



PUBLIC DISCLOSURE

October 19, 2015

**COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION**

Charter Number 14807

City National Bank of West Virginia

**25 Gatewater Road
Charleston, West Virginia 25301**

**Office of the Comptroller of the Currency
Roanoke Field Office
4419 Pheasant Ridge Road
Suite 300
Roanoke, Virginia 24014**

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

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Overall CRA Rating

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

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

Performance Levels	Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X		X
Low Satisfactory		X	
Needs to Improve			
Substantial Noncompliance			

* The Lending Test is weighted more heavily than the Investment and Service tests when arriving at an overall rating.

The major factors that support this rating include:

- Lending levels that reflect a good responsiveness to assessment area (AA) credit needs;
- A substantial majority of loans are made in the institution’s AAs;
- The geographic distribution of loans reflects good penetration throughout the AAs;
- The distribution of borrowers reflects, given the product lines offered by the institution, good penetration among retail customers of different income levels and business customers of different size.
- The institution has made an adequate level of community development (CD) loans;
- Investments reflect satisfactory responsiveness to AA needs, given the limited community development opportunities and needs of the AA; and,
- Services that reflect good responsiveness to AA banking needs.

Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development annually that is used to determine

the income level category of individuals. For any given area, the median is the point at which half of the families have income above it and half below it.

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

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

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

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

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

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

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

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

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

Rated Area: A rated area is a state or multi-state metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan area, the institution will receive a rating for the multi-state metropolitan area.

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

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

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

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

Description of Institution

City National Bank of West Virginia (CNB) is an interstate financial institution with total assets of \$3.5 billion and Tier 1 Capital of \$322 million as of June 30, 2015. CNB is owned by City Holding Company (CHCO), a one-bank holding company headquartered in Cross Lanes, West Virginia. The bank currently has no other affiliates owned by the holding company. CNB formed a community development corporation in May 2004, which is inactive.

CNB's primary markets in West Virginia are the Huntington-Ashland, WV-KY-OH Multistate Metropolitan Statistical Area (MSA), the Charleston MSA, and Beckley Area Non-MSA, which is an area of eight contiguous counties in the southeastern part of West Virginia near Beckley, West Virginia. This eight-county area includes Braxton, Fayette, Greenbrier, Mercer, Nicholas, Pocahontas, Raleigh, and Summers Counties. The bank's primary market in Kentucky is Johnson County. The primary markets for CNB in Virginia are Augusta and Rockbridge Counties and the Winchester, VA-WV multistate MSA.

On May 31, 2012, CNB acquired Virginia Savings Bancorp, Inc. and its wholly owned subsidiary, Virginia Savings Bank ("VSB"). As a result of this acquisition, CNB acquired five branches in the northwestern portion of Virginia. On January 10, 2013, CNB acquired Community Financial Corporation and its wholly owned subsidiary, Community Bank (Community). As a result of this acquisition, CNB acquired nine branches along the I-81 corridor in western Virginia and two branches in Virginia Beach, Virginia.

The bank closed two branches and relocated one branch during the evaluation period. The branch located in a middle-income census tract in Harrisonburg, Virginia closed February 15, 2013, shortly after the acquisition of Community Bank in Virginia. The full service branch in Winchester, Virginia was relocated in August 2013 from a moderate-income census tract to a middle-income census tract. The location is less than a mile away and completed in an effort to better serve the community. The full service branch in the middle-income census tract of Virginia Beach, Virginia was closed December 31, 2013. This branch was part of the Community Bank acquisition.

During the evaluation period, CNB operated 82 full-service branches with 57 in West Virginia, 14 in Virginia, 8 in Kentucky, and 3 in Ohio. Of the 82 branch locations, 3.6 percent of the branches are located in low-income tracts; 18.1 percent of the branches are located in moderate-income tracts, and 56.6 percent of the branches are located in middle-income tracts, of which 17.8 percent are considered middle-income nonmetropolitan distressed or underserved geographies.

Retail banking services are readily accessible to geographies and individuals of different income levels and cover a wide area throughout West Virginia, eastern Kentucky, Lawrence County Ohio, the Shenandoah Valley of Virginia, and in a limited portion of the Virginia Beach, Virginia area. Branch hours and accessibility accommodate customers and the needs of the community, and are in line with nearby competitors. Each of the branches, except for Raphine, Virginia, has Automated Teller Machines (ATM) machines. All except nine ATMs accepts deposits.

CNB provides credit, deposit, investment advisory and insurance products and services. CNB offers on line, tablet and mobile banking, and a telephone voice response system that allows customers to transfer funds, check balances, and conduct other transactions. CNB offers a variety of products and services, including Bounce Back Checking that is designed for people who have had challenges in the past, but

who are working to improve their credit rating.

The bank's Internet website, <https://www.bankatcity.com>, provides detailed information on products and services for both consumers and businesses.

Net loans totaled \$2.7 billion, or 77 percent of total assets, as of June 30, 2015. The bank is primarily a real estate lender, with approximately 92 percent of the loan portfolio consisting of real estate secured loans. The primary lending focus is residential mortgage loans. The table below depicts the loan portfolio by loan product as of June 30, 2015.

Loan Categories as of Review Period Date*		
TYPE OF LOAN	Balance Outstanding (\$000s)	% of Total Loans
1-4 Family Residential	1,542,668	57.47
Non-Farm/Non-Residential	813,598	30.31
Commercial & Industrial	172,210	6.42
Multi-family Residential	76,336	2.84
Loans to Individuals	34,206	1.27
Other	20,711	0.77
Construction & Land Development	19,456	0.73
Farm loans	4,981	0.19
Total	\$2,684,166	100.00

*Schedule RC-C Part 1 - Loans and Leases as reported in the Consolidated Reports of Condition and Income as of June 30, 2015.

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

The OCC last evaluated CNB's CRA performance as of November 13, 2012. At that time, the bank received an overall "Satisfactory" rating.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for the Lending Test is January 1, 2012, through December 31, 2014. The evaluation period for the CD loans, Services and Investments Tests is November 13, 2012, through October 26, 2015. Any CRA-related activities falling within those timeframes were considered in arriving at the CRA rating. Because of changes in the bank's AA and changes to standard demographic information used in CRA evaluations, our analysis is divided into separate evaluation periods.

January 1, 2012 through December 31, 2013

This evaluation period applies to those AAs that were part of CNB prior to any merger or acquisition. We evaluated home mortgage loans and small loans to businesses and farms from January 1, 2012, through December 31, 2013, and CD loans, qualified investments, and community development and retail services from November 13, 2012, through December 31, 2013, for AAs that were part of the legacy CNB. We analyzed home mortgage loans and small loans to business data for 2012 through 2013 using 2010-census demographic information, which we discuss in narrative and include data in the tables in Appendix D. We analyzed home mortgage loans and small loans to business data for 2014, using 2010-census demographic information and the 2014 Office of Management and Budget Metropolitan Area changes; and summarized in brief conclusion statements.

The AAs included in this period are the following:

- The Charleston MSA AA (Charleston MA) - Five contiguous counties of Kanawha, Putnam, Lincoln, Boone, and Clay.
- The Beckley Area Non-MSA AA (Beckley Area Non-MA) of the 8 West Virginia contiguous counties of Braxton, Fayette, Greenbrier, Mercer, Nicholas, Pocahontas, Raleigh, and Summers.
- The Jefferson County, West Virginia in the Washington-Arlington-Alexandria multistate MSA (DC MA).
- The Berkeley and Morgan counties, West Virginia in the Hagerstown-Martinsburg, MD-WV MSA AA (Hagerstown MA).
- The Harrison County, West Virginia non-MSA AA (Harrison Non-MA).
- The Huntington-Ashland, WV-KY-OH MSA AA (Huntington MA) - The AA consists of four contiguous, similarly-situated counties of Wayne County in West Virginia, Lawrence County in Ohio, and Boyd and Greenup counties in Kentucky.
- The Jackson-Mason counties West Virginia non-MSA AA (Jackson Non-MA).
- The Carter County, Kentucky non-MSA AA (Carter Non-MA).
- The State of Kentucky – the Johnson County, Kentucky non-MSA AA (Johnson Non-MA).

May 31, 2012 through December 31, 2013

CNB's acquisition of Virginia Savings Bancorp, Inc. and its wholly owned subsidiary, Virginia Savings Bank on May 31, 2012, added the AAs located in the northwestern portion of Virginia. This acquisition resulted in the following changes to the bank's AAs:

- Warren County, Virginia was added to the DC MA, which included Jefferson County, West Virginia.

- The Winchester, Virginia MSA AA, which includes Frederick County Virginia and the City of Winchester, Virginia was established, and;
- The Shenandoah County Virginia non-MSA AA was established.

We evaluated home mortgage loans, small loans to businesses and farms, CD loans, qualified investments, and community development and retail services from May 31, 2012, through December 31, 2013. We analyzed home mortgage loans and small loans to businesses data from the time of the acquisition to the end of 2013 using 2010-census demographic information, which we discuss in the narrative and include data in the tables in Appendix D. We analyzed home mortgage loans and small loans to business data for 2014, using 2010-census demographic information and the 2014 Office of Management and Budget Metropolitan Area changes; and summarized in brief conclusion statements.

January 10, 2013 through December 31, 2013

CNB's acquisition of Community Financial Corporation and its wholly owned subsidiary, Community Bank ("Community") on January 10, 2013. This acquisition resulted in the creation of 2 additional AAs in Virginia;

- Augusta and Rockbridge Counties, VA non-MSA AA (Augusta Non-MA) and;
- Virginia Beach City MSA AA (Virginia Beach MA).

These AAs are located in western Virginia and in Virginia Beach, Virginia. We evaluated home mortgage loans, small loans to businesses and farms, CD loans, qualified investments, and community development and retail services from January 10, 2013, through December 31, 2013. We analyzed home mortgage loans and small loans to businesses data from the time of the acquisition to the end of 2013 using 2010-census demographic information, which we discuss in the narrative and include data in the tables in Appendix D. We analyzed home mortgage loans and small loans to business data for 2014, using 2010-census demographic information and the 2014 Office of Management and Budget Metropolitan Area changes; and summarized in brief conclusion statements.

January 1, 2014 through December 31, 2014

The Office of Management and Budget (OMB) revised Metropolitan Area (MA) and census tract geographic definitions and boundaries in February 2013. Those revisions became effective for CRA purposes on January 1, 2014. City NB revised its AAs as a result of these changes. We analyzed home mortgage loans and small loans to business data for 2014, using 2010-census demographic information and the 2014 Office of Management and Budget Metropolitan Area changes; and summarized in brief conclusion statements.

The AAs included in this period are the following:

- Charleston MSA AA (Charleston MA) - contiguous counties of Kanawha, Boone, and Clay in WV.
- Beckley MSA AA (Beckley MA) – contiguous counties of Fayette and Raleigh in WV.
- Greenbrier Valley Area Non-MSA AA (Greenbrier Area Non-MA) of the 6 WV contiguous counties of Braxton, Greenbrier, Mercer, Nicholas, Pocahontas, and Summers.
- Jefferson County, WV and Warren County, VA in the Washington-Arlington-Alexandria multistate MSA (DC MA).

- Berkeley County, WV in the Hagerstown-Martinsburg, MD-WV MSA AA (Hagerstown MA).
- Morgan County, WV non-MSA AA (Morgan Non-MA)
- Harrison County, WV non-MSA AA (Harrison Non-MA).
- Huntington-Ashland, WV-KY-OH MSA AA (Huntington MA) - The AA consists of four contiguous, similarly-situated counties of Cabell, Lincoln, Putnam, and Wayne County in West Virginia, Lawrence County in OH, and Boyd and Greenup counties in KY.
- Jackson-Mason counties WV non-MSA AA (Jackson Non-MA).
- Carter County, KY non-MSA AA (Carter Non-MA).
- State of Kentucky – the Johnson County, KY non-MSA AA (Johnson Non-MA).
- Winchester, Virginia MSA AA, which includes Frederick County Virginia and the City of Winchester, Virginia (Winchester MA).
- Shenandoah County VA non-MSA AA (Shenandoah non-MA).
- Staunton-Waynesboro, VA MSA (Staunton MA) – The AA consists of Augusta County, Staunton City, and Waynesboro City, in VA.
- Rockbridge County, VA non-MSA AA (Rockbridge Non-MA)
- Virginia Beach City MSA AA (Virginia Beach MA).

All Evaluation Periods

In most markets, CNB makes few, if any, multi-family or small loans to farms. While some of CNB's more urban markets had a sufficient quantity of multi-family loans and some of the more rural markets had a sufficient quantity of small loans to farms to analyze, the majority of markets had very few of either. Therefore, multi-family and small farm lending had no material impact on the Lending Test. Tables related to multi-family and farm loan data are in Appendix D.

Our analysis of qualified investments included the investment portfolio as well as donations and grants made during the respective evaluation periods that have community development as its primary purpose. Qualified investments include investments that meet the definition of community development and were made prior to the current evaluation period and are still outstanding or were made during the current evaluation period. Prior period investments are considered at the book value of the investment at the end of the current evaluation period. Current period investments are considered at their original investment amount. Unless otherwise noted, the complexity and innovativeness of investments was typical for an institution of this size and capability.

Our review of services during the respective evaluation periods included analyzing CNB's network of branches and deposit-taking ATMs for the availability and effectiveness of delivering retail banking services. CNB offers other alternative delivery systems; however, we did not place significant weight on these systems, as there is no data concerning the effectiveness of these systems in targeting low- and moderate-income geographies and individuals. We also considered the extent and innovativeness of CNB's community development services in meeting the credit needs within its AAs.

Data Integrity

As part of our ongoing supervision of CNB, the OCC tested the accuracy of the bank's small business and small farm lending data, CD loans, qualified investments, and community development services. We determined that the data was accurate as reported and that CD loans, qualified investments, and community development services considered during this evaluation period met the definition of community development.

The OCC performed data integrity on 2012 and 2013 HMDA and CRA data. For 2014 we relied upon CNB's Corporate Audit Division and the Compliance Monitoring department verifications of CNB's HMDA and CRA data. Any discrepancies identified were within acceptable tolerances; therefore, we deemed the data reliable.

Selection of Areas for Full-Scope Review

In each state and multi-state metropolitan area (MMA) where the bank has an office, we selected one AA within that state or MMA for a full-scope review. The area selected was typically the MSA or non-MSA that contained the largest percentage of CNB's deposits within that state or MMA. Please refer to the "Scope" section under each State and Multistate Metropolitan Area Rating section (as applicable) for details regarding how we selected the full-scope areas.

Community Contacts

Please refer to the market profiles in Appendix C for community contact information as well as detailed demographics and other performance context information for AAs that received full-scope reviews.

Inside/Outside Ratio

The analysis of the bank's lending inside and outside the AAs includes originations and purchases only and was performed at the bank level as opposed to the AA level. We measured and analyzed residential real estate and business loans originated by CNB during the evaluation period. CNB's residential real estate loan originations included loans for purposes of home purchase, home improvement, and home refinance. CNB's residential real estate lending was analyzed using the HMDA data it originated, collected, and reported over the period. CNB's business data was analyzed using the CRA data it originated, collected, and reported over the period.

We performed this analysis at the bank level and it does not include any affiliate lending activity. CNB originated or purchased a substantial majority (93.04 percent) of its loans within the combined AAs during the evaluation period. CNB originated or purchased 89.53 percent of their small business and 100 percent of small farm loans within the bank's AAs. The bank originated or purchased 93.59 percent of their home mortgage loans within the AAs, including 88.66 percent of home purchase, 96.07 percent of home improvement, and 95.23 percent of home refinance loans.

Ratings

The bank's overall rating is a blend of the multistate metropolitan area ratings and state ratings. The rating for the State of West Virginia weighed most heavily in arriving at the overall bank rating due to a substantial majority of deposits and loans being from this rating area. The rating for the State of

Virginia and the State of Kentucky had relatively little impact on the overall bank rating because a small percentage of deposits and loans are from these states.

The ratings for the States of West Virginia, Virginia, and Kentucky are based primarily on those areas that received full-scope reviews. Please refer to the “Scope” section under each state rating for details regarding how the areas were weighted in arriving at the overall state ratings.

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

Fair Lending or Other Illegal Credit Practices Review

Pursuant to 12 C.F.R. 25.28(c), or 12 C.F.R. 195.28(c), in determining a national bank's (bank) or Federal savings association's (FSA) CRA rating, respectively, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank or FSA, or in any assessment area by an affiliate whose loans have been considered as part of the bank's or FSA's lending performance.

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

State Rating

State of West Virginia

CRA Rating for West Virginia¹: Satisfactory

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

The major factors that support this rating include:

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

Description of Institution’s Operations in West Virginia

A substantial majority of the bank’s operations are within West Virginia. Sixty-four percent of the bank’s deposits and 65 percent of CNB’s number of reported loans are originated in West Virginia. Excluding the Huntington MA, 63 percent of the total number of CNB branches is in West Virginia. The two most significant AAs in West Virginia, in terms of loans and deposits, are the Charleston MA and Beckley Area Non-MA, both of which received a full-scope review. The Charleston MA accounts for 35 percent of CNB’s rated area deposits and 26 percent of CNB’s rated area loans. The Beckley Area Non-MA accounts for 46 percent of CNB’s rated area deposits and 25 percent of CNB’s rated area loans.

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

Scope of Evaluation in West Virginia

The Charleston MA and the eight contiguous counties in the Beckley Area Non-MA received full-scope reviews. These two AAs had the highest percentages of loans and deposits in the state. Ratings for West Virginia are based primarily on the results of the areas that received full-scope reviews. Please

¹ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Please refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution’s performance in that area.

refer to Table 1 Lending Volume in the West Virginia section of Appendix D for more information. The following areas received limited-scope reviews:

- Harrison Non-MA (Harrison County, West Virginia);
- Jackson Non-MA (Jackson and Mason Counties, West Virginia); and,
- Hagerstown MA (Berkeley and Morgan Counties in West Virginia only).

The distribution of loans by income level of the borrower received greater consideration than the distribution of loans by income level of the geography. This is due to a relatively limited number of low- and moderate-income tracts in the full-scope AAs. There are no low-income tracts in the Beckley Area Non-MA, and 11.43 percent of the total tracts are designated as moderate-income. There are no low-income tracts in the Charleston MA, and 25.32 percent of the total tracts are designated as moderate-income. A majority of low- and moderate-income families live in middle-income tracts in each of these AAs. Multi-family loans and farm loans were not considered in the lending test for the AA due to the low percentage of loan originations in the AA.

We conducted a community contact interview in the Charleston MA and an additional community contact in the Beckley Area Non-MA in our review. The contacts were an Affordable Housing Organization and a County Government Organization respectively. Please refer to the market profiles for the state of West Virginia in Appendix C for detailed demographics and other performance context information for assessment areas that received full-scope reviews.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

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

Lending Activity

Please refer to Tables 1 Lending Volume in the state of West Virginia section of Appendix D for the facts and data used to evaluate the bank's lending activity during 2012 and 2013. Home mortgage loan data for 2014 is discussed in the narrative below.

Beckley Area Non-MA

Overall lending levels in the Beckley Area Non-MA reflect good responsiveness to meeting AA credit needs. The FDIC Deposit Market Share Report ranked CNB first in deposits with 20.37 percent market share as of June 30, 2015. There are 22 financial institutions with banking offices throughout the AA. The Peer Mortgage Data for 2013, ranked CNB fourth for home purchase loans; first for home improvement loans; and second for home mortgage refinance loans with respective market shares of 8.42 percent, 40.44 percent, and 10.78 percent. Residential lending market shares reflect strong competition with more than 100 residential lenders in the assessment area, most of which are not financial institutions. The Peer Small Business Data for 2013, ranked CNB sixth in making small loans

to businesses, with a 5.95 percent market share. There are 47 lenders making small loans to businesses in this AA.

Charleston MA

Overall lending levels in the Charleston MA reflect a good responsiveness to meeting AA credit needs. The FDIC Deposit Market Share Report ranked CNB fourth in deposits with an 11.27 percent market share as of June 30, 2015. There are 22 financial institutions with banking offices throughout the AA. The Peer Mortgage Data for 2013, ranked CNB third for home purchase loans; first for home improvement loans; and third for home mortgage refinance loans, with respective market shares of 7.50 percent, 32.69 percent, and 7.52 percent. Residential lending market shares reflect strong competition with more than 100 residential lenders in the assessment area, most of which are not financial institutions. The Peer Small Business Data for 2013, ranked CNB 15th in making small loans to businesses with a 2.31 percent market share. There are 41 lenders making small loans to businesses in this AA.

Distribution of Loans by Income Level of the Geography

The geographic distribution of CNB's home mortgage loans and small loans to businesses reflects overall good penetration throughout the full scope AA census tracts.

There are no low-income census geographies in the Beckley Area Non-MA. Therefore, the evaluation of geographic loan distribution in this AA reflects performance in eight moderate-income geographies.

There are no low-income census geographies in the Charleston MA. Therefore, the evaluation of geographic loan distribution in this AA reflects performance in twenty moderate-income geographies.

Home Mortgage Loans

Please refer to Tables 2, 3, 4, and 5 in the state of West Virginia section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases during 2012 and 2013. Home mortgage loan data for 2014 is discussed in the narrative below.

Beckley Area Non-MA

The overall geographic distribution of home mortgage loans in this AA is excellent. Of the home mortgage loan products, home mortgage refinance loans and home improvement loans received equal weight, followed by home purchase loans. Thirty-seven percent of the AA loans were for home refinance and 41 percent of loans were for home improvement loans. Home purchase loans accounted for 34 percent of the total home mortgage loans.

Home Purchase Loans

The geographic distribution of home purchase loans in 2012 and 2013 is excellent. The percentage of loans to borrowers living in moderate-income geographies exceeds the percentage of owner-occupied units within these geographies. The market share for borrowers in moderate-income geographies

exceeds the overall market share. The bank's geographic distribution of home purchase loans for 2014 was not inconsistent with its geographic distribution of these loans in 2012 through 2013.

Home Improvement Loans

The geographic distribution of home improvement loans in 2012 and 2013 is excellent. The percentage of loans to borrowers living in moderate-income geographies exceeds the percentage of owner-occupied units within these geographies. The market share for borrowers in moderate-income geographies exceeds the overall market share. The bank's geographic distribution of home improvement loans for 2014 was not inconsistent with its geographic distribution of these loans in 2012 through 2013.

Home Refinance Loans

The geographic distribution of home mortgage refinance loans in 2012 and 2013 is excellent. The percentage of loans to borrowers living in moderate-income geographies is near to the percentage of owner-occupied units within these geographies. The market share for borrowers in moderate-income geographies exceeds the overall market share. The bank's geographic distribution of home refinance loans for 2014 was not inconsistent with its geographic distribution of these loans in 2012 through 2013.

Charleston MA

The overall geographic distribution of home mortgage loans in this AA is adequate. Of the home mortgage loan products, home refinance loans and home purchase loans received the equal weight, followed by home improvement loans. Forty-one percent of the AA loans were for home refinance. Thirty-eight percent of loans were for home improvement, and 41 percent of loans were for home purchase.

Home Purchase Loans

The geographic distribution of home purchase loans in 2012 and 2013 is adequate. The percentage of loans to borrowers living in moderate-income geographies is somewhat lower than the percentage of owner-occupied units within these geographies. The market share for borrowers in moderate-income geographies is near to the overall market share. The bank's geographic distribution of home purchase loans for 2014 was not inconsistent with its geographic distribution of these loans in 2012 through 2013.

Home Improvement Loans

The geographic distribution of home improvement loans in 2012 and 2013 is adequate. The percentage of loans to borrowers living in moderate-income geographies is somewhat lower than the percentage of owner-occupied units within these geographies. Likewise, the market share for borrowers in moderate-income geographies is somewhat lower than the overall market share. The bank's geographic distribution of home improvement loans for 2014 was not inconsistent with its geographic distribution of these loans in 2012 through 2013.

Home Refinance Loans

The geographic distribution of home mortgage refinance loans in 2012 and 2013 is good. The percentage of loans to borrowers living in moderate-income geographies is near to the percentage of

owner-occupied units within these geographies. The market share for borrowers in moderate-income geographies exceeds the overall market share. The bank's geographic distribution of home refinance loans for 2014 was not inconsistent with its geographic distribution of these loans in 2012 through 2013.

Small Loans to Businesses

The geographic distribution of CNB's small loans to businesses reflects overall good penetration throughout the full scope AA census tracts.

Please refer to Table 6 in the state of West Virginia section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses during 2012 and 2013. Small loans to businesses data for 2014 is discussed in the narrative below.

Beckley Area Non-MA

The geographic distribution of small loans to businesses in 2012 and 2013 is excellent. The percentage of loans to businesses in moderate-income geographies exceeds the percentage of businesses in these geographies. The market share for businesses in moderate-income geographies exceeds the overall market share. The bank's distribution of small loans to businesses for 2014 was not inconsistent with the performance noted in 2012 through 2013.

Charleston MA

The geographic distribution of small loans to businesses in 2012 and 2013 is good. The percentage of loans to businesses in moderate-income geographies is somewhat lower than the percentage of businesses in these geographies. The market share for businesses in moderate-income geographies exceeds overall market share. The bank's distribution of small loans to businesses for 2014 was not inconsistent with the performance noted in 2012 through 2013.

Lending Gap Analysis

A review and analysis of the geographic distribution of CNB's originations of home mortgage and small loans to businesses among AA geographies did not detect any conspicuous or unexplained gaps in CNB's lending patterns.

Distribution of Loans by Income Level of the Borrower

The borrower distribution of CNB's home mortgage loans, and small loans to businesses reflects an overall good distribution among borrowers of different income levels and businesses of different sizes.

Home Mortgage Loans

Please refer to Tables 8, 9 and 10 in the state of West Virginia section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases during 2012 and 2013. Home mortgage loan data for 2014 is discussed in the narrative below.

Beckley Area Non-MA

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

Home Purchase Loans

The borrower distribution of home purchase loans in 2012 and 2013 is poor. The percentage of loans to low-income borrowers is lower than the percentage of low-income families in the AA. The market share for low-income borrowers is lower than the overall market share. The percentage of loans to moderate-income borrowers is lower than the percentage of moderate-income families in the AA. The market share for moderate-income borrowers is somewhat lower than overall market share. The bank's distribution of home purchase loans for 2014 is not inconsistent with the lending performance noted in 2012 through 2013.

Home Improvement Loans

The borrower distribution of home improvement loans in 2012 and 2013 is good. The percentage of loans to low-income borrowers is lower than the percentage of low-income families in the AA. The market share for low-income borrowers is near to the overall market share. The percentage of loans to moderate-income borrowers is near to the percentage of moderate-income families in the AA. Likewise, the market share for moderate-income borrowers is near to the overall market share. The bank's distribution of home improvement loans for 2014 is not inconsistent with the lending performance noted in 2012 through 2013.

Home Refinance Loans

The borrower distribution of home mortgage refinance loans in 2012 and 2013 is good. The percentage of loans to low-income borrowers is lower than the percentage of low-income families in the AA. The market share for low-income borrowers exceeds the overall market share for home mortgage refinance loans. The percentage of loans to moderate-income borrowers is somewhat lower than the percentage of moderate-income families in the AA. The market share for moderate-income borrowers exceeds the overall market share for home mortgage refinance loans. The bank's distribution of home refinance loans for 2014 is not inconsistent with the lending performance noted in 2012 through 2013.

Charleston MA

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

Home Purchase Loans

The borrower distribution of home purchase loans in 2012 and 2013 is adequate. The percentage of loans to low-income borrowers is lower than the percentage of low-income families in the AA. The market share for low-income borrowers is somewhat lower than the overall market share. The percentage of loans to moderate-income borrowers is near to the percentage of moderate-income families in the AA. The market share for moderate-income borrowers is somewhat lower than the overall market share. The bank's distribution of home purchase loans for 2014 is not inconsistent with the lending performance noted in 2012 through 2013.

Home Improvement Loans

The borrower distribution of home improvement loans in 2012 and 2013 is good. The percentage of loans to low-income borrowers is lower than the percentage of low-income families in the AA. The market share for low-income borrowers is somewhat lower than the overall market share. The percentage of loans to moderate-income borrowers exceeds the percentage of moderate-income families in the AA. The market share for moderate-income borrowers is near to the overall market share. The bank's distribution of home improvement loans for 2014 is not inconsistent with the lending performance noted in 2012 through 2013.

Home Refinance Loans

The borrower distribution of home mortgage refinance loans in 2012 and 2013 is good. The percentage of loans to low-income borrowers is lower than the percentage of low-income families in the AA. The market share for low-income borrowers exceeds the overall market share for home mortgage refinance loans. The percentage of loans to moderate-income borrowers exceeds the percentage of moderate-income families in the AA. The market share for moderate-income borrowers exceeds the overall market share. The bank's distribution of home refinance loans for 2014 is not inconsistent with the lending performance noted in 2012 through 2013.

Small Loans to Businesses

The borrower distribution of CNB's small loans to businesses reflects an overall good distribution among businesses of different sizes.

Please refer to Table 11 in the state of West Virginia section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses in 2012 and 2013. Small loans to businesses data for 2014 is discussed in the narrative below.

Beckley Area Non-MA

The borrower distribution of small loans to businesses in 2012 and 2013 is excellent. The percentage of small loans to businesses (businesses with annual revenues \$1 million or less) exceeds the percentage of small businesses in the AA. The market share of small loans to businesses exceeds the overall market share. A majority of small loans to businesses are for amounts of \$100,000 or less. The bank's distribution of small loans to businesses for 2014 was not inconsistent with the performance noted in 2012 through 2013.

Charleston MA

The borrower distribution of small loans to businesses in 2012 and 2013 is excellent. The percentage of small loans to businesses exceeds the percentage of small businesses in the AA. The market share of small loans to businesses exceeds the overall market share. A majority of small loans to businesses are for amounts of \$100,000 or less. The bank's distribution of small loans to businesses for 2014 was not inconsistent with the performance noted in 2012 through 2013.

Community Development Lending

Please refer to Table 1 Lending Volume in the state of West Virginia section of Appendix D for the facts and data used to evaluate the bank's level of community development lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as CD loans. However, Table 5 does not separately list CD loans.

CNB's level of Community Development lending had a positive impact on the evaluation of its lending performance in the State of West Virginia.

Beckley Area Non-MA

Community development lending had a positive impact on overall performance under the lending test for the Beckley Area Non-MA. CNB originated nine CD loans totaling \$22.4 million in this AA during the evaluation period. Examples of noteworthy loans include the following:

- Three loans to a regional health care facility that serves primarily low- and moderate-income persons living in middle-income geographies designated as distressed and/or underserved;
- Two loans to two small towns to upgrade the water system; and,
- Three loans to purchase two skilled-nursing facilities in the AA.

Charleston MA

Community development lending had a positive impact on the overall performance under the lending test for the Charleston MSA AA. During the evaluation period, CNB originated or renewed twelve CD loans within this AA totaling \$24 million. Examples of noteworthy loans include the following:

- Three loans made to nursing homes in the AA that have been endorsed by the Senior Housing Crime Prevention Foundation (SHCPF) based upon their high percentage of Medicaid assistance;
- A loan to finance property improvements for roof repairs to the low-income residential multi-family rental property known as Kanawha Village Apartments; and,
- A loan to provide short term financing for Americans Disability Act (ADA) retrofit improvements to the low-income residential multi-family rental properties.

Product Innovation and Flexibility

CNB does not have any innovative or flexible loan products designed to meet the specific credit needs of low- and moderate-income individuals and small businesses. However, certain aspects of the bank's residential lending program benefit low-and moderate-income individuals. These include up to 98 percent financing for home purchase loans and a fixed closing cost guarantee. Additionally, CNB is a participating lender with the Small Business Administration and actively participates in the West Virginia Housing Development Fund First Time Buyer Program.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Harrison Non-MA, the Jackson Non-MA, and the Hagerstown MA is not inconsistent with the bank's overall High Satisfactory performance under the lending test in West Virginia. Please refer to Tables 1 through 13 in the state of West Virginia section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

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

CNB considers new qualified investments that would benefit the communities it serves while accommodating the needs of the bank. During the review period, several investment opportunities have been presented to management for review and consideration; however, after careful consideration, management determined that these investment opportunities did not fit the bank's investment strategy at that time.

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

Beckley Area Non-MA

CNB's level of community development investment was adequate. CNB purchased five qualified investments totaling approximately \$2.2 million that were targeted to the Beckley Area Non-MA during the evaluation period. CNB also had three prior period qualified investments totaling \$680 thousand targeted to this AA. These were school construction bonds in a distressed and underserved middle-income non-metropolitan area. CNB has prior period investments that have a regional or statewide benefit. In addition, the bank had \$82 thousand in qualified donations in the Beckley Area Non-MA.

Charleston MA

CNB's level of community development investment was adequate. CNB purchased seven qualified investments totaling \$2.3 million that were targeted to the Charleston MSA during the evaluation period. These investments are municipal bonds to fund upgrades to public works and to revitalize buildings in Kanawha County. CNB also had one prior period qualified investment totaling \$2.4 million targeted to this AA. In addition, the bank had \$293 thousand in qualified donations in the Charleston MA.

West Virginia Regional/Statewide Area

CNB made no qualified investments that benefit the larger regional or statewide area during the evaluation period. The bank had \$7.4 million in prior period investments that carry forward. These investments include low-income housing tax credits, affordable housing mortgage-backed securities, and an equity investment in an organization that targets affordable multi-family housing projects. These investments were not allocated to any particular AA since the intended benefits have a regional or

statewide reach. These investments had a positive impact on overall performance under the investment test. None of the investments are considered innovative or complex. The responsiveness to the credit and community development needs of the AA was satisfactory.

Conclusions for Area Receiving Limited-Scope Reviews

CNB made \$4.1 million in qualified investment in the Hagerstown MA. This consists of two investments for the construction of a wastewater treatment plant in Berkeley County. There was \$3.3 million in prior-period qualified investments for this AA. Based on limited-scope reviews, the bank's performance under the investment test in this MSA, the Harrison Non-MA, and the Jackson Non-MA is not inconsistent with the bank's overall Low Satisfactory performance under the investment test in West Virginia. In addition, the bank had \$34 thousand in qualified donations in these AAs.

Please refer to Table 14 in the state of West Virginia section of Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

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

Retail Banking Services

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

Retail banking services in the Beckley Area Non-MA are readily accessible to geographies and individuals of different income levels. There are no low-income tracts in the Beckley Area Non-MA. The percentage of branches in moderate-income tracts exceeds the percentage of the population living in these tracts. The bank did not open or close any branches in this AA during the evaluation period.

Retail banking services in the Charleston MA are readily accessible to geographies and individuals of different income levels. There are no low-income tracts in the Charleston MA. The percentage of branches in moderate-income tracts exceeds the percentage of the population living in these tracts. The bank did not open or close any branches in this AA during the evaluation period.

Branch hours and accessibility accommodate the bank's customers and the needs of the community, and are in line with nearby competitors. Alternative delivery systems include online, tablet and mobile banking and a telephone voice-response system that allows customers to transfer funds, check balances, and conduct other transactions. CNB offers a wide range of products and services throughout its West Virginia AAs. Branch hours are tailored to meet AA needs. Products, services, and business hours are reasonable and do not materially vary from one location to another.

Community Development Services

CNB provided an excellent level of community development services in the Beckley Area Non-MA and the Charleston MA. Identified community development services in the Beckley Area Non-MA included numerous school savings programs and financial literacy training taking place at 19 different public schools and other civic organizations. Several bank employees volunteer their financial expertise in the roles of directors or officers for organizations with community development goals. Identified community development services in the Charleston MA included:

- Finance Committee member of the Tyler Mountain Cross Lanes Community Services. The organization provides emergency food, medication, and utility assistance to benefit low-income families in the Charleston MA.
- Assistant Treasurer offering financial expertise to the Charleston Urban Renewal Authority. The organization oversees economic redevelopment efforts including infrastructure improvements, land use regulations, and renovation or removal of slums and blighted structures.
- Financial literacy events - Many of the services offered are from bank employees who provide financial literacy education at twenty public schools and other civic organization, including those schools where more than 50 percent of the students qualify for free- or reduced-price lunch programs based on low family incomes.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Hagerstown MA, Harrison Non-MA, and Jackson Non-MA, is not inconsistent with the bank's overall Outstanding performance under the service test in West Virginia. Please refer to Table 15 in the state of West Virginia section of Appendix D for the facts and data that support these conclusions.

State Rating

State of Virginia

CRA Rating for Virginia²: Satisfactory

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

The major factors that support this rating include:

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

Description of Institution’s Operations in Virginia

A smaller percentage of the bank’s operations are in Virginia. Fifteen percent of the bank’s deposits and five percent of the number of reported loans are from Virginia. For the four AAs in Virginia, Augusta Non-MA accounts for 64 percent of CNB’s rated area deposits and 43 percent of CNB’s rated area loans. Virginia Beach MA accounts for 17 percent of CNB’s rated area deposits and three percent of CNB’s rated area loans. Shenandoah Non-MA accounts for 14 percent of CNB’s rated area deposits and 32 percent of CNB’s rated area loans. Winchester MA accounts for six percent of CNB’s rated area deposits and 22 percent of the CNB’s rated area loans. Eight of the twelve branches in Virginia are in Augusta and Rockbridge counties. Refer to the market profiles for the state of Virginia in Appendix C for detailed demographics and other performance context information for assessment areas that received full-scope reviews.

Scope of Evaluation in Virginia

Augusta Non-MA received a full-scope review based on the high percentage of AA loans and deposits, and the number of branch locations. Ratings for Virginia are based primarily on results of this full-scope review. Virginia Beach MA, Shenandoah Non-MA and Winchester MA received a limited-scope review. Please refer to Table 1 Lending Volume in the Virginia section of Appendix D for more information.

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

The distribution of loans by income level of the borrower received greater consideration than the distribution of loans by income level of the geography. This is due to a relatively limited number of low- and moderate-income tracts in the full-scope AA. There is one low-income tract and two moderate-income tracts in the Augusta Non-MA. The geographic distribution of loans in moderate-income tracts received greater consideration than that of low-income tracts. The percentage of owner occupied units in the one low-income tract is less than one percent, which provided little opportunity for lending.

Of the home mortgage loan products, home purchase loans received more weight followed by home improvement loans and home mortgage refinance loans. Fifty-three percent of the AA loans were for home purchase and 44 percent of loans were for home improvement loans. Home mortgage refinance loans accounted for 40 percent of the total home mortgage loans.

We considered the number of families that live below the poverty level and the barriers that this may have on home ownership in evaluating the borrower distribution of home mortgage loans. The 2010 U.S. Census reported that approximately 13 percent of the families in the AA live below the poverty level.

We conducted a community contact in the Augusta Non-MA in our review. We contacted a Community Service Organization in the AA during the evaluation to obtain information that assists in the evaluation of the institution. Please refer to the market profiles for the state of Virginia in Appendix C for details.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in Virginia is rated Low Satisfactory. Based on a full-scope review, the bank's performance in Augusta Non-MA is adequate.

Lending Activity

Please refer to Tables 1 Lending Volume in the state of Virginia section of Appendix D for the facts and data used to evaluate the bank's lending activity during 2012 and 2013. Home mortgage loan data for 2014 is discussed in the narrative below.

Overall lending levels reflect good responsiveness to meeting AA credit needs. The FDIC Deposit Market Share Report ranked CNB third among 16 financial institutions in deposits with a 12.34 percent market share as of June 30, 2015. The Peer Mortgage Data for 2013, ranked CNB eleventh for home purchase loans, third for home improvement loans, and fourteenth for home mortgage refinance loans with respective market shares of 2.09 percent, 9.87 percent, and 2.26 percent. Residential lending market shares reflect strong competition with more than 50 residential lenders in the assessment area, most of which are not financial institutions. The Peer Small Business Data for 2013, ranked CNB sixth in making small loans to businesses with a 5.77 percent market share. There are a large number of lenders making small loans to businesses in this AA.

Distribution of Loans by Income Level of the Geography

The geographic distribution of CNB's home mortgage loans and small loans to businesses reflects overall adequate penetration throughout the full scope AA census tracts.

The evaluation of geographic loan distribution in this AA reflects adequate performance in the one low-, and two moderate-income geographies in this AA.

Home Mortgage Loans

Please refer to Tables 2, 3, 4, and 5 in the state of Virginia section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations or purchases during 2012 and 2013. Home mortgage loan data for 2014 is discussed in the narrative below.

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

Home Purchase Loans

The geographic distribution of home purchase loans in 2012 and 2013 is good. The bank did not originate or purchase any home purchase loans in low-income geographies. Consequently, the market share is not applicable. The percentage of loans to borrowers living in moderate-income geographies exceeds the percentage of owner-occupied units within these geographies. The market share for borrowers in moderate-income geographies exceeds the overall market share. The bank's geographic distribution of home purchase loans for 2014 was not inconsistent with its geographic distribution of these loans in 2012 through 2013.

Home Improvement Loans

The geographic distribution of home improvement loans in 2012 and 2013 is poor. The bank did not originate or purchase any home purchase loans in low-income geographies. Consequently, the market share is not applicable. The bank did not originate or purchase any home purchase loans in moderate-income geographies. Consequently, the market share is not applicable. The bank's geographic distribution of home purchase loans for 2014 was not inconsistent with its geographic distribution of these loans in 2012 through 2013.

Home Refinance Loans

The geographic distribution of home mortgage refinance loans in 2012 and 2013 is poor. The bank did not originate or purchase any home purchase loans in low-income geographies. Consequently, the market share is not applicable. The percentage of loans to borrowers living in moderate-income geographies is lower than the percentage of owner-occupied units within these geographies. The market share for borrowers in moderate-income geographies is lower than the overall market share. The bank's geographic distribution of home purchase loans for 2014 was not inconsistent with its geographic distribution of these loans in 2012 through 2013.

Small Loans to Businesses

Please refer to Table 6 in the state of Virginia section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses in 2012 and 2013. Small loans to businesses data for 2014 is discussed in the narrative below.

The geographic distribution of small loans to businesses in 2012 and 2013 is poor. The percentage of loans to businesses in low-income geographies is lower than the percentage of businesses in these geographies. The market share for businesses in low-income geographies is somewhat lower than the overall market share. The percentage of loans to businesses in moderate-income geographies is lower than the percentage of businesses in these geographies. The market share for businesses in moderate-income geographies is lower than the overall market share. The bank's distribution of small loans to businesses for 2014 was not inconsistent with the performance noted in 2012 through 2013.

Lending Gap Analysis

A review and analysis of the geographic distribution of CNB's originations of home mortgage and small loans to businesses among AA geographies did not detect any conspicuous or unexplained gaps in CNB's lending patterns.

Distribution of Loans by Income Level of the Borrower

The borrower distribution of CNB's home mortgage loans, and small loans to businesses reflects an overall adequate distribution among borrowers of different income levels and businesses of different sizes.

Home Mortgage Loans

Please refer to Tables 8, 9 and 10 in the state of Virginia section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases in 2012 and 2013. Home mortgage loan data for 2014 is discussed in the narrative below.

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

Home Purchase Loans

The borrower distribution of home purchase loans in 2012 and 2013 is adequate. The percentage of loans to low-income borrowers is lower than the percentage of low-income families in the AA. The market share for low-income borrowers is near to the overall market share. The percentage of loans to moderate-income borrowers is somewhat lower than the percentage of moderate-income families in the AA. The market share for moderate-income borrowers is lower than the overall market share. The bank's distribution of home purchase loans for 2014 is not inconsistent with the lending performance noted in 2012 through 2013.

Home Improvement Loans

The borrower distribution of home improvement loans in 2012 and 2013 is adequate. The bank did not originate or purchase any home purchase loans to low-income borrowers. Consequently, the market share is not applicable. The percentage of loans to moderate-income borrowers exceeds the percentage of moderate-income families in the AA. The market share for moderate-income borrowers is near to the overall market share. The bank's distribution of home improvement loans for 2014 is not inconsistent with the lending performance noted in 2012 through 2013.

Home Refinance Loans

The borrower distribution of home mortgage refinance loans in 2012 and 2013 is adequate. The percentage of loans to low-income borrowers is lower than the percentage of low-income families in the AA. The market share for low-income borrowers is somewhat lower than the overall market share. The percentage of loans to moderate-income borrowers exceeds the percentage of moderate-income families in the AA. The market share for moderate-income borrowers exceeds the overall market share. The bank's distribution of home refinance loans for 2014 is not inconsistent with the lending performance noted in 2012 through 2013.

Small Loans to Businesses

Please refer to Table 11 in the state of Virginia section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses in 2012 and 2013. Small loans to businesses data for 2014 is discussed in the narrative below.

The borrower distribution of small loans to businesses in 2012 and 2013 is excellent. The percentage of small loans to businesses (businesses with annual revenues \$1 million or less) exceeds the percentage of small businesses in the AA. The market share of small loans to businesses exceeds the overall market share. A majority of small loans to businesses are for amounts of \$100,000 or less. The bank's distribution of small loans to businesses for 2014 was not inconsistent with the performance noted in 2012 through 2013.

Community Development Lending

Please refer to Table 1 Lending Volume in the state of Virginia section of Appendix D for the facts and data used to evaluate the bank's level of community development lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

Community development lending had a neutral impact on the overall performance under the lending test for the Augusta Non-MA. CNB originated no CD loan for the AA during the evaluation period.

Product Innovation and Flexibility

CNB does not have any innovative or flexible loan products designed to meet the specific credit needs of low- and moderate-income individuals and small businesses. However, certain aspects of the bank's residential lending program benefit low-and moderate-income individuals. These include up to 98 percent financing for home purchase loans and a fixed closing cost guarantee. Additionally, CNB is a participating lender with the Small Business Administration.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in Virginia Beach MA, Shenandoah Non-MA, and Winchester MA are not inconsistent with the bank's overall performance in the state. Please refer to the Tables 1 through 13 in the state of Virginia section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

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

CNB's level of community development investments was adequate. CNB had no qualified investment purchased during the evaluation period for the AA. CNB had qualified donations totaling approximately \$33 thousand during the evaluation period.

CNB considers new qualified investments that would benefit the communities it serves while accommodating the needs of the bank. During the review period, several investment opportunities have been presented to management for review and consideration; however, after careful consideration, management determined that these investment opportunities did not fit the bank's investment strategy at that time.

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

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Virginia Beach MA, the Shenandoah Non-MA, and the Winchester MA is not inconsistent with the bank's overall performance in the state. CNB did not make any qualified investments in during the evaluation period. Performance in the limited-scope AAs had a neutral impact on the bank's overall performance under the lending test for the State of Virginia due to the bank's limited presence in this AA. Please refer to the Table 14 in the state of Virginia section of Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in Virginia is rated Low Satisfactory. Based on a full-scope review, the bank's performance in Augusta Non-MA is adequate.

Retail Banking Services

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

Retail banking services in the Augusta Non-MA are readily accessible to geographies and individuals of different income levels. The percentage of branches in low-income tracts is lower than the percentage of the population living in these tracts. The percentage of branches in moderate-income tracts is lower than the percentage of the population living in these tracts. The bank did not open or close any branches in this AA during the evaluation period.

Branch hours and accessibility accommodate the bank's customers and the needs of the community, and are in line with nearby competitors. Alternative delivery systems include online, tablet and mobile banking and a telephone voice-response system that allows customers to transfer funds, check balances, and conduct other transactions. CNB offers a wide range of products and services throughout AA. Branch hours are tailored to meet AA needs. Products, services, and business hours are reasonable and do not materially vary from one location to another.

Community Development Services

CNB provided an adequate level of community development services. During the evaluation period, twenty officers and staff provided services to sixteen community development organizations and schools serving primarily low- and moderate-income students in the Augusta Non-MA. Bank staff provided financial literacy training to low-income students and adults, and served in various capacities that involved the provision of financial services for organizations that provide services to low- and moderate-income individuals and families. These include emergency and long-term housing for low-income families, medical services, and meals.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in Virginia Beach MA, Shenandoah Non-MA, and Winchester MA is not inconsistent with the bank's overall Low Satisfactory performance under the service test in Virginia. Please refer to Table 15 in the state of Virginia section of Appendix D for the facts and data that support these conclusions.

State Rating

State of Kentucky

CRA Rating for Kentucky³: Satisfactory

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

The major factors that support this rating include:

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

Description of Institution’s Operations in Kentucky

A smaller percentage of the bank’s operations are in Kentucky. Four percent of the bank’s deposits and 3 percent of the number of reported loans are from Kentucky. Excluding the Huntington MA, only 4 percent of the total number of branches is in Kentucky. For the two AAs in Kentucky, Johnson County accounts for 83 percent of CNB’s rated area deposits and 69 percent of CNB’s rated area loans. Carter County accounts for 17 percent of CNB’s rated area deposits and 31 percent of CNB’s rated area loans. Two of the three branches in Kentucky are in Johnson County.

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

Scope of Evaluation in Kentucky

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

The distribution of loans by income level of the borrower received greater consideration than the distribution of loans by income level of the geography. This is due to a relatively limited number of

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

low- and moderate-income tracts in the full-scope AAs. There are no low-income tracts and only one moderate-income tract in the Johnson Non-MA. A majority of low- and moderate-income families live in middle-income tracts in each of this AA.

Of the home mortgage loan products, home improvement loans received more weight followed by home mortgage refinance loans and home improvement loans. Seventy-four percent of the AA loans were for home improvement and 73 percent of loans were for home mortgage refinance loans. Home purchase loans accounted for 54 percent of the total home mortgage loans. There was one multi-family loan originated in the AA during the evaluation period, which was not given consideration in the analysis.

We considered the number of families that live below the poverty level and the barriers that this may have on home ownership in evaluating the borrower distribution of home mortgage loans. The 2010 U.S. Census reported that approximately 23 percent of the families in the AA live below the poverty level.

We conducted a community contact in the Johnson Non-MA in our review. We contacted a Community Based Development Organization in the AA during the evaluation to obtain to obtain information that assists in the evaluation of the institution.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

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

Lending Activity

Please refer to Tables 1 Lending Volume in the state of Kentucky section of Appendix D for the facts and data used to evaluate the bank's lending activity in 2012 and 2013. Home mortgage loan data for 2014 is discussed in the narrative below.

Overall lending levels reflect good responsiveness to meeting AA credit needs. The FDIC Deposit Market Share Report ranked CNB second among five financial institutions in deposits with a 26.67 percent market share as of June 30, 2015. The Peer Mortgage Data for 2013 ranked CNB eighth for home purchase loans, first for home improvement loans, and third for home mortgage refinance loans with respective market shares of 4.76 percent, 47.37 percent, and 9.71 percent. Residential lending market shares reflect strong competition with more than 50 residential lenders in the AA, most of which are not financial institutions. The Peer Small Business Data for 2013, ranked CNB first in making small loans to businesses with a 20.42 percent market share. There are 19 lenders making small loans to businesses in this AA.

Distribution of Loans by Income Level of the Geography

The geographic distribution of CNB's home mortgage loans and small loans to businesses reflects overall good penetration throughout the full scope AA census tracts.

There are no low-income census geographies in the Johnson Non-MA. The evaluation of geographic loan distribution in this AA reflects performance in the one moderate-income geography.

Home Mortgage Loans

Please refer to Tables 2, 3, 4, and 5 in the state of Kentucky section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases in 2012 and 2013.

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

Home Purchase Loans

The geographic distribution of home purchase loans in 2012 and 2013 is excellent. The percentage of loans to borrowers living in moderate-income geographies exceeds the percentage of owner-occupied units within these geographies. The market share for borrowers in moderate-income geographies exceeds the overall market share. The bank's geographic distribution of home purchase loans for 2014 was not inconsistent with its geographic distribution of these loans in 2012 through 2013.

Home Improvement Loans

The geographic distribution of home improvement loans in 2012 and 2013 is good. The percentage of loans to borrowers living in moderate-income geographies is near to the percentage of owner-occupied units within these geographies. The market share for borrowers in moderate-income geographies is near to the overall market share. The bank's geographic distribution of home improvement loans for 2014 was not inconsistent with its geographic distribution of these loans in 2012 through 2013.

Home Refinance Loans

The geographic distribution of home mortgage refinance loans in 2012 and 2013 is good. The percentage of loans to borrowers living in moderate-income geographies is near to the percentage of owner-occupied units within these geographies. The market share for borrowers in moderate-income geographies exceeds the overall market share. The bank's geographic distribution of home refinance loans for 2014 was not inconsistent with its geographic distribution of these loans in 2012 through 2013.

Small Loans to Businesses

Please refer to Table 6 in the state of Kentucky section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses in 2012 and 2013. Small loans to businesses data for 2014 is discussed in the narrative below.

The geographic distribution of small loans to businesses in 2012 and 2013 is adequate. The percentage of loans to businesses in moderate-income geographies somewhat lower than the percentage of

businesses in these geographies. The market share for businesses in moderate-income geographies is somewhat lower than the overall market share. The bank's distribution of small loans to businesses for 2014 was not inconsistent with the performance noted in 2012 through 2013.

Lending Gap Analysis

A review and analysis of the geographic distribution of CNB's originations of home mortgage and small loans to businesses among AA geographies did not detect any conspicuous or unexplained gaps in CNB's lending patterns.

Distribution of Loans by Income Level of the Borrower

The borrower distribution of CNB's home mortgage loans and small loans to businesses reflects an overall good distribution among borrowers of different income levels and businesses of different sizes.

Home Mortgage Loans

Please refer to Tables 8, 9 and 10 in the state of Kentucky section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases in 2012 and 2013. Home mortgage loan data for 2014 is discussed in the narrative below.

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

Home Purchase Loans

The borrower distribution of home purchase loans in 2012 and 2013 is poor. The bank did not originate or purchase any home purchase loans to low-income borrowers. Consequently, the market share is not applicable. The bank did not originate or purchase any home purchase loans to moderate-income borrowers. Consequently, the market share is not applicable. The bank's distribution of home purchase loans for 2014 is not inconsistent with the lending performance noted in 2012 through 2013.

Home Improvement Loans

The borrower distribution of home improvement loans in 2012 and 2013 is good. The percentage of loans to low-income borrowers is lower than the percentage of low-income families in the AA. The market share for low-income borrowers exceeds the overall market share. The percentage of loans to moderate-income borrowers is near to the percentage of moderate-income families in the AA. The market share for moderate-income borrowers exceeds the overall market share. The bank's distribution of home improvement loans for 2014 is not inconsistent with the lending performance noted in 2012 through 2013.

Home Refinance Loans

The borrower distribution of home mortgage refinance loans in 2012 and 2013 is adequate. The bank did not originate or purchase any home purchase loans to low-income borrowers. Consequently, the market share is not applicable. The percentage of loans to moderate-income borrowers is near to the percentage of moderate-income families in the AA. The market share for moderate-income borrowers

exceeds the overall market share. The bank's distribution of home refinance loans for 2014 is not inconsistent with the lending performance noted in 2012 through 2013.

Small Loans to Businesses

Please refer to Table 11 in the state of Kentucky section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses in 2012 and 2013. Small loans to businesses data for 2014 is discussed in the narrative below.

The borrower distribution of small loans to businesses in 2012 and 2013 is excellent. The percentage of small loans to businesses (businesses with annual revenues \$1 million or less) exceeds the percentage of small businesses in the AA. The market share of small loans to businesses exceeds the overall market share. A majority of small loans to businesses are for amounts of \$100,000 or less. The bank's distribution of small loans to businesses for 2014 was not inconsistent with the performance noted in 2012 through 2013.

Community Development Lending

Please refer to Table 1 Lending Volume in the state of Kentucky section of Appendix D for the facts and data used to evaluate the bank's level of community development lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as CD loans. However, Table 5 does not separately list CD loans.

Community development lending had a neutral impact on the overall performance under the lending test for the Johnson Non-MA. CNB did not originate any CD loans in the AA during the evaluation period.

Product Innovation and Flexibility

CNB does not have any innovative or flexible loan products designed to meet the specific credit needs of low- and moderate-income individuals and small businesses. However, certain aspects of the bank's residential lending program benefit low-and moderate-income individuals. These include up to 98 percent financing for home purchase loans and a fixed closing cost guarantee. Additionally, CNB is a participating lender with the Small Business Administration.

Conclusions for Areas Receiving Limited-Scope Reviews

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

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

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

CNB's level of community development investments was adequate. CNB had no qualified investment purchased during the evaluation period for the AA. CNB had \$1 million in prior period investments. This investment is a municipal security for essential school and infrastructure improvements. This benefits a middle-income geography designated as distressed and/or underserved. CNB also had qualified donations totaling \$6 thousand during the evaluation period.

CNB considers new qualified investments that would benefit the communities it serves while accommodating the needs of the bank. During the review period, several investment opportunities have been presented to management for review and consideration; however, after careful consideration, management determined that these investment opportunities did not fit the bank's investment strategy at that time.

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

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in Carter Non-MA is weaker than the bank's overall performance in the state. CNB did not make any qualified investments in Carter Non-MA during the evaluation period. Performance in the limited-scope AA had a neutral impact on the bank's overall performance under the lending test for Kentucky due to the bank's limited presence in this AA with one branch facility. Please refer to the Table 14 in the state of Kentucky section of Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

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

Retail Banking Services

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

Retail banking services in the Johnson Non-MA are readily accessible to geographies and individuals of different income levels. There are no low-income census tracts in the AA. The percentage of branches in moderate-income tracts is lower than the percentage of the population living in these tracts. The bank did not open or close any branches in this AA during the evaluation period.

Branch hours and accessibility accommodate the bank's customers and the needs of the community, and are in line with nearby competitors. Alternative delivery systems include online, tablet and mobile banking and a telephone voice-response system that allows customers to transfer funds, check balances, and conduct other transactions. CNB offers a wide range of products and services throughout the AA. Branch hours are tailored to meet AA needs. Products, services, and business hours are reasonable and do not materially vary from one location to another.

Community Development Services

CNB provided an adequate level of community development services. During the evaluation period, seven officers and staff provided services to thirteen community development organizations and schools serving primarily low- and moderate-income students in the Johnson Non-MA. Bank staff provided financial literacy training to students of eight schools in the AA. CNB staff provided financial expertise to three organizations that provide food and healthcare assistance; and revitalization efforts of the AA.

Conclusions for Areas Receiving Limited-Scope Reviews

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

Multistate Metropolitan Area Rating

Huntington-Ashland, WV-KY-OH Multistate MSA (Huntington MA)

CRA rating for the Huntington MA⁴: Satisfactory

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

The major factors that support this rating include:

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

Description of Institution’s Operations in Huntington MA

Please refer to the market profile for the Huntington MA in Appendix C for detailed demographics and other performance context information for assessment areas that received full-scope reviews. The Huntington MA accounts for 13.34 percent of CNB’s rated area deposits, 22.89 percent of CNB’s rated area number of reported loans, and 15.66 percent of the total number of CNB’s branches.

Scope of Evaluation in Huntington MA

The Huntington MA received a full scope review. The ratings are based primarily on the results of this area. Please refer to Table 1 in Appendix D for more information.

We considered the demographic characteristics of low- and moderate-income geographies in evaluating geographic distribution of mortgage loans. We placed more weight on performance in moderate-income geographies than in low-income geographies because of significantly fewer opportunities in low-income geographies. There are four low-income geographies in the AA. Approximately 3 percent of the AA population lives in low-income geographies, and only 1 percent of the owner-occupied housing units are located in low-income geographies. These factors adversely impact the bank’s ability to make mortgage loans to individuals residing in these geographies.

Of the home mortgage loan products, home mortgage refinance loans received the greatest weight, followed by home improvement loans and home purchase loans (equal ranking) and multi-family unit

⁴ This rating reflects performance within the multistate metropolitan area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan area.

loans. Forty percent of the loans originated in the AA were for home mortgage refinance. Thirty percent of loans were for home improvement, and 31 percent of loans were for home purchase. Multi-family dwelling units represented one half percent or less of the bank's home mortgage lending activity in the AA.

We considered the number of families that live below the poverty level and the barriers this may have on home ownership in evaluating the borrower distribution of home mortgage loans. The 2010 U.S. Census reported that approximately 19 percent of the families in the AA live below the poverty level. This level of poverty makes lending to low- and moderate-income individuals within the AAs more challenging.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

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

Lending Activity

Please refer to Tables 1 Lending Volume in the "Multistate Metropolitan Area(s)" section of Appendix D for the facts and data used to evaluate the bank's lending activity in 2012 and 2013. The bank's lending activity is discussed in the narrative below.

Overall lending levels reflect adequate responsiveness to meeting AA credit needs. The FDIC Deposit Market Share Report ranked CNB second among 23 financial institutions in deposits with a 9.15 percent market share as of June 30, 2015. The Peer Mortgage Data for 2013 ranked CNB first for home improvement loans with a market share of 25.34 percent. CNB ranked second for home purchase loans and home mortgage refinance loans with respective market shares of 8.07 percent and 6.28 percent. Residential lending market shares reflect strong competition with more than 100 residential lenders in the assessment area, most of which are not financial institutions. The Peer Small Business Data for 2013, ranked CNB twelfth in making small loans to businesses with a 3.49 percent market share. There are 42 lenders making small loans to businesses in this AA.

Distribution of Loans by Income Level of the Geography

The overall geographic distribution of loans by income level was adequate. The geographic distribution of home mortgage loans by income level was adequate. The geographic distribution of small loans to businesses was excellent. No unexplained, conspicuous gaps were identified. A high percentage of the bank's loan originations were in this AA.

Home Mortgage Loans

Please refer to Tables 2, 3, 4, and 5 in the "Multistate Metropolitan Area(s)" section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases during 2012 and 2013. Home mortgage loan data for 2014 is discussed in the narrative below.

The overall geographic distribution of home mortgage loans is adequate.

Home Purchase Loans

The geographic distribution of home purchase loans during 2012 and 2013 is adequate. The percentage of loans to borrowers living in low-income geographies is somewhat lower than the percentage of owner-occupied units within these geographies. Market share for borrowers in low-income geographies is somewhat lower than the overall market share. The percentage of loans to borrowers living in moderate-income geographies is somewhat lower than the percentage of owner-occupied units within these geographies. Market share for borrowers in moderate-income geographies is near to the overall market share. The bank's geographic distribution of home purchase loans for 2014 was not inconsistent with its geographic distribution of these loans in 2012 through 2013.

Home Improvement Loans

The geographic distribution of home improvement loans during 2012 and 2013 is adequate. The percentage of loans to borrowers living in low-income geographies is somewhat lower than the percentage of owner-occupied units within these geographies. Market share for borrowers in low-income geographies is somewhat lower than the overall market share. The percentage of loans to borrowers living in moderate-income geographies is somewhat lower than the percentage of owner-occupied units within these geographies. Market share for borrowers in moderate-income geographies is somewhat lower than the overall market share. The bank's geographic distribution of home improvement loans for 2014 was not inconsistent with its geographic distribution of these loans in 2012 through 2013.

Home Refinance Loans

The geographic distribution of home mortgage refinance loans during 2012 and 2013 is adequate. The percentage of loans to borrowers living in low-income geographies is significantly lower than the percentage of owner-occupied units within these geographies. Market share for borrowers in low-income geographies exceeds the overall market share. The percentage of loans to borrowers living in moderate-income geographies is somewhat lower than the percentage of owner-occupied units within these geographies. Market share for borrowers in moderate-income geographies is somewhat lower than the overall market share. The bank's geographic distribution of home refinance loans for 2014 was not inconsistent with its geographic distribution of these loans in 2012 through 2013.

Small Loans to Businesses

Please refer to Table 6 in the "Multistate Metropolitan Area(s)" section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses for 2012 and 2013. Small loans to businesses data for 2014 is discussed in the narrative below.

The geographic distribution of small loans to businesses in 2012 and 2013 is good. The percentage of loans to businesses in low-income geographies is somewhat lower than the percentage of businesses in these geographies. The market share for businesses in low-income geographies exceeds the overall market share for small loans to businesses. The percentage of loans to businesses in moderate-income geographies exceeds the percentage of businesses in these geographies. The market share for businesses in moderate-income geographies exceeds the overall market share. The bank's geographic distribution

of small loans to businesses for 2014 was not inconsistent with its geographic distribution of these loans in 2012 through 2013.

Lending Gap Analysis

A review and analysis of the geographic distribution of CNB's originations of home mortgages and small loans to businesses among AA geographies did not detect any conspicuous or unexplained gaps in CNB's lending patterns.

Distribution of Loans by Income Level of the Borrower

Overall, CNB's record of lending to borrowers of different incomes is reasonable considering the bank's performance context. This performance meets the standard for satisfactory performance.

Home Mortgage Loans

Please refer to Tables 8, 9, and 10 in the "Multistate Metropolitan Area(s)" section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases for 2012 and 2013. Home mortgage loan data for 2014 is discussed in the narrative below.

The overall borrower distribution of home mortgage loans is adequate.

Home Purchase Loans

The distribution of home purchase loans by borrower's income level in 2012 through 2013 is poor. The percentage of loans to low-income borrowers is lower than the percentage of low-income families in the AA. The market share for low-income borrowers is lower than the overall market share for home purchase loans. However, as noted above, lending opportunities to low-income borrowers is impeded as 19 percent of households in the AA are below poverty level. The percentage of loans to moderate-income borrowers is somewhat lower than the percentage of moderate-income families in the AA. The market share for moderate-income borrowers is lower than the overall market share. The bank's distribution of home purchase loans for 2014 is not inconsistent with the lending performance noted in 2012 through 2013.

Home Improvement Loans

The borrower distribution of home improvement loans in 2012 through 2013 is adequate. The percentage of loans to low-income borrowers is lower than the percentage of low-income families in the AA. The market share for low-income borrowers is somewhat lower than the overall market share for home improvement loans. The percentage of loans to moderate-income borrowers is somewhat lower than the percentage of moderate-income families in the AA. The market share for moderate-income borrowers exceeds the overall market share. The bank's distribution of home improvement loans for 2014 is not inconsistent with the performance noted in 2012 through 2013.

Home Refinance Loans

The borrower distribution of home mortgage refinance loans in 2012 through 2013 is adequate. The percentage of loans to low-income borrowers is lower than the percentage of low-income families in the AA. The market share for low-income borrowers is lower than the overall market share for home mortgage refinance loans. The percentage of loans to moderate-income borrowers is lower than the percentage of moderate-income families in the AA. Market share for moderate-income borrowers exceeds the overall market share. The bank's distribution of home refinance loans for 2014 was not inconsistent with the performance noted in 2012 through 2013.

Small Loans to Businesses

Please refer to Table 11 in the "Multistate Metropolitan Area(s)" section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses during 2012 and 2013.

The borrower distribution of small loans to businesses in 2012 through 2013 is excellent. The percentage of small loans to businesses (businesses with annual revenues \$1 million or less) exceeds the percentage of small businesses in the AA. The market share of small loans to businesses exceeds the overall market share. A substantial majority of small loans to businesses are for amounts of \$100,000 or less. The bank's distribution of small loans to businesses for 2014 was not inconsistent with the performance noted in 2012 through 2013.

Community Development Lending

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

Community development lending had a positive impact on the lending test rating. CNB originated eleven CD loans totaling approximately \$2.4 million during the evaluation period. Examples of noteworthy loans include the following:

- A renewal of a participation in a \$3.5 million letter of credit to support bond financing for the renovation of the former Huntington High School for use as affordable housing for the elderly and facilities;
- \$500 thousand line of credit to provide financing for on-going improvements to the residential multi-family rental properties; and,
- \$308 thousand loan is being provided to purchase a 10-unit multi-family apartment complex located in Kenova, WV (Wayne Co) that is affordable to low-and moderate-income individuals.

Product Innovation and Flexibility

CNB does not have any innovative or flexible loan products designed to meet the specific credit needs of low- and moderate-income individuals and small businesses. However, certain aspects of the bank's residential lending program benefit low-and moderate-income individuals. These include up to 98 percent financing for home purchase loans and a fixed closing cost guarantee. Additionally, CNB is a

participating lender with the Small Business Administration and actively participates in the West Virginia Housing Development Fund First Time Buyer Program.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in the Huntington MA is rated Low Satisfactory. Based on full-scope review, the bank's performance in the Huntington MA is satisfactory. CNB has a satisfactory level of qualified community development investments and grants and exhibits a satisfactory responsiveness to credit and community development needs.

Please refer to Table 14 in the "Multistate Metropolitan Area(s)" section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

CNB's level of community development investments was satisfactory. CNB purchased six qualified investments totaling approximately \$3.9 million during the evaluation period for the AA. CNB had no prior period investments in this AA. CNB has prior period investments that have a regional or statewide benefit. Please see the comment under the State of West Virginia rating. CNB also had qualified donations totaling \$48 thousand during the evaluation period.

CNB pursues new qualified investments that would benefit the communities it serves while accommodating the needs of the bank. During the review period, several investment opportunities have been presented to management for review and consideration; however, after careful consideration, management determined that these investment opportunities did not fit the bank's investment strategy at that time.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in the Huntington MA is rated High Satisfactory. Based on full-scope reviews, the bank's performance in the Huntington MA is good.

Retail Banking Services

Please refer to Table 15 in the "Multistate Metropolitan Area(s)" section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Retail banking services are readily accessible to geographies and individuals of different income levels. The percentage of branches in low-income tracts exceeds the percentage of the population living in these tracts. The percentage of branches in moderate-income tracts is lower than the percentage of the population living in these tracts. Most moderate-income tracts are accessible to existing branch locations. CNB opened no new branches, and closed no branches in the Huntington MA during the evaluation period.

Branch hours and accessibility accommodate the bank's customers and the needs of the community, and are in line with nearby competitors. Alternative delivery systems include online, tablet and mobile banking and a telephone voice-response system that allows customers to transfer funds, check balances, and conduct other transactions. Products, services, and business hours are reasonable and do not vary from one location to another.

Community Development Services

CNB provided a good level of community development services. During the evaluation period, forty officers and staff provided services to forty-six community development organizations and schools serving primarily low- and moderate-income students in the Huntington MA. Bank staff provided financial literacy training to low-income students and adults, and served in various capacities that involved the provision of financial services for organizations that provide services to low- and moderate-income individuals and families. These include emergency and short-term housing for low-income families, medical services, meals, and youth programs.

Multistate Metropolitan Area Rating

Washington-Arlington-Alexandria, DC-VA-MD-WV- Multistate MSA (DC MA)

CRA rating for the DC MA ⁵: Satisfactory

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

The major factors that support this rating include:

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

Description of Institution’s Operations in DC MA

Please refer to the market profile for the DC MA in Appendix C for detailed demographics and other performance context information. The DC MA accounts for 2.76 percent of CNB’s rated area deposits, 3.49 percent of CNB’s rated area number of reported loans, and 3.61 percent of the total number of CNB’s branches.

Scope of Evaluation in DC MA

The DC MA received a full scope review. The ratings are based primarily on the results of this area. Please refer to Table 1 in Appendix D for more information.

We considered the demographic characteristics of low- and moderate-income geographies in evaluating geographic distribution of mortgage loans. We placed more weight on performance in moderate-income geographies than in low-income geographies because of significantly fewer opportunities in low-income geographies. There is one low-income geography in the AA. Approximately three percent of the AA population lives in the low-income geography, and three percent of the owner-occupied housing units are located in the low-income geography. These factors adversely impact the bank’s ability to make mortgage loans to individuals residing in this geography.

⁵ This rating reflects performance within the multistate metropolitan area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan area.

The home mortgage loan products received equal weight in the evaluation of the geographic distribution of mortgage loans. Thirty-five percent of the loans originated in the AA were for home mortgage refinance. Thirty-three percent of loans were for home improvement, and 32 percent of loans were for home improvement. There were no loan originations for multifamily loans in the AA during the evaluation period.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

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

Lending Activity

Please refer to Tables 1 Lending Volume in the "Multistate Metropolitan Area(s)" section of Appendix D for the facts and data used to evaluate the bank's lending activity during 2012 and 2013.

Overall lending levels reflect good responsiveness to meeting AA credit needs. The FDIC Deposit Market Share Report ranked CNB seventh among 14 financial institutions in deposits with a 6.45 percent market share as of June 30, 2015. CNB ranked first for home improvement loans with a market share of 18.84 percent. The Peer Mortgage Data for 2013, ranked CNB 13th for home purchase loans and 16th for home mortgage refinance loans with respective market shares of 1.81 percent and 1.30 percent. Residential lending market shares reflect strong competition with more than 200 residential lenders in the assessment area, most of which are not financial institutions. The Peer Small Business Data for 2013, ranked CNB 21st in making small loans to businesses with a 0.61 percent market share. There are 37 lenders making small loans to businesses in this AA.

Distribution of Loans by Income Level of the Geography

The overall geographic distribution of loans by income level was good. The geographic distribution of home mortgage loans by income level was good. The geographic distribution of small loans to businesses was good. We did not identify any unexplained conspicuous gaps. An adequate percentage of the bank's loan originations were in this AA.

Home Mortgage Loans

Please refer to Tables 2, 3, 4, and 5 in the "Multistate Metropolitan Area(s)" section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases for 2012 and 2013. Home mortgage loan data for 2014 is discussed in the narrative below.

The overall geographic distribution of home mortgage loans is good.

Home Purchase Loans

The geographic distribution of home purchase loans during 2012 and 2013 is adequate. The percentage of loans to borrowers living in low-income geographies is somewhat lower than the percentage of

owner-occupied units within these geographies. Market share for borrowers in low-income geographies is lower than the overall market share. The percentage of loans to borrowers living in moderate-income geographies is somewhat lower than the percentage of owner-occupied units within these geographies. Market share for borrowers in moderate-income geographies is somewhat lower than the overall market share. The bank's geographic distribution of home purchase loans for 2014 was not inconsistent with its geographic distribution of these loans in 2012 through 2013.

Home Improvement Loans

The geographic distribution of home improvement loans during 2012 and 2013 is good. The percentage of loans to borrowers living in low-income geographies is somewhat lower than the percentage of owner-occupied units within these geographies. Market share for borrowers in low-income geographies exceeds the overall market share. The percentage of loans to borrowers living in moderate-income geographies exceeds the percentage of owner-occupied units within these geographies. Market share for borrowers in moderate-income geographies exceeds the overall market share. The bank's geographic distribution of home improvement loans for 2014 was not inconsistent with its geographic distribution of these loans in 2012 through 2013.

Home Refinance Loans

The geographic distribution of home mortgage refinance loans during 2012 and 2013 is good. The percentage of loans to borrowers living in low-income geographies is near to the percentage of owner-occupied units within these geographies. Market share for borrowers in low-income geographies is lower than the overall market share. The percentage of loans to borrowers living in moderate-income geographies is near to the percentage of owner-occupied units within these geographies. Market share for borrowers in moderate-income geographies exceeds the overall market share. The bank's geographic distribution of home refinance loans for 2014 was not inconsistent with its geographic distribution of these loans in 2012 through 2013.

Small Loans to Businesses

Please refer to Table 6 in the "Multistate Metropolitan Area(s)" section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses for 2012 and 2013. Small loans to businesses data for 2014 is discussed in the narrative below.

The geographic distribution of small loans to businesses during 2012 and 2013 is adequate. The bank did not originate or purchase any small loans to business loans in low-income geographies. Consequently, the market share is not applicable. Approximately three percent of the businesses are located in low-income geographies, which impacts the bank's ability to make loans to businesses in this geography. The percentage of loans to businesses in moderate-income geographies exceeds the percentage of businesses in these geographies. Market share for businesses in moderate-income geographies is near to the overall market share. The bank's geographic distribution of small loans to businesses for 2014 was not inconsistent with its geographic distribution of these loans in 2012 through 2013.

Lending Gap Analysis

A review and analysis of the geographic distribution of CNB's originations of home mortgages and small loans to businesses among AA geographies did not detect any conspicuous or unexplained gaps in CNB's lending patterns.

Distribution of Loans by Income Level of the Borrower

Overall, CNB's record of lending to borrowers of different incomes is reasonable considering the bank's performance context. This performance meets the standard for satisfactory performance.

Home Mortgage Loans

Please refer to Tables 8, 9, and 10 in the "Multistate Metropolitan Area(s)" section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases during 2012 and 2013. Home mortgage loan data for 2014 is discussed in the narrative below.

We considered the number of families that live below the poverty level and the barriers this may have on home ownership in evaluating the borrower distribution of home mortgage loans. The 2010 U. S. Census reported that approximately 9 percent of the families in the AA live below the poverty level.

The overall borrower distribution of home mortgage loans is good.

Home Purchase Loans

The borrower distribution of home purchase loans in 2012 and 2013 is adequate. The percentage of loans to low-income borrowers is lower than the percentage of low-income families in the AA. Market share for low-income borrowers is lower than the overall market share for home purchase loans. The percentage of loans to moderate-income borrowers is near to the percentage of moderate-income families in the AA. The market share for moderate-income borrowers is somewhat lower than the overall market share. The bank's distribution of home purchase loans for 2014 is not inconsistent with the lending performance noted in 2012 through 2013.

Home Improvement Loans

The borrower distribution of home improvement loans in 2012 and 2013 is good. The percentage of loans to low-income borrowers is near to the percentage of low-income families in the AA. The market share for low-income borrowers is near to the overall market share for home improvement loans. The percentage of loans to moderate-income borrowers exceeds the percentage of moderate-income families in the AA. The market share for moderate-income borrowers exceeds the overall market share. The bank's distribution of home improvement loans for 2014 is not inconsistent with the lending performance noted in 2012 through 2013.

Home Refinance Loans

The borrower distribution of home mortgage refinance loans in 2012 and 2013 is good. The percentage of loans to low-income borrowers is somewhat lower than the percentage of low-income families in the

AA. The market share for low-income borrowers exceeds the overall market share for home mortgage refinance loans. The percentage of loans to moderate-income borrowers exceeds the percentage of moderate-income families in the AA. Market share for moderate-income borrowers exceeds the overall market share. The bank's distribution of home refinance loans for 2014 is not inconsistent with the lending performance noted in 2012 through 2013.

Small Loans to Businