board effective December 1, 1996, remain unchanged and in full force and effect pursuant to WV Code 47A-1-1(g) until such time as the Board meets and prescribes different maximum rates of interest and/or maximum finance charges:

ORDER

As an alternative to any statutory rate, any person [which defined in West Virginia Code §31A-1-2(n) means "any individual, partnership, society, association, firm, institutions, company, public or private corporation, state, governmental agency, bureau, department, division or instrumentality, political subdivision, county court, municipality, trust, syndicate, estate or any other legal entity whatsoever, formed, created or existing under the laws of this State or any other jurisdiction"] may charge a maximum finance charge not exceeding eighteen percent per annum calculated according to the actuarial method, on all loans, credit sales or transactions, forbearance or similar transactions, regardless of purpose.

This Order is effective December 1, 1996 and, pursuant to West Virginia Code §47A-1-1(g), shall remain in full force and effect until such time as the Board meets and prescribes different maximum rates of interest and/or maximum finance charges.

ORDER

As an alternative to the loan finance charge allowed by West Virginia Code §46A-3-106(3), with respect to a consumer loan made pursuant to a revolving loan account, if the billing cycle is monthly, a lender may contract for and receive a loan finance charge not exceeding one and one-half percent on the unpaid principal balance. If the billing cycle is not monthly, the maximum charge is that percentage which bears the same relation to the applicable monthly percentage as the number of days in the billing cycle bears to thirty. A billing cycle is monthly if the billing statement dates are on the same day each month or do not vary by more than four days there from.

Under this alternative revolving loan finance charge rate, no origination fee, points, investigation fees, or similar prepaid finance charges are permitted, unless the transaction is fully secured by real estate.

This Order is effective December 1, 1996 and, pursuant to West Virginia Code §47A-1-1(g), shall remain in full force and effect until such time as the Board meets and prescribes different maximum rates of interest and/or maximum finance charges

(Original signed document on file)

Sharon G. Bias, Chairperson
WV Lending and Credit Rate Board
October 5, 1999

Official Notification

June 6, 2011

FLOATING USURY CEILINGS

Pursuant to the provisions of Chapter 47-6-5b(c) of the West Virginia Code, the Commissioner of Banking has ordered the maximum rate of interest for any non-pre-computed loan of money under the provisions of the aforesaid statute and secured by a mortgage or deed of trust upon real property is as follows for such loans made during the calendar months indicated. The rate is calculated by adding 1.5% per annum to the monthly index of long-term US Government bond yields and then rounding off to the nearest quarter of one percent.

July 6,	2010	5.25 % per year
August 2,	2010	5.25 % per year
September 7,	2010	4.75 % per year
October 4,	2010	4.75 % per year
November 1,	2010	5.25 % per year
December 6,	2010	5.50 % per year
January 3,	2011	5.75 % per year
February 7,	2011	6.0 % per year
March 7,	2011	5.75 % per year
April 4,	2011	5.75 % per year
May 2,	2011	5.75 % per year
June 6,	2011	5.25 % per year

Formula based on 20-year maturities only.

STATE CHARTERED BANKS HEADQUARTERED IN WEST VIRGINIA

Bank of Charles Town

Post Office Box 906
Charles Town, West Virginia 25414
Phone: (304) 725-8431

Bank of Mingo

10 Commerce Drive, Belo Industrial Park
Williamson, West Virginia 25661
Phone: (304) 475-1900

BC Bank, Inc.

107 North Pike St, PO Box 370
Philippi, West Virginia 26416
Phone: (304) 457-3300

Citizens Bank of Morgantown, Inc.

265 High Street, P.O. Box 735
Morgantown, West Virginia 26505
Phone: (304) 292-8411

Clay County Bank, Inc.

151 Main St, PO Box 239
Clay, West Virginia 25043
Phone: (304) 587-4221

CNB Bank, Inc.

101 S. Washington Street, PO Box 130
Berkeley Springs, West Virginia 25411
Phone: (304) 258-1520

Cornerstone Bank, Inc.

PO Box 249, 101 Main Street
West Union, West Virginia 26456
Phone: (304) 873-2401

First Bank of Charleston, Inc.

201 Pennsylvania Avenue
Charleston, West Virginia 25302
Phone: (304) 340-3000

First Neighborhood Bank, Inc.

216 Market Street
Spencer, West Virginia 25276
Phone: (304) 927-1750

Bank of Gassaway

700 Elk Street, PO Drawer 40
Gassaway, West Virginia 26624
Phone: (304) 364-5138

Bank of Mount Hope, Inc.

602 Main Street, PO Box 751
Mount Hope, West Virginia 25880
Phone: (304) 877-5551

Centra Bank, Inc.

PO Box 656, 990 Elmer Prince Drive
Morgantown, West Virginia 26507-0656
Phone: (304) 598-2000

Citizens Bank of West Virginia, Inc.

PO Box 1519 211-213 Third Street
Elkins, West Virginia 26241
Phone: (304) 636-4095

Clear Mountain Bank, Inc.

PO Box 205
Bruceton Mills, West Virginia 26525
Phone: (304) 379-2111

Community Bank of Parkersburg

631 Juliana Street, PO Box 988
Parkersburg, West Virginia 26102
Phone: (304) 485-7991

Davis Trust Company

Post Office Box 1429
Elkins, West Virginia 26241-1429
Phone: (304) 636-0991

First Exchange Bank

11 W. Main Street, P. O. Box 388
Mannington, West Virginia 26582
Phone: (304) 986-1700

First Peoples Bank, Inc.

200 First Street, PO Box 817
Mullens, West Virginia 25882
Phone: (304) 294-7115

First Sentry Bank, Inc.
823 Eighth Street
Huntington, West Virginia 25701
Phone: (304) 522-6400

Freedom Bank, Inc.
Post Office Box 10, 315 Crim Avenue
Belington, West Virginia 26250
Phone: (304) 823-1531

Logan Bank & Trust Company
PO Box 597
Logan, West Virginia 25601
Phone: (304) 752-1166

MCNB Bank and Trust Co.
P.O. Box 549, 75 Wyoming Street
Welch, West Virginia 24801
Phone: (304) 436-4112

MVB Bank, Inc.
301 Virginia Ave.
Fairmont, West Virginia 26554-2777
Phone: (304) 363-4800

Pendleton Community Bank, Inc.
300 N Main Street, PO Box 487
Franklin, West Virginia 26807
Phone: (304) 358-2311

Premier Bank, Inc.
2883 5th Avenue
Huntington, West Virginia 25702
Phone: (304) 525-1600

