

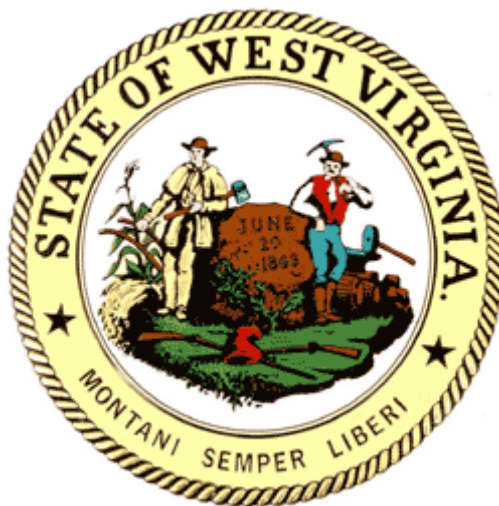
WEST VIRGINIA
DIVISION *of* FINANCIAL INSTITUTIONS

111th ANNUAL REPORT OF FINANCIAL INSTITUTIONS

Pursuant to W.Va. Code §31A-2-12

Under the Supervision of the
COMMISSIONER OF FINANCIAL INSTITUTIONS

Fiscal Year ending June 30, 2012



Sara M. Cline
Commissioner

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WEST VIRGINIA DIVISION OF FINANCIAL INSTITUTIONS

900 PENNSYLVANIA AVENUE, SUITE 306
CHARLESTON, WEST VIRGINIA 25302-3542
www.dfi.wv.gov

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

Earl Ray Tomblin
Governor

Sara M. Cline
Commissioner

April 25, 2013

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 Financial Institutions' 111th Annual Report of Financial Institutions for the fiscal year ending June 30, 2012, 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 2012, 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 Financial Institutions 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, 2012, the agency supervised 50 state-chartered banks ranging in size from \$32.5 million to \$5.5 billion, including four of the five largest banks headquartered in West Virginia. Combined, the assets of our 50 supervised banks totaled \$21.9 billion, which was relatively unchanged from the \$21.0 billion reported as of June 30, 2011.

Respectfully,

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

Sara M. Cline
Commissioner

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 Division of Banking, and on February 29, 2012 to the Division of Financial Institutions.

<i>Name</i>	<i>Title</i>	<i>Year Served</i>
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

DIVISION ACTIVITIES

During the calendar year, the Commissioner of Financial Institutions 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>FY2011</u>	<u>FY2012</u>
Bank Holding Companies	12	21
Commercial Banks and Trust Companies (Trust, Compliance, EDP, Visitations and Targets)	49	75
Credit Unions	5	2
Money Transmitter	9	15
Regulated Consumer Lenders	5	2
Mortgage Lender/Broker/Service Examinations & Visitations	27	23
Total Examinations	107	138

RECEIPTS AND DISBURSEMENTS FY2012

	<u>FY2012</u>	<u>FY2011</u>	<u>FY2010</u>
	June 30, 2012	June 30, 2011	June 30, 2010
<u>RECEIPTS:</u>			
Bank Assessments	1,619,493	1,838,614	1,827,802
Regulated Consumer Lender Assessments	79,534	100,022	145,576
Credit Union Assessments	18,064	15,242	30,821
Bank Holding Company Assessments	137,370	135,920	133,755
Bank & Bank Holding Co. Fees	4,000	8,250	1,100
Money Transmitter Fees	106,340	76,892	85,790
Mortgage Lender/Broker/Service Fees	800,240	854,270	811,052
Foreclosure Report Fees	0	8,740	66,260
Miscellaneous Fees	60	142	269
Penalties	981,250	0	0
	<i>Total Income:</i>	<i>\$3,038,092</i>	<i>\$3,102,425</i>

EXPENDITURES:

Personal Services /Annual Increments	1,530,010	1,508,427	1,460,320
Employee Benefits	535,956	709,781	763,556
Current Expenses	696,305	622,998	557,150
Total Assets	40,075	6,080	153,990
General Revenue Transfer	192,553	135,869	9,363
	<i>Total Operating Expenses:</i>	<i>\$2,983,155</i>	<i>\$2,944,379</i>