Rock Branch Community Bank, Inc.
4650 First Avenue
Nitro, West Virginia 25143
Phone: (304) 755-4700

The Bank of Monroe
39 Main Street, PO Box 219
Union, West Virginia 24983
Phone: (304) 772-3034

FNB Bank, Inc.
105 North High Street, P.O. Box 1037
Romney, West Virginia 26757
Phone: (304) 822-3519

Jefferson Security Bank
PO Box 35, Princess & Washington Streets
Shepherdstown, West Virginia 25443
Phone: (304) 876-2501

Main Street Bank Corp.
2001 Main Street, Suite 100
Wheeling, West Virginia 26003-5025
Phone: (304) 232-2001

Miners and Merchants Bank
13 East Avenue, P O Box 189
Thomas, West Virginia 26292
Phone: (304) 463-4155

Northern Hancock Bank & Trust Company
226 Washington Street
Newell, West Virginia 26050
Phone: (304) 387-9900

Pioneer Community Bank, Inc.
Center Street, PO Box 368
Jaeger, West Virginia 24844
Phone: (304) 938-5322

Putnam County Bank
2761 Main Street, PO Box 308
Hurricane, West Virginia 25526
Phone: (304) 562-9931

Summit Community Bank, Inc.
310 North Main Street, PO Box 680
Moorefield, West Virginia 26836
Phone: (304) 538-1000

The Bank of Romney
Main Street, PO Box 876
Romney, West Virginia 26757
Phone: (304) 822-3541

The Calhoun County Bank, Inc.
PO Box 430
Grantsville, West Virginia 26147
Phone: (304) 354-6116

The Citizens Bank of Weston, Inc.
PO Box 310, 201 Main Avenue
Weston, West Virginia 26452
Phone: (304) 269-2862

The Grant County Bank
PO Box 929
Petersburg, West Virginia 26847
Phone: (304) 257-4111

The Pleasants County Bank
323 Second Street, PO Box 240
St. Marys, West Virginia 26170
Phone: (304) 684-2227

Union Bank, Inc.
PO Box 145, Fair & Dodd Streets
Middlebourne, West Virginia 26149
Phone: (304) 758-2191

Wesbanco Bank, Inc.
One Bank Plaza
Wheeling, West Virginia 26003
Phone: (304) 234-9000

Whitesville State Bank
38609 Coal River Road, PO Box 68
Whitesville, West Virginia 25209
Phone: (304) 854-1271

The Capon Valley Bank
PO Box 119, 2 W Main Street
Wardensville, West Virginia 26851
Phone: (304) 874-3531

The First State Bank
660 Central Ave PO Box 295
Barboursville, West Virginia 25504
Phone: (304) 736-5271

The Harrison County Bank
PO Box 98
Lost Creek, West Virginia 26385
Phone: (304) 745-3342

The Poca Valley Bank, Inc.
7033 Charleston Road, PO Box 56
Walton, West Virginia 25286
Phone: (304) 577-6611

United Bank, Inc.
514 Market Street
Parkersburg, West Virginia 26101
Phone: (304) 424-8800

West Union Bank
PO Box 305, 105 East Main St.
West Union, West Virginia 26456
Phone: (304) 873-2361

Williamstown Bank, Inc.
435 Highland Avenue
Williamstown, West Virginia 26187
Phone: (304) 375-6262

NATIONAL BANKS HEADQUARTERED IN WEST VIRGINIA

City National Bank of West Virginia

3601 MacCorkle Ave, PO Box 4158
Charleston, West Virginia 25364
Phone: (304) 925-6611

Fayette County National Bank

Court Street at Maple Avenue
Fayetteville, West Virginia 25840
Phone: (304) 574-1212

First Century Bank, N.A.

500 Federal Street, P. O. Box 1559
Bluefield, West Virginia 24701
Phone: (304) 325-8181

First National Bank (Ronceverte)

One Cedar Street
Ronceverte, West Virginia 24970
Phone: (304) 647-4500

Mountain Valley Bank, N.A.

317 Davis Avenue
Elkins, West Virginia 26241-1060
Phone: (304) 637-2265

Progressive Bank, National Association

PO Box 4075, Warwood Station
Wheeling, West Virginia 26003
Phone: (304) 277-1100

The First National Bank of Peterstown

220 Market Street, PO Box 550
Peterstown, West Virginia 24963
Phone: (304) 753-4321

The First National Bank of Williamson

68 E 2nd Ave, PO Box 950
Williamson, West Virginia 25661
Phone: (304) 235-5300

**WEST VIRGINIA BOARD OF BANKING AND FINANCIAL INSTITUTIONS
BANK APPLICATIONS AND OTHER MATTERS
ACCEPTED AND/OR ACTED UPON IN FY2011**

<u>DATE APPROVED</u>	<u>APPLICATION TYPE</u>	<u>APPLICATION NAME</u>	<u>DESCRIPTION</u>
12/13/2010	Corporate Reorganization	Boone County Bank	Merging five wholly owned bank subsidiaries into Boone County Bank
06/13/2011	BHC Acquisition	United Bankshares, Inc.	Acquisition of Centra Financial Holdings, Inc. by United Bankshares, Inc.

BANK MERGERS
STATE AND NATIONAL BANKS OPERATING IN WEST VIRGINIA
THAT OCCURRED JUNE 2010 THRU JUNE 2011

BANKS INVOLVED

SURVIVING ENTITY

Bank Merger

Boone County Bank, Inc.
Madison, West Virginia

Boone County Bank, Inc. Survived the merger under
the name change and main office relocation to:
Premier Bank, Inc., Huntington, West Virginia

First Central Bank, Inc.
Philippi, WV

Traders Bank, Inc.
Ravenswood, WV

The Adams National Bank
Washington, DC

Consolidated Bank & Trust Company
Richmond, VA

PARITY DECISIONS PURSUANT TO W.V.A CODE § 31A-8C-1, et seq.

West Virginia Code § 31A-8C-2(d) provides that the Commissioner “shall include a list of every financially related activity authorized pursuant to this section during the previous twelve months in his or her annual report to the legislature.”

During Fiscal Year 2011, the Commissioner of Banking granted the following authorizations pursuant to WV Code § 31A-8C-2:

None

**STATE BANKS
HEADQUARTERED IN WEST VIRGINIA
EXERCISING FIDUCIARY POWERS**

**Fiscal Year 2011
As of December 31, 2010**

<u>STATE BANKS</u>	<u>12-31-10</u>
Bank of Charles Town	\$91,071,000
BCBank, Inc.	NR
Boone County Bank, Inc.	NR
Capon Valley Bank	NR
CNB Bank, Inc.	\$33,954,000
Citizens Bank of West Virginia, Inc.	\$59,439,000
Davis Trust Company	\$17,030,000
First Central Bank, Inc.	NR
First Peoples Bank, Inc.	\$6,143,000
MCNB Bank and Trust Co.	\$101,196,000
Summit Community Bank, Inc.	\$34,000
The First State Bank	\$2,966,000
The Grant Count Bank	NR
The Harrison County Bank	\$611,000
Union Bank, Inc.	\$577,000
United Bank, Inc.	\$2,109,840,000
Wesbanco Bank, Inc.	\$2,603,572,000
TOTAL 17 BANKS	\$5,026,433,000

(\$ in 000's)

	WV State Banks		WV National Banks	
	6/30/2010	6/30/2011	6/30/2010	6/30/2011
Number of Institutions	52	50	8	8
<u>ASSETS AND LIABILITIES</u>				
Total assets	\$20,740,715	\$21,044,944	\$3,911,433	\$4,008,997
Cash and Due from banks	\$1,075,015	\$923,175	\$94,856	\$146,883
Interest-bearing balances	\$703,136	\$510,625	\$18,781	\$52,891
Securities	\$3,756,570	\$4,322,271	\$856,840	\$854,749
Federal Funds sold and reverse repurchase	\$299,530	\$233,964	\$30,530	\$52,796
Net loans and leases	\$14,018,611	\$13,947,698	\$2,573,870	\$2,610,563
Bank premises & fixed assets	\$331,768	\$329,710	\$93,626	\$93,155
Other real estate owned	\$135,128	\$154,554	\$19,435	\$11,935
Goodwill & other intangibles	\$359,573	\$355,740	\$63,618	\$63,195
Other assets	\$762,779	\$775,152	\$178,658	\$175,721
Life insurance assets	\$303,415	\$335,513	\$89,678	\$93,282
Total liabilities	\$18,563,240	\$18,763,037	\$3,470,795	\$3,565,469
Total deposits	\$16,664,660	\$17,272,763	\$3,274,699	\$3,357,452
Federal funds purchased and repurchase agreements	\$584,920	\$736,801	\$150,336	\$164,170
Other borrowed funds	\$1,179,651	\$630,244	\$14,931	\$10,335
Subordinated debt	\$0	\$0	\$0	\$0
Other liabilities	\$134,009	\$123,229	\$30,829	\$33,512
Total equity capital	2,177,477	\$2,281,905	\$440,638	\$443,528
Perpetual preferred stock	\$3,512	\$3,512	\$0	\$0
Common stock	\$73,586	\$73,836	\$8,473	\$8,473
Surplus	\$748,714	\$798,445	\$251,364	\$251,364
Undivided profits	\$1,311,925	\$1,366,372	\$140,901	\$143,791
Noncontrolling interests in consolidated subsidiaries	\$39,740	\$39,740	\$39,900	\$39,900
<u>INCOME AND EXPENSE</u>				
Interest Income	\$491,027	\$467,364	\$92,025	\$84,628
Interest Expense	\$145,255	\$106,596	\$21,977	\$17,089
Net Interest Income	\$345,772	\$360,768	\$70,048	\$67,539
Provisions for loan and lease losses	\$60,309	\$49,613	\$5,078	\$5,148
Noninterest income	\$82,263	\$83,115	\$31,220	\$31,276
Fiduciary activities	\$10,559	\$12,000	\$1,868	\$2,447
Service charges on deposit accounts	\$37,915	\$35,108	\$17,504	\$15,147
Trading account gains and fees	\$(65)	\$45	\$0	\$0
Additional noninterest income	\$33,854	\$35,962	\$11,848	\$13,682
Total noninterest expense	\$268,732	\$291,916	\$59,504	\$62,378
Salaries and employee benefits	\$128,079	\$148,030	\$28,964	\$29,436
Premises and equipment expense	\$37,118	\$37,109	\$9,565	\$9,351
Additional noninterest expense	\$103,535	\$106,777	\$20,975	\$23,591
Pre-tax net operating income	\$98,994	\$102,354	\$36,686	\$31,289
Securities gains (losses)	\$(930)*	\$(1,805)	\$4,842*	\$3,563
Applicable income taxes	\$26,798	\$25,702	\$11,257	\$10,831
Income before extraordinary items	\$77,038	\$74,847	\$24,499	\$24,021
Extraordinary gains-net	\$0	\$0	\$0	\$0
Net income attributable to bank	\$77,038	\$74,847	\$24,950	\$24,472

*correction from 6/30/2010, the numbers were switched.

BANK HOLDING COMPANIES OPERATING IN WEST VIRGINIA

Allegheny Bancshares, Inc.

300 North Main Street, P.O. 487
Franklin, West Virginia 26807

BB&T Corporation

150 South Stratford Road, PO Box 1290
Winston-Salem, North Carolina 27102-
1290

Calhoun Bankshares, Inc.

PO Box 430
Grantsville, West Virginia 26147

Centra Financial Corporation - Martinsburg

PO Box 1109
Martinsburg, West Virginia 25402

Centra Financial Holdings, Inc.

PO Box 656, 990 Elmer Prince Drive
Morgantown, West Virginia 26507-0656

Citizens Financial Corp.

PO Box 1519
Elkins, West Virginia 26241

CNB Financial Services, Inc.

212 S. Washington Street, PO Box 130
Berkeley Springs, West Virginia 25411

Community Trust Bancorp, Inc.

PO Box 2947
Pikeville, Kentucky 41502

Davis Trust Financial Corporation

PO Box 1546
Elkins, West Virginia 26241-1429

Farmers Bancshares, Inc.

211 W 2nd Street
Pomeroy, Ohio 45769

Appalachian Financial Corporation

PO Box 370
Philippi, West Virginia 26416

Big Coal River Bancorp, Inc.

702 Boone Street, PO Box 68
Whitesville, West Virginia 25209

Camco Financial Corporation

814 Wheeling Avenue
Cambridge, Ohio 43725

Centra Financial Corporation - Morgantown, Inc.

990 Elmer Prince Drive
Morgantown, West Virginia 26507-0656

Citizens Bancshares, Inc.

201 Main Avenue
Weston, West Virginia 26452

City Holding Company

PO Box 7520
Charleston, West Virginia 25356

Community Bankshares, Inc.

631 Juliana Street
Parkersburg, West Virginia 26102

Cornerstone Financial Services, Inc.

PO Box 249
West Union, West Virginia 26456

Eastern Bancshares, Inc.

75 Rosemary Lane
Romney, West Virginia 26757

FCNB Bancorp, Inc.

Court & Maple Avenue
Fayetteville, West Virginia 25840-

Fifth Third Financial Bancorp
38 Fountain Square
Cincinnati, Ohio 45263

First Century Bankshares, Inc.
500 Federal Street, PO Box 1559
Bluefield, West Virginia 24701

First Clay County Banc Corporation
12 Main Street
Clay, West Virginia 25043

First National Bankshares Corporation
One Cedar Street, PO Box 457
Ronceverte, West Virginia 24970

First United Corporation
19 South Second Street
Oakland, Maryland 21550

Freedom Bancshares, Inc.
315 Crim Avenue
Belington, West Virginia 26250

Harrison Bankshares, Inc.
Main Street, PO Box 98
Lost Creek, West Virginia 26385

Highlands Bankshares, Inc.
Main Street, PO Box 929
Petersburg, West Virginia 26847-0929

Huntington Bancshares Incorporated
41 South High Street, HC0910
Columbus, Ohio 43215

Logan County BancShares, Inc.
P.O. Box 597
Logan, West Virginia 25601

Main Street Financial Services Corp.
2001 Main Street, Suite 100
Wheeling, West Virginia 26003

First Bankshares, Inc.
660 Central Avenue
Barboursville, West Virginia 25504

First Citizens BancShares, Inc.
PO Box 27131
Raleigh, North Carolina 27611-7131

First Community Bancshares, Inc.
One Community Place, PO Box 989
Bluefield, Virginia 24605-0989

First Sentry Bancshares, Inc.
823 Eighth Street
Huntington, West Virginia 25701

First West Virginia Bancorp, Inc.
PO Box 4075
Wheeling, West Virginia 26003

Gassaway Bancshares, Inc.
536 Elk Street
Gassaway, West Virginia 26624

Heritage Bancshares, Inc.
11 West Main Street, PO Box 388
Mannington, West Virginia 26582

Hometown Bancshares, Inc.
PO Box 145
Middlebourne, West Virginia 26149

JPMorgan Chase & Co.
270 Park Ave.
New York, New York 10017

M&T Bank Corporation
One M&T Plaza
Buffalo, New York 14240

MCNB Banks, Inc.
75 Wyoming Street, PO Box 549
Welch, West Virginia 24801

Morgantown Bancshares, Inc.
265 High Street, PO Box 735
Morgantown, West Virginia 26505

Mountain-Valley Bancshares, Inc.
317 Davis Avenue, PO Box 1969
Elkins, West Virginia 26241-1969

MVB Harrison, Inc.
1000 Johnson Avenue
Bridgeport, West Virginia 26330

New Peoples Bankshares, Inc.
2 Ghent Drive, PO Box 1810
Honaker, Virginia 24260

Peoples Bancorp, Inc.
138 Putnam Street, PO Box 738
Marietta, Ohio 45750

Peterstown Bancorp, Inc.
220 Market Street, PO Box 550
Peterstown, West Virginia 24963

Pleasants County Bankshares, Inc.
PO Box 240
St. Marys, West Virginia 26170

Poca Valley Bankshares, Inc.
PO Box 56
Walton, West Virginia 25286

Premier Financial Bancorp, Inc.
2883 Fifth Avenue
Huntington, West Virginia 25702

Romney Bankshares, Inc.
PO Box 876
Romney, West Virginia 26757

Mount Hope Bankshares, Inc.
602 Main Street
Mount Hope, West Virginia 25880

MVB Financial Corp.
301 Virginia Avenue
Fairmont, West Virginia 26554

MVB Marion, Inc.
301 Virginia Avenue
Fairmont, West Virginia 26554

Ohio Valley Banc Corp.
420 Third Avenue, PO Box 240
Gallipolis, Ohio 45631

Peoples Bankshares, Inc.
Box 817
Mullens, West Virginia 25882

Pioneer Community Group, Inc.
Center Street, PO Box 368
Iaeger, West Virginia 24844-

PNC Financial Services Group, Inc.
249 Fifth Avenue, One PNC Plaza
Pittsburgh, Pennsylvania 15222

Potomac Bancshares, Inc.
PO Box 906
Charles Town, West Virginia 25414

Putnam Bancshares, Inc.
PO Box 308
Hurricane, West Virginia 25526

State Bancorp, Inc.
PO Box 449
Bruceton Mills, West Virginia 26525-

Summit Financial Group, Inc.
300 North Main Street
Moorefield, West Virginia 26836

Susquehanna Bancshares, Inc.
26 North Cedar Street
Lititz, Pennsylvania 17543

Tri-County Bancorp, Inc.
PO Box 305, 105 East Main St
West Union, West Virginia 26456

UBC Holding Company, Inc.
514 Market Street, PO Box 1508
Parkersburg, West Virginia 26101

United Bankshares, Inc.
PO Box 1508
Parkersburg, West Virginia 26101-

West Central Bancorp, Inc.
Market Street & Parking Plaza
Spencer, West Virginia 25276

SunTrust Banks, Inc.
303 Peachtree Street, N.E., Suite 3600
Atlanta, Georgia 30308

Traders Bankshares, Inc.
PO Box 1009
Spencer, West Virginia 25276

Tri-State 1st Bank, Inc.
16924 St. Clair Ave., PO Box 796
East Liverpool, Ohio 43920

Union Bankshares, Inc.
PO Box 219
Union, West Virginia 24983

Wesbanco, Inc.
One Bank Plaza
Wheeling, West Virginia 26003

Woodforest Financial Group, Inc.
1330 Lake Robbins, Suite 100
The Woodlands, Texas 77380

**BANK HOLDING COMPANY
FORMATIONS & DISSOLUTIONS
AS OF JUNE 30, 2011**

Formations:

None

Dissolutions:

Centra Financial Holdings, Inc.

STATE CREDIT UNIONS HEADQUARTERED IN WEST VIRGINIA

Local #317 I.A.F.F. Credit Union
PO Box 3736, 300 Morris Street E
Charleston, WV 25337
Phone: (304) 345-9790

West Virginia Baptist State Convention Credit Union
PO Box 283
Hilltop, WV 25855
Phone: (304) 469-3737

West Virginia Central Credit Union
1306 Murdoch Avenue
Parkersburg, WV 26101
Phone: (304) 485-4523

**West Virginia Public Employees Credit Union
d/b/a The State Credit Union**
2200 Washington Street, East
Charleston, WV 25305-0919
Phone: (304) 558-0513

**WEST VIRGINIA STATE CREDIT UNIONS STATEMENT OF
FINANCIAL CONDITION AS OF
JUNE 30, 2011**

<u>BALANCE SHEET</u>	<u>Total Liabilities</u>	<u>Shares</u>	<u>Total Equity</u>	<u>Total Assets</u>
Local #317 I.A.F.F. Charleston, WV	\$86,154	\$5,880,644	\$513,382	\$6,480,180
The State Credit Union Charleston, WV	\$464,318	\$43,195,982	\$5,438,069	\$49,098,369
WV Baptist State Convention Hilltop, WV	\$329	\$171,871	\$23,285	\$195,485
WV Central Credit Union Parkersburg, WV	\$18,264	\$83,187,863	\$7,735,922	\$90,942,049
TOTALS	\$569,065	\$132,436,360	\$13,710,658	\$146,716,083

**WEST VIRGINIA STATE CREDIT UNIONS STATEMENT OF
FINANCIAL CONDITION AS OF
JUNE 30, 2011**

<u>INCOME STATEMENT</u>	<u>Interest Income</u>	<u>Interest Expense</u>	<u>Net Interest Income</u>	<u>Non- Interest Income</u>	<u>Non- Interest Expense</u>	<u>Net Income</u>
Local #317 I.A.F.F. Charleston, WV	\$153,765	\$86,154	\$67,611	\$376	\$58,012	\$9,975
The State Credit Union Charleston, WV	\$924,889	\$142,591	\$782,298	\$315,385	\$837,466	\$260,217
WV Baptist State Convention Hilltop, WV	\$1,338	\$0	\$1,338	\$388	\$2,648	\$(922)
WV Central Credit Union Parkersburg, WV	\$1,836,543	\$467,250	\$1,369,293	\$351,469	\$1,344,421	\$376,341
TOTALS	\$2,916,535	\$695,995	\$2,220,540	\$667,618	\$2,242,547	\$645,611

West Virginia Mortgage Licenses Issued as of June 30, 2011

<u>Company Name</u>	<u>City</u>	<u>State</u>
Mortgage Brokers		
Adchemy, Inc.	Foster City	CA
Alcova Mortgage LLC	Roanoke	VA
Allied Home Mortgage Corporation	Houston	TX
American Advisors Group	Orange	CA
Ark-La-Tex Financial Services, LLC	Plano	TX
Atlantic Mortgage and Funding, Inc.	Virginia Beach	VA
BancStar Mortgage LLC	Bethesda	MD
Caliber Funding LLC	Irving	TX
Capital Mortgage Firm Inc.	St. Clairsville	OH
Community Mortgage LLC	Mt. Airy	MD
D.S.C. Mortgage Brokers	Portersville	PA
Diamond Funding Corporation	MILFORD	MA
Diversified Financial Mortgage Corporation	Rockville	MD
Dominion Residential Mortgage, LLC	Fairfax	VA
Express Mortgage, LLC	Cross Lanes	WV
Federation of Appalachian Housing Enterprises, Inc.	Berea	KY
First Home Mortgage Corporation	Baltimore	MD
Franklin First Financial, Ltd.	Melville	NY
Freedom Mortgage Corporation	Mt. Laurel	NJ
Gateway Funding Diversified Mortgage Services, L. P.	Horsham	PA
Genworth Financial Home Equity Access, Inc.	Rancho Cordova	CA
GMAC Mortgage, LLC	Fort Washington	PA
Guaranteed Rate, Inc.	Chicago	IL
Hartford Lending Group, LLC	Worthington	OH
HomeFirst Mortgage Corp.	Alexandria	VA
HomeOwnership Center Inc.	Elkins	WV
Housing Authority of Mingo County	Delbarton	WV
IBM Lender Business Process Services, Inc.	Research Triangle Park	NC
ISGN Solutions, Inc.	Bensalem	PA
Jacob Dean Mortgage, Inc.	Vienna	VA
K. Hovnanian American Mortgage, L.L.C.	Boynton Beach	FL
Kondaaur Capital Corporation	Orange	CA
Kroll Factual Data, Inc.	Loveland	CO
LeadPoint, Inc.	Los Angeles	CA
LenderLive Network, Inc.	Glendale	CO
LendingTree, LLC	Charlotte	NC
LMB Mortgage Services, Inc.	Los Angeles	CA
Major Savings, Inc dba A Plus Family Mortgage	Wheeling	WV

MarC Trust Mortgage, LLC	Marshall	VA
MGIC Mortgage Services, LLC	Milwaukee	WI
Millennium Financial Group, Inc dba Mlend	Middletown	MD
Monocacy Home Mortgage LLC	Frederick	MD
Mortgage Financing.com, Inc	Martinsburg	WV
Mortgage Research Center, LLC	Columbia	MO
Mountain State Lending Associates, Inc.	Weirton	WV
Nations Lending Corporation	Middleburg Heights	OH
New Penn Financial, LLC	Plymouth Meeting	PA
NFM, Inc.	Linthicum	MD
NVR Mortgage Finance, Inc.	Canonsburg	PA
Oak Tree Mortgage Services, Inc.	Williamsport	MD
OakCrest Mortgage, L.L.C.	Winchester	VA
One Reverse Mortgage, LLC	San Diego	CA
PHH Home Loans, LLC	Mount Laurel	NJ
PHH Mortgage Corporation	Mt. Laurel	NJ
Power Mortgage & Financial Solutions, Inc	Martinsburg	WV
Premier Mortgage LLC	Morgantown	WV
Priority Mortgage Corp.	Worthington	OH
Prospect Mortgage, LLC	Sherman Oaks	CA
Prosperity Mortgage Company	Chantilly	VA
Reliance Mortgage Company	Elkins	WV
Revolutionary Mortgage Company	Frederick	MD
SAFE Housing and Economic Development, Inc.	Kimball	WV
Sierra Pacific Mortgage Company, Inc.	Folsom	CA
Solution One Mortgage LLC	Charleston	WV
Southeastern Appalachian Rural Alliance, Inc	Lewisburg	WV
Southern Trust Mortgage, LLC	Virginia Beach	VA
Streber Mortgage, LLC	Wilmington	OH
Success Mortgage, LLC	Winchester	VA
TBI Mortgage Company	Horsham	PA
TCS E-Serve America, Inc.	Milford	OH
The American Mortgage Group	Inwood	WV
The Hills Mortgage And Finance Company, L.L.C.	Warren	NJ
The Housing Authority of the City of Fairmont	Fairmont	WV
The Money Connection Inc	Fairlawn	OH
The Mortgage Link, Inc.	Rockville	MD
Tim Rutherford Company, LLC.	Tazewell	VA
Top Flite Financial, Inc.	Williamston	MI
Tower Mortgage Corporation	Columbus	OH
Union National Mortgage Co.	Strongsville	OH
Urban Financial Group, Inc.	Tulsa	OK
WCS Lending LLC	Boca Raton	FL

Mortgage Lenders

21st Mortgage Corporation	Knoxville	TN
Alcova Mortgage LLC	Roanoke	VA
Allied Home Mortgage Corporation	Houston	TX
Allied Mortgage Group, Inc.	Bala Cynwyd	PA
AmericaHomeKey, Inc.	Dallas	TX
American Advisors Group	Orange	CA
American Financial Resources, Inc.	Parsippany	NJ
American Home Mortgage Lending Solutions, Inc.	Irving	TX
American Home Mortgage Servicing, Inc.	Coppell	TX
American Internet Mortgage, Inc.	San Diego	CA
American Neighborhood Mortgage Acceptance Co. LLC	Mount Laurel	NJ
AmeriFirst Home Improvement Finance Co.	Omaha	NE
Amerisave Mortgage Corporation	Atlanta	GA
Amherst Funding Group, L.P.	Austin	TX
AMS Servicing, LLC	Depew	NY
Arch Bay Holdings, LLC	Irvine	CA
Ark-La-Tex Financial Services, LLC	Plano	TX
Atlantic Bay Mortgage Group, L.L.C.	Virginia Beach	VA
Aurora Mortgage, LLC	Vienna	VA
Avelo Mortgage, L.L.C.	Irving	TX
Barclays Bank PLC	New York	NY
Bayview Asset Management, LLC	Coral Gables	FL
Bayview Loan Servicing, LLC	Coral Gables	FL
Bayview Opportunity Master Fund IIb, L.P.	Coral Gables	FL
Beneficial Financial I Inc.	Mettawa	IL
BMMZ Holdings LLC	Fort Washington	PA
Caliber Funding LLC	Irving	TX
Cardinal Financial Company, Limited Partnership	Warminster	PA
Carrington Mortgage Services, LLC	Santa Ana	CA
CashCall, Inc.	Anaheim	CA
CGB Agri Financial Services, Inc.	Louisville	KY
Chimera Investment Corporation	New York	NY
CIS Financial Services, Inc.	Hamilton	AL
ClearPoint Funding, Inc.	Marlborough	MA
Community Resources Inc.	Parkersburg	WV
CommunityWorks in West Virginia, Inc.	Charleston	WV
Compu-Link Corporation	Lansing	MI
Consumer Solutions 3, LLC	Minnetonka	MN
Consumer Solutions 4, LLC	Minnetonka	MN
Consumer Solutions, LLC	Minnetonka	MN
Cornerstone Mortgage Company	Houston	TX
Corridor Mortgage Group, Inc.	Marriottsville	MD

Countrywide Home Loans, Inc.	Calabasas	CA
Credit Suisse First Boston Mortgage Capital LLC	New York	NY
Crescent Mortgage Company	Atlanta	GA
D.S.C. Mortgage Brokers	Portersville	PA
DB Private Wealth Mortgage Ltd.	New York	NY
DB Structured Products, Inc.	New York	NY
Diamond Funding Corporation	MILFORD	MA
DLJ Mortgage Capital, Inc.	New York	NY
Dovenmuehle Mortgage, Inc.	Lake Zurich	IL
Dyck-O'Neal, Inc.	Arlington	TX
Embrace Home Loans, Inc.	Newport	RI
EMC Mortgage Corporation	Lewisville	TX
Excel Mortgage Servicing, Inc.	Irvine	CA
Fay Servicing, LLC	Chicago	IL
FCI Lender Services, Inc.	Anaheim Hills	CA
Federation of Appalachian Housing Enterprises, Inc.	Berea	KY
First American Funding Company, LLC	Columbus	WI
First Capital Mortgage Group Inc	Pittsburgh	PA
First Guaranty Mortgage Corporation	McLean	VA
First Heritage Mortgage, LLC	Fairfax	VA
First Home Mortgage Corporation	Baltimore	MD
FNBN I, LLC	Calabasas	CA
FNF Servicing, Inc.	Virginia Beach	VA
Franklin American Mortgage Company	Franklin	TN
Franklin Credit Management Corporation	Jersey City	NJ
Franklin First Financial, Ltd.	Melville	NY
Freedom Mortgage Corporation	Mt. Laurel	NJ
Gateway Funding Diversified Mortgage Services, L. P.	Horsham	PA
Gateway Mortgage Group, LLC	Tulsa	OK
Generation Mortgage Company	Atlanta	GA
Genpact Mortgage Services, Inc.	Irvine	CA
Genworth Financial Home Equity Access, Inc.	Rancho Cordova	CA
GMAC Mortgage, LLC	Fort Washington	PA
Goldman Sachs Mortgage Company	New York	NY
Graystone Solutions, Incorporated	Sudbury	MA
Green Planet Servicing, LLC	Wallingford	CT
Green Tree Servicing LLC	St. Paul	MN
GSF Mortgage Corporation	Brookfield	WI
Guaranteed Home Mortgage Company, Inc.	White Plains	NY
Guaranteed Rate, Inc.	Chicago	IL
Harvard Home Mortgage, Inc.	Annapolis	MD
HLSS Holdings, LLC	Atlanta	GA

Home Loan Center, Inc.	Irvine	CA
Home Retention Services, Inc.	Houston	TX
Home Servicing, LLC	Baton Rouge	LA
HomeAmerican Mortgage Corporation	Denver	CO
Homeowners Mortgage of America, Inc.	Atlanta	GA
Housing Authority of Mingo County	Delbarton	WV
Howard Hanna Financial Services, Inc.	Pittsburgh	PA
HSBC Mortgage Services Inc.	Brandon	FL
IBM Lender Business Process Services, Inc.	Research Triangle Pk	NC
iFreedom Direct Corporation	Salt Lake City	UT
IGate Global Solutions Limited	Fremont	CA
Integrity Home Mortgage Corporation	Winchester	VA
Intercoastal Mortgage Company	Fairfax	VA
iServe Servicing, Inc.	Irving	TX
J.I. Kislak Mortgage LLC	Miami Lakes	FL
James B. Nutter & Company	Kansas City	MO
Jefferies Mortgage Finance, Inc.	Stamford	CT
JJJG Capital Corporation	Orange	CA
K. Hovnanian American Mortgage, L.L.C.	Boynton Beach	FL
Kondaaur Capital Corporation	Orange	CA
Lakeview Loan Servicing, LLC	Coral Gables	FL
LenderLive Network, Inc.	Glendale	CO
Lending Solutions, Inc.	Duluth	GA
Litton Loan Servicing LP	Houston	TX
Live Well Financial, Inc.	Richmond	VA
loanDepot.com, LLC	Irvine	CA
Marix Servicing LLC	Phoenix	AZ
MBA Mortgage Services, Inc.	Bel Air	MD
McLean Mortgage Corporation	McLean	VA
Merrill Lynch Mortgage Lending, Inc.	New York	NY
MGC Mortgage, Inc.	Plano	TX
Michigan Mutual, Inc.	Port Huron	MI
Millennium Financial Group, Inc dba Mlend	Middletown	MD
MLD Mortgage Inc.	Florham Park	NJ
MorEquity, Inc.	Evansville	IN
Morgan Stanley Mortgage Capital Holdings LLC	New York	NY
Mortgage Access Corp.	Morris Plains	NJ
Mortgage Investors Corporation	St. Petersburg	FL
Mortgage Research Center, LLC	Columbia	MO
Mountain CAP of WV, Inc.	Buckhannon	WV
MTGLQ Investors, L.P.	New York	NY
NAD Acquisition 3, LLC	Rye Brook	NY

Nations Lending Corporation	Middleburg Heights	OH
Nationstar Mortgage LLC	Lewisville	TX
Nationwide Advantage Mortgage Company	Des Moines	IA
New Penn Financial, LLC	Plymouth Meeting	PA
NFM, Inc.	Linthicum	MD
North Central WV Community Action Association, Inc.	Fairmont	WV
NVR Mortgage Finance, Inc.	Canonsburg	PA
NYCB Mortgage Company, LLC	Cleveland	OH
Ocwen Financial Solutions Private Limited	Bangalore	
Ocwen Loan Servicing, LLC	West Palm Beach	FL
One Reverse Mortgage, LLC	San Diego	CA
PennyMac Corp.	Calabasas	CA
PennyMac Loan Services, LLC	Calabasas	CA
PennyMac Mortgage Investment Trust Holdings I, LLC	Calabasas	CA
PHH Home Loans, LLC	Mount Laurel	NJ
PHH Mortgage Corporation	Mt. Laurel	NJ
PNMAC Mortgage Co., LLC	Calabasas	CA
PNMAC Mortgage Opportunity Fund Investors, LLC	Calabasas	CA
Polaris Home Funding Corp.	Grandville	MI
Potomac Mortgage Group, LLC	Fairfax	VA
Primary Residential Mortgage, Inc.	Salt Lake City	UT
Priority Mortgage Corp.	Worthington	OH
Prodovis Mortgage, LLC	Englewood	CO
Prospect Mortgage, LLC	Sherman Oaks	CA
Protium Master Mortgage LP	New York	NY
Provident Funding Group, Inc.	Burlingame	CA
QR Lending, Inc.	Madison	WI
Quantum Servicing Corporation	Tampa	FL
Quicken Loans Inc.	Detroit	MI
R.H. Lending, Inc.	Colleyville	TX
RBS Financial Products Inc.	Stamford	CT
Real Estate Mortgage Network, Inc.	River Edge	NJ
Real Time Resolutions, Inc.	Dallas	TX
Redwood Residential Acquisition Corporation	Mill Valley	CA
Residential Credit Solutions, Inc.	Fort Worth	TX
Residential Funding Company, LLC	Bloomington	MN
Residential Mortgage Solution LLC	Santa Monica	CA
Resurgent Capital Services, L.P.	Greenville	SC
Reverse Mortgage Solutions, Inc	Spring	TX
Revolutionary Mortgage Company	Frederick	MD
Roosevelt Mortgage Acquisition Company	New York	NY
RoundPoint Mortgage Company	Charlotte	NC

RoundPoint Mortgage Servicing Corporation	Charlotte	NC
Rushmore Loan Management Services LLC	Irvine	CA
Saxon Mortgage Services, Inc.	Fort Worth	TX
Saxon Mortgage, Inc.	Fort Worth	TX
Select Portfolio Servicing, Inc.	Salt Lake City	UT
Selene Finance LP	Houston	TX
Semper Home Loans, Inc.	Providence	RI
Servis One, Inc.	Irving	TX
Shannon Funding LLC	Bellevue	WA
Shore Financial Services, Inc.	Birmingham	MI
Sidus Financial, LLC	Greenville	NC
Sierra Pacific Mortgage Company, Inc.	Folsom	CA
SIRVA Mortgage, Inc.	Independence	OH
SN Servicing Corporation	Eureka	CA
Southeastern Appalachian Rural Alliance, Inc	Lewisburg	WV
Southwest Stage Funding, LLC	Mesa	AZ
Specialized Loan Servicing LLC	Highlands Ranch	CO
Spectra Funding, Inc.	Carlsbad	CA
Springleaf Financial Services of Ohio, Inc.	Evansville	IN
Springleaf Financial Services, Inc.	Evansville	IN
Statebridge Company, LLC	Denver	CO
Stearns Lending, Inc.	Santa Ana	CA
Sun West Mortgage Company, Inc.	Cerritos	CA
Sutton Funding LLC	New York	NY
TBI Mortgage Company	Horsham	PA
The Housing Authority of the City of Fairmont	Fairmont	WV
The Money Source, Inc.	Melville	NY
Tidewater Mortgage Services, Inc.	Virginia Beach	VA
Triad Financial Services, Inc.	Jacksonville	FL
Union National Mortgage Co.	Strongsville	OH
Urban Financial Group, Inc.	Tulsa	OK
Vanderbilt Mortgage and Finance, Inc.	Maryville	TN
Vericrest Financial, Inc.	Oklahoma City	OK
Victorian Finance, LLC	Bridgeville	PA
Walter Mortgage Company, LLC	Tampa	FL
WCS Lending LLC	Boca Raton	FL
Wendover Financial Services Corporation	Wayne	PA
Weststar Mortgage, Inc.	Woodbridge	VA
Wingspan Portfolio Advisors, LLC	Carrollton	TX
Wipro Gallagher Solutions, Inc.	Franklin	TN
Woodlands Development Group	Elkins	WV

West Virginia Licensed Money Transmitters

Licensee

ADP Payroll Services, Inc.
Amazon Payments, Inc.
American Express Prepaid Card Management Corp.
American Express Travel Related Services Company, Inc.
Blackhawk Network California, Inc.
Blackhawk Network, Inc.
Cambridge Mercantile Corp. (U.S.A.)
CheckFree Services Corporation
CheckFreePay Corporation
Comdata Network, Inc.
Continental Exchange Solutions, Inc.
Custom House (USA) Ltd.
Global Cash Access, Inc. (GCA)
Google Payment Corp. (Trade Name: Google Checkout)
Green Dot Corporation
GSC Enterprises, Inc. dba Fidelity Express
Integrated Payment Systems Inc.
Internet Escrow Services, Inc.
ITC Financial Licenses, Inc.
Merchants Express Money Order Company, Inc.
Metavante Payment Services, LLC
Moneybookers USA, Inc.
MoneyGram Payment Systems, Inc.
nFinanSe Payments Inc.
NoteWorld LLC dba NoteWorld Servicing Center
Obopay, Inc.
Official Payments Corporation
Online Resources Corporation
PayPal, Inc.
PreCash, Inc.
Sigue Corporation

Location

Roseland, New Jersey
Seattle, Washington
Phoenix, Arizona
New York, New York
Pleasanton, California
Pleasanton, California
Princeton, New Jersey
Norcross, Georgia
Wallingford, Connecticut
Brentwood, Tennessee
Buena Park, California
Victoria, BC, Canada
Las Vegas, Nevada
Mountain View, CA
Monrovia, California
Sulphur Springs, Texas
Greenwood Village,
Rancho Santa Margarita,
Columbus, Georgia
Wormleysburg,
Milwaukee, Wisconsin
New York, New York
Minneapolis, Minnesota
Tampa, Florida
Tacoma, Washington
Redwood City, CA
Reston, Virginia
Chantilly, Virginia
San Jose, California
Houston, Texas
Sylmar, California

West Virginia Licensed Money Transmitters

Licensee

Location

Softgate Systems, Inc.

Fairfield, New Jersey

Tempus Consulting, Inc.

Washington, DC

Travelex Currency Services Inc.

Omaha, Nebraska

Travelex Global Business Payments Inc.

Washington, DC

Western Union Financial Services, Inc.

Englewood, Colorado

West Virginia Regulated Consumer Lender Licensees

<u>RCL Name</u>	<u>Office</u>
Beckley Loan Company 622 Neville Street, P.O. Box 1146, Beckley, WV	Main
Budget Finance Company 251 Riverview Lane, P.O. Box 56, New Martinsville, WV	Main
Lendmark Financial Services of West Virginia 796 Foxcraft Avenue, Suite 105, Martinsburg, WV 6526 Mall Road, Morgantown, WV 506 Emily Drive, Clarksburg, WV	Main Branch Branch
Nicholas Loan & Mortgage, Inc. 1022 Wal-Street, Summersville, WV	Main
OakFirst Loan Center, Inc. 1286 Edwin Miller Boulevard, Martinsburg, WV	Main
OneMain Financial, Inc. 43 RHL Boulevard, South Charleston, WV 522 Emily Drive, Clarksburg, WV 220 Virginia Street West, Charleston, WV 235 N. State Rt 2, New Martinsville, WV 302 Galleria Plaza, Beckley, WV 63A Water Street, Logan, WV 1704-C Mileground Road, Morgantown, WV 1021 National Road, #1, Wheeling, WV 4341 Route 60, Huntington, WV 211 Merchants Walk, Summersville, WV 1911 7th Street, Parkersburg, WV 129 Dayton Street, Beckley, WV 2694 White Hall Boulevard, White Hall, WV 540 N. Jefferson Street, Lewisburg, WV 1349 Edwin Miller Blvd., Martinsburg, WV 4144 State Route 34, Unit 9, Hurricane, WV 1819 Jefferson Sreet (Jeffers), Bluefield, WV 605 Fayette Square Shopping Center, Suite C, Oak Hill, WV 753 Valley Pointe Shopping Center, Elkins, WV	Main Branch Branch Branch Branch Branch Branch Branch Branch Branch Branch Branch Branch Branch Branch Branch Branch Branch Branch Branch

RCL Name

Office

OneMain Financial, Inc. continued

Route 220 South, Suite 100, Keyser, WV

Branch

1253 Stafford Drive, Princeton, WV

Branch

1857 Route 21 South, Ripley, WV

Branch

Springleaf Home Equity, Inc.

105 LB & T Way, Logan, WV

Main

95 West Main, Buckhannon, WV

Branch

1231 Stafford Drive, Princeton, WV

Branch

281 Aikens Center, Martinsburg, WV

Branch

329 Mall Road, Oak Hill, WV

Branch

River Walk Plaza, 10 River Walk Mall, South Charleston,

Branch

518 N. Jefferson Street, Lewisburg, WV

Branch

324 1/2 Penco Road, P. O. Box 2177, Weirton, WV

Branch

827 Fairmont Road, Suite 103, Westover, WV

Branch

4341 State Rt. 60 East, Huntington, WV

Branch

516 Main Street W., Ripley, WV

Branch

309 Beckley Crossing Shopping Center, Beckley, WV

Branch

144 N. State Route 2, New Martinsville, WV

Branch

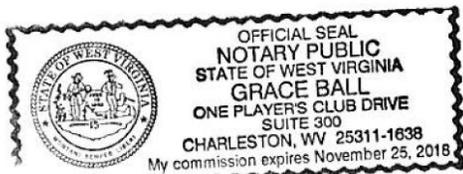
VERIFICATION OF ANNUAL REPORT

I, Robert J. Lamont, having been duly authorized by Commissioner Cline,
hereby verify, pursuant to WV Code §31A-2-12, that:

- In making the examination of each financial institution a qualified person employed by the Division of Banking has personally and carefully inspected the books, papers and affairs of the institution, or, in the case of certain banking institutions, the Division of Banking has accepted a reasonably current examination made by the Federal Deposit Insurance Corporation or the Federal Reserve System; and
- As far as I know or am informed, neither the Commissioner nor any other person in the Division of Banking has, in any case received or agreed to receive directly or indirectly any reward, gift, or promise thereof, from any officer or other person connected with any financial institution.


Robert J. Lamont, General Counsel

Taken, subscribed and sworn to before me this 3rd day of October 2011.




Notary Public