DIVISION STAFF

Commissioner	Sara Cline
General Counsel	Robert Lamont
Deputy Counsel	Loren Allen
Director, Nondepository Institutions	Tracy Hudson
Director, Operations Regulation	John France
Assistant to the Commissioner	Terri Spurlock
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 Pennington
Staff Analyst	Dawn Holstein
Review Examiner	Martin Grimm
Manager, Money Service Businesses	Sheila Johnson
Depository Examiners	Mark Anderson (<i>Chief</i>)
	Jeffrey Brickey
	Justin Butler
	Norma Cross
	Ryan Curry
	Nathan Freeman
	Robert Glotfelty, Jr.
	James King
	Thomas Mainella
	Matthew Mann
	Jerry Martin
	Esther Sebert
	James Thompson
Nondepository Examiners	Stephanie Beane (<i>Chief</i>)
	Glen Harvey
	Richard Humphrey

**WEST VIRGINIA
BOARD OF BANKING AND FINANCIAL INSTITUTIONS
STATUTORY MEMBERS**

Board Member	Location	Represents
Ms. Sara Cline	Chair & Commissioner of Financial Institutions	Division of Financial Institutions
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 2012

**WEST VIRGINIA LENDING AND CREDIT RATE BOARD
STATUTORY MEMBERS**

<u>Board Member</u>		<u>Represents</u>
Ms. Sara M. Cline	Chair & Commissioner of Financial Institutions	Division of Financial Institutions
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

FLOATING USURY CEILINGS

Pursuant to the provisions of Chapter 47-6-5b(c) of the West Virginia Code, the Commissioner of Financial Institutions has ordered the maximum rate of interest for any non-precomputed 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 U.S. Government bond yields and then rounding off to the nearest quarter of 1%.

July 5,	2011	5.50% per year
August 1,	2011	5.50% per year
September 6,	2011	4.75% per year
October 3,	2011	4.25% per year
November 7,	2011	4.25% per year
December 5,	2011	4.25% per year
January 3,	2012	4.25% per year
February 6,	2012	4.25% per year
March 5,	2012	4.25% per year
April 2,	2012	4.50% per year
May 7,	2012	4.25% per year
June 4,	2012	4.00% per year

Formula based on 20-year maturities

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 West Virginia, Inc.

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

Clear Mountain Bank, Inc.

Post Office 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 Century Bank, Inc.

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

First Neighborhood Bank, Inc.

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

First Sentry Bank, Inc.

823 Eighth Street
Huntington, West Virginia 25701
Phone: (304) 522-6400

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

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 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

FNB Bank, Inc.

105 North High Street, PO Box 1037
Romney, West Virginia 26757
Phone: (304) 822-3519

Freedom Bank, Inc.

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

The Calhoun County Bank, Inc.

PO Box 430
Grantsville, West Virginia 26147
Phone: (304) 354-6116

The Citizens Bank of Weston, Inc.

P. O. Box 310, 201 Main Avenue
Weston, West Virginia 26452
Phone: (304) 269-2862

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.

5229 Coal Heritage Rd, 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

95 East Main Street, PO Box 876
Romney, West Virginia 26757
Phone: (304) 822-3541

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 P. O. Box 295
Barboursville, West Virginia 25504
Phone: (304) 736-5271

The Grant County Bank

P. O. 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.

1 Bank Plaza
Wheeling, West Virginia 26003
Phone: (304) 234-9000

Whitesville State Bank

38609 Coal River Road, P.O. Box 68
Whitesville, West Virginia 25209
Phone: (304) 854-1271

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 Street
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 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
FY2012**

Date Approved	Application Type	Applicant Name	Description
12/12/2011	Charter Conversion	First Century Bank, Inc.	Convert to state charter
3/12/2012	Bank Merger	United Bank, Inc.	Establish branches through merger with affiliate, Centra Bank, Inc.
6/11/2012	Denovo Branch	Rock Branch Community Bank, Inc.	Establish a denovo branch office at 4344 Teays Valley Road, Scott Depot, WV

**BANK MERGERS
STATE AND NATIONAL BANKS OPERATING IN WEST VIRGINIA
FY2012**

Banks Involved

Surviving Entity

United Bank, Inc., Parkersburg, West Virginia
and Centra Bank, Inc., Morgantown, West
Virginia

United Bank, Inc.

PARITY DECISIONS

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 2012, the Commissioner of Financial Institutions granted the following authorizations pursuant to WV Code §31A-8C-2:

None

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

Fiscal Year 2012
As of December 31, 2011

<u>STATE BANKS</u>	<u>Trust Assets (\$000)</u>
Bank of Charles Town	90,789
BCBank, Inc.	NR
Capon Valley Bank	NR
CNB Bank, Inc.	30,755
Citizens Bank of West Virginia, Inc.	70,052
Davis Trust Company	16,110
First Century Bank, Inc.	281,992
First Peoples Bank, Inc.	6,485
MCNB Bank and Trust Co.	105,944
Premier Bank, Inc.	NR
Summit Community Bank, Inc.	34
The First State Bank	2,944
The Grant Count Bank	NR
The Harrison County Bank	515
Union Bank, Inc.	577
United Bank, Inc.	2,268,617
Wesbanco Bank, Inc.	2,652,569
TOTAL 17 BANKS	\$5,527,383

**REPORT OF CONIDITION AND INCOME FOR STATE CHARTERED AND
NATIONAL BANKS IN WEST VIRGINIA**

(\$ in 000's)	West Virginia State Banks		West Virginia National Banks	
	6/30/2011	6/30/2012	6/30/2011	6/30/2012
Number of Institutions	50	50	8	7
<u>ASSETS AND LIABILITIES</u>				
Total assets	21,044,944	21,974,111	4,008,997	3,804,457
Cash and Due from banks	923,175	1,236,055	146,883	154,398
Interest-bearing balances	510,625	784,935	52,891	75,202
Securities	4,322,271	4,589,677	854,749	761,800
Federal Funds sold and reverse repurchase	233,964	215,401	52,796	42,651
Net loans and leases	13,947,698	14,277,794	2,610,563	2,491,258
Bank premises & fixed assets	329,710	334,509	93,155	84,661
Other real estate owned	154,554	160,020	11,935	10,662
Goodwill & other intangibles	355,740	413,289	63,195	66,854
Other assets	775,152	744,100	175,721	192,173
Life insurance assets	335,513	348,766	93,282	95,579
Total liabilities	18,763,037	19,542,904	3,565,469	3,379,691
Total deposits	17,272,763	18,225,928	3,357,452	3,183,462
Federal funds purchased and repurchase agreements	736,801	677,740	164,170	145,492
Other borrowed funds	630,244	509,892	10,335	7,541
Subordinated debt	0	0	0	0
Other liabilities	123,229	129,334	33,512	43,196
Total equity capital	2,281,905	2,431,206	443,528	424,766
Perpetual preferred stock	3,512	3,345	0	0
Common stock	73,836	73,676	8,473	3,974
Surplus	798,445	911,944	251,364	245,813
Undivided profits	1,366,372	1,402,451	143,791	135,079
Noncontrolling interests in consolidated subsidiaries	39,740	39,740	39,900	39,900
<u>INCOME AND EXPENSE</u>				
Interest Income	467,364	452,744	84,628	73,072
Interest Expense	106,596	83,596	17,089	10,870
Net Interest Income	360,768	369,154	67,539	62,202
Provisions for loan and lease losses	49,613	37,849	5,148	4,524
Noninterest income	83,115	88,074	31,276	27,897
Fiduciary activities	12,000	13,526	2,447	1,774
Service charges on deposit accounts	35,108	33,512	15,147	13,341
Trading account gains and fees	45	150	0	0
Additional noninterest income	35,962	40,886	13,682	12,782
Total noninterest expense	291,916	284,202	62,378	56,620
Salaries and employee benefits	148,030	138,537	29,436	28,077
Premises and equipment expense	37,109	38,314	9,351	7,620
Additional noninterest expense	106,777	107,351	23,591	20,923
Pre-tax net operating income	102,354	135,177	31,289	28,955
Securities gains (losses)	(1,805)	2,501	3,563	225
Applicable income taxes	25,702	37,979	10,831	9,043
Income before extraordinary items	74,847	99,699	24,021	20,137
Extraordinary gains-net	0	0	0	0
Net income attributable to bank	74,847	99,699	24,472	20,591

BANK HOLDING COMPANIES OPERATING IN WEST VIRGINIA

Allegheny Bancshares, Inc.
300 North Main Street, PO 487
Franklin, West Virginia 26807

BB&T Corporation
150 South Stratford Road, PO Box 1290
Winston-Salem, North Carolina 27102

Calhoun Bankshares, Inc.
PO Box 430
Grantsville, West Virginia 26147

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

Farmers Bancshares, Inc.
211 W 2nd Street
Pomeroy, Ohio 45769

Fifth Third Financial Bancorp
38 Fountain Square
Cincinnati, Ohio 45263

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

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

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

F.N.B. Corporation
One F.N.B Boulevard
Hermitage, Pennsylvania 16148

FCNB Bancorp, Inc.
101 North Court Street
Fayetteville, West Virginia 25840

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

First Citizens Bancshares, Inc.
PO Box 27131
Raleigh, North Carolina 27611

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

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

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

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

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.
PO Box 40
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 Avenue
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

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

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

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

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
Bruceeton Mills, West Virginia 26525

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

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

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

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

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

Peoples Bankshares, Inc.
PO 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
Pittsburgh, Pennsylvania 15222

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

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

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 Street
West Union, West Virginia 26456

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

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

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

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

**BANK HOLDING COMPANY
FORMATIONS & DISSOLUTIONS
FY2012**

Formations:

None

Dissolutions:

None

STATE CHARTERED CREDIT UNIONS HEADQUARTERED IN WEST VIRGINIA

Local #317 I.A.F.F. Credit Union

PO Box 3736, Morris Street East
Charleston, WV 25337

West Virginia Baptist State Convention Credit Union

PO Box 283
Hilltop, WV 25855

West Virginia Central Credit Union

1306 Murdoch Avenue
Parkersburg, WV 26101

West Virginia Public Employees Credit Union dba The State Credit Union

2200 Washington Street, East
Charleston, WV 25305-0919

REPORT OF CONDITION & INCOME FOR STATE CHARTERED CREDIT UNIONS

Number of Institutions	6/30/2011	6/30/2012
	4	4
<u>ASSETS AND LIABILITIES</u>	<u>\$</u>	<u>\$</u>
Cash & Equivalents	16,903,433	15,593,851
<u>Total Investments</u>	43,855,115	51,500,698
Loans Held for Sale	0	0
Real Estate Loans	26,549,316	31,679,495
Unsecured Loans	5,088,633	5,136,367
Other Loans	48,331,531	55,353,612
<u>Total Loans</u>	79,696,480	92,169,474
(Allowance for Loan & Lease Losses)	(509,066)	(541,942)
Land And Building	3,961,939	3,799,091
Other Fixed Assets	428,332	469,884
NCUSIF Deposit	1,227,087	1,331,148
All Other Assets	879,763	956,966
Total Assets	146,716,083	165,279,170
Dividends Payable	242,537	222,786
Notes & Interest Payable	0	0
Accounts Payable & Other Liabilities	326,528	359,632
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth	0	0
Total Liabilities	569,065	582,418
Share Drafts	12,286,756	14,229,652
Regular shares	80,871,268	95,161,759
All Other Shares & Deposits	39,278,336	40,345,686
<u>Total Shares and Deposits</u>	132,436,360	149,737,097
Regular Reserve	2,871,331	2,868,346
Other Reserves	(282,713)	(369,149)
Undivided Earnings	11,122,039	12,460,458
Total Equity	13,710,658	14,959,655
Total liabilities, shares, and equity	146,716,083	165,279,170
<u>INCOME & EXPENSE</u>		
Loan Income	2,482,969	2,560,306
Investment Income	433,566	433,548
Other Income	667,616	741,685
Total Employee Compensation & Benefits	1,072,959	1,129,157
Temp Corporate CU Stabilization Expense & NCUSIF Premiums	329	384
Total Other Operating Expenses	1,064,147	1,100,710
Non-operating Income & (Expense)	(2,653)	4,375
NCUSIF Stabilization Income	0	0
Provision for Loan/Lease Losses	102,457	50,000
Cost of Funds	695,995	595,505
Net Income excluding stabilization expense and NCUSIF Premium	645,940	864,542
Net Income (Loss)	645,611	864,158

WEST VIRGINIA LICENSED MORTGAGE BROKERS AND LENDERS

BROKERS

<u>Company Name</u>	<u>City</u>	<u>State</u>
Adchemy, Inc.	Foster City	CA
AIReS Mortgage Solutions, LLC	Pittsburgh	PA
Alcova Mortgage LLC	Roanoke	VA
Alliance Credit, LLC	Alliance	OH
Altisource Fulfillment Operations, Inc.	St. Louis	MO
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
Community Resources Inc.	Parkersburg	WV
D.S.C. Mortgage Brokers	Portersville	PA
Diamond Funding Corporation	Milford	MA
Diversified Financial Mortgage Corporation	Rockville	MD
Dominion Residential Mortgage, LLC	Fairfax	VA
Edward Jones Mortgage, LLC	Saint Louis Park	MN
Embrace Home Loans, Inc.	Newport	RI
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
ISGN Solutions, Inc.	Melbourne	FL
Kondaaur Capital Corporation	Orange	CA
Kroll Factual Data, Inc.	Loveland	CO
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
Mason McDuffie Mortgage Corporation	San Ramon	CA
MGIC Mortgage Services, LLC	Milwaukee	WI
MHD Empire Service Corp.	Syracuse	NY
Military Family Home Loans, LLC	Des Moines	IA
Millennium Financial Group, Inc dba Mlend	Frederick	MD
Monocacy Home Mortgage LLC	Frederick	MD
Mortgage Financing.com, Inc	Martinsburg	WV
Mortgage Research Center, LLC	Columbia	MO
Mountain Opportunities Corporation	Clarksburg	WV
Mountain State Lending Associates, Inc.	Weirton	WV
Nations Lending Corporation	Independence	OH
New America Financial Corporation	Rockville	MD
New Penn Financial, LLC	Plymouth Meeting	PA
NFM, Inc.	Linthicum	MD
NuCompass Mortgage Services, LLC	Saint Louis Park	MN
NVR Mortgage Finance, Inc.	Canonsburg	PA
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
Premia Mortgage, LLC	Troy	MI
Premier Mortgage LLC	Morgantown	WV
PrimeLending Ventures, LLC	Dallas	TX
PrimeLending, A PlainsCapital Company	Dallas	TX
Princeton Financial, LLC	Bridgeville	PA
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
Seterus, Inc.	Research Triangle Park	NC
Sierra Pacific Mortgage Company, Inc.	Folsom	CA
Solution One Mortgage, LLC	Charleston	WV
Southeastern Appalachian Rural Alliance, Inc	Lewisburg	WV
Streber Mortgage, LLC	Wilmington	OH
Success Mortgage, LLC	Winchester	VA
Sutherland Mortgage Services, Inc.	Houston	TX
SWBC Mortgage Corporation	San Antonio	TX
TCS E-Serve America, Inc.	Milford	OH
The American Mortgage Group LLC dba Zen Loans	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

LENDERS

<u>Company Name</u>	<u>City</u>	<u>State</u>
21st Mortgage Corporation	Knoxville	TN
AIReS Mortgage Solutions, LLC	Pittsburgh	PA
Alcova Mortgage LLC	Roanoke	VA
Allied Mortgage Group, Inc.	Bala Cynwyd	PA
American Advisors Group	Orange	CA
American Financial Resources, Inc.	Parsippany	NJ
American Internet Mortgage, Inc.	San Diego	CA
American Lending Solutions, LLC	Columbus	WI
American Mortgage Service Company	Cincinnati	OH
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
Augusta Development Corporation	Fairmont	WV
Aurora Mortgage, LLC	Vienna	VA
Avelo Mortgage, L.L.C.	Irving	TX
Barclays Bank PLC	New York	NY
Bay Capital Mortgage Corporation	Annapolis	MD
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
Bridgelock Capital	Woodland Hills	CA
C & L Service Corporation	Portsmouth	VA

Caliber Funding LLC	Irving	TX
Cardinal Financial Company, Limited Partnership	Warminster	PA
Carrington Mortgage Services, LLC	Santa Ana	CA
CashCall, Inc.	Anaheim	CA
Central Appalachia Empowerment Zone of WV	Clay	WV
CGB Agri Financial Services, Inc.	Louisville	KY
CHANGE, Incorporated	Weirton	WV
CIS Financial Services, Inc.	Hamilton	AL
Citimortgage, Inc.	O'Fallon	MO
ClearPoint Funding, Inc.	Westborough	MA
Cobalt Mortgage, Inc	Kirkland	WA
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
CoreLogic Services, LLC	Westlake	TX
Cornerstone Mortgage Company	Houston	TX
Correspondent One Investor, LLC	Atlanta	GA
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
CrossCountry Mortgage, Inc.	Brecksville	OH
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
Discover Home Loans, Inc.	Riverwoods	IL
DLJ Mortgage Capital, Inc.	New York	NY
Dovenmuehle Mortgage, Inc.	Lake Zurich	IL
DTA Solutions LLC	Watauga	TX
Dyck-O'Neal, Inc.	Arlington	TX
Edward Jones Mortgage, LLC	Saint Louis Park	MN
Embrace Home Loans, Inc.	Newport	RI
EMC Mortgage LLC	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 Capital Mortgage Group Inc	Pittsburgh	PA

First Guaranty Mortgage Corporation	Mclean	VA
First Heritage Mortgage, LLC	Fairfax	VA
First Home Mortgage Corporation	Baltimore	MD
First Option Mortgage, LLC	Atlanta	GA
FNBN I, LLC	Moorpark	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	Wayland	MA
Green Planet Servicing, LLC	Wallingford	CT
Green Tree Servicing LLC	St. Paul	MN
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
Homeward Residential, Inc.	Coppell	TX
Housing Authority of Mingo County	Delbarton	WV
Howard Hanna Financial Services, Inc.	Pittsburgh	PA
HSBC Mortgage Services Inc.	Brandon	FL
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.	San Diego	CA
ISGN Solutions, Inc.	Melbourne	FL
J.P. Morgan Mortgage Acquisition Corp.	New York	NY
James B. Nutter & Company	Kansas City	MO
Jefferies Mortgage Finance, Inc.	Stamford	CT

Kondaur Capital Corporation	Orange	CA
Kyanite Financial Business Services, Inc.	Research Triangle Park	NC
Lakeview Loan Servicing, LLC	Coral Gables	FL
LenderLive Network, Inc.	Glendale	CO
Lending Solutions, Inc.	Duluth	GA
Live Well Financial, Inc.	Richmond	VA
loanDepot.com, LLC	Foothill Ranch	CA
Marix Servicing LLC	Phoenix	AZ
Mason McDuffie Mortgage Corporation	San Ramon	CA
Maverick Funding Corp.	Parsippany	NJ
MBA Mortgage Services, Inc.	Bel Air	MD
McLean Mortgage Corporation	Fairfax	VA
Merrill Lynch Mortgage Lending, Inc.	New York	NY
MGC Mortgage, Inc.	Plano	TX
Michigan Mutual, Inc.	Port Huron	MI
Mid America Mortgage, Inc.	Rocky River	OH
Military Family Home Loans, LLC	Des Moines	IA
Millennium Financial Group, Inc dba Mlend	Frederick	MD
Monocacy Home Mortgage LLC	Frederick	MD
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
Mountain Opportunities Corporation	Clarksburg	WV
MTGLQ Investors, L.P.	New York	NY
NAD Acquisition 3, LLC	Rye Brook	NY
Nations Lending Corporation	Independence	OH
Nationstar Mortgage LLC	Lewisville	TX
Nationwide Advantage Mortgage Company	Des Moines	IA
New America Financial Corporation	Rockville	MD
New Penn Financial, LLC	Plymouth Meeting	PA
NFM, Inc.	Linthicum	MD
North Central WV Community Action Association	Fairmont	WV
NuCompass Mortgage Services, LLC	Saint Louis Park	MN
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.	Moorpark	CA

PennyMac Loan Services, LLC	Moorpark	CA
PennyMac Mortgage Investment Trust Holdings I, LLC	Moorpark	CA
PHH Home Loans, LLC	Mount Laurel	NJ
PHH Mortgage Corporation	Mt. Laurel	NJ
Platinum Home Mortgage Corporation	Rolling Meadows	IL
Pleasant Valley Home Mortgage Corporation	Moorestown	NJ
PNMAC Mortgage Co., LLC	Moorpark	CA
PNMAC Mortgage Opportunity Fund Investors, LLC	Moorpark	CA
Polaris Home Funding Corp.	Grandville	MI
Potomac Mortgage Group, LLC	Fairfax	VA
Premia Mortgage, LLC	Troy	MI
Primary Residential Mortgage, Inc.	Salt Lake City	UT
PrimeLending Ventures, LLC	Dallas	TX
PrimeLending, A PlainsCapital Company	Dallas	TX
Princeton Financial, LLC	Bridgeville	PA
Priority Mortgage Corp.	Worthington	OH
Prodovis Mortgage, LLC	Englewood	CO
Proficio Mortgage Ventures, LLC	Orlando	FL
Prospect Mortgage, LLC	Sherman Oaks	CA
Prosperity Mortgage Company	Chantilly	VA
Provident Funding Associates, LP	San Bruno	CA
Quantum Servicing Corporation	Tampa	FL
Quicken Loans Inc.	Detroit	MI
RBS Financial Products Inc.	Stamford	CT
Real Estate Mortgage Network, Inc.	Edison	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
Reverse Mortgage USA, Inc.	Austin	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
Security One Lending	San Diego	CA
Select Portfolio Servicing, Inc.	Salt Lake City	UT
Selene Finance LP	Houston	TX

Servis One, Inc.	Irving	TX
Seterus, Inc.	Research Triangle Park	NC
Shannon Funding LLC	Bellevue	WA
Shellpoint Partners LLC	New York	NY
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
SunTrust Mortgage, Inc.	Richmond	VA
Sutherland Mortgage Services, Inc.	Houston	TX
Sutton Funding LLC	New York	NY
SWBC Mortgage Corporation	San Antonio	TX
TH TRS Corp.	Minnetonka	MN
The Housing Authority of the City of Fairmont	Fairmont	WV
The Money Source Inc.	Melville	NY
Tidewater Mortgage Services, Inc.	Virginia Beach	VA
Total Mortgage Services, LLC	Milford	CT
Triad Financial Services, Inc.	Jacksonville	FL
Union National Mortgage Co.	Strongsville	OH
United Security Financial Corp.	Murray	UT
United Shore Financial Services, LLC	Birmingham	MI
Urban Financial Group, Inc.	Tulsa	OK
Vanderbilt Mortgage and Finance, Inc.	Maryville	TN
Vantium Capital, Inc.	Irving	TX
Vericrest Financial, Inc.	Oklahoma City	OK
Victorian Finance, LLC	Bridgeville	PA
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
Wyndham Capital Mortgage, Inc.	Charlotte	NC
Zenta Mortgage Services, LLC	Charlotte	NC

WEST VIRGINIA LICENSED MONEY SERVICE BUSINESSES

<u>Company Name</u>	<u>City</u>	<u>State</u>
AAA Allied Group, Inc.	Cincinnati	OH
ADP Payroll Services, Inc.	Roseland	NJ
Amazon Payments, Inc.	Seattle	WA
American Express Prepaid Card Management Corp.	Phoenix	AZ
American Express Travel Related Services Company	New York	NY
Bancomer Transfer Services, Inc.	Houston	TX
Blackhawk Network California Inc.	Pleasanton	CA
Blackhawk Network, Inc.	Pleasanton	CA
Cambridge Mercantile Corp (USA)	Princeton	NJ
CheckFree Services Corporation	Norcross	GA
CheckFreePay Corporation	Wallingford	CT
Comdata Network, Inc.	Brentwood	TN
Continental Exchange Solutions, Inc. dba RIA Financial Services and Associated Foreign Exchange	Buena Park	CA
Custom House (USA) Ltd dba Western Union Business Solutions	Victoria BC	Canada
Facebook Payments Inc.	Melo Park	CA
GiroCheck Financial Inc.	Miami	FL
Global Cash Access, Inc. (GCA)	Las Vegas	NV
Google Payment Corp. dba Google Checkout, Google Wallet, Google Payments	Mountain View	CA
Green Dot Corporation	Monrovia	CA
GSC Enterprises, Inc. dba Fidelity Express	Sulphur Springs	TX
Integrated Payment Systems Inc.	Greenwood Village	CO
Intelispand Prepaid Solutions, LLC	Fenton	MS
Internet Escrow Services, Inc.	Rancho Santa Margarita	CA
ITC Financial Licensees, Inc.	Columbus	GA
Jpay Inc.	Miami	FL
Keefe Commissary Network, LLC	St. Louis	MO
Meracord LLC	Tacoma	WA
Merchants Express Money Order Company, Inc.	Wormleysburg	PA
Metavante Payment Services, LLC	Milwaukee	WI
MoneyGram Payment Services, Inc.	Minneapolis	MN
NetSpend Corporation	Austin	TX
nFinanSe Payments Inc.	Tampa	FL
Obopay, Inc.	Redwood City	CA
Official Payments Corporation	Norcross	GA
Online Resources Corporation	Chantilly	VA
PayPal, Inc.	San Jose	CA
PreCash, Inc.	Houston	TX

Sigue Corporation	Sylmar	CA
Skrill USA, Inc.	New York	NY
Softgate Systems, Inc.	Fairfield	NJ
Tempus Consulting, Inc.	Washington	DC
Travelex Currency Services, Inc.	New York	NY
Travelex Global Business Payments Inc. (TGBPI)	Washington	DC
Unirush, LLC	Cincinnati	OH
Western Union Financial Services, Inc.	Englewood	CA
Xoom Corporation	San Francisco	CA

Springleaf Home Equity, Inc.

105 LB & T Way, Logan, WV	Main
River Walk Plaza, 10 River Walk Mall, South Charleston,	Branch
329 Mall Road, Oak Hill, WV	Branch
55 Meridian Parkway, Suite 110, Martinsburg, WV	Branch
95 West Main, Buckhannon, WV	Branch
309 Beckley Crossing Shopping Center, Beckley, WV	Branch
144 N. State Route 2, New Martinsville, WV	Branch
4341 State Rt. 60 East, Huntington, WV	Branch
827 Fairmont Road, Suite 103, Westover, WV	Branch
518 N. Jefferson Street, Lewisburg, WV	Branch
1257 Stafford Drive, Princeton, 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 Financial Institutions has personally and carefully inspected the books, papers and affairs of the institution, or, in the case of certain banking institutions, the Division of Financial Institutions 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 Financial Institutions 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 26th day of April 2013.


Notary Public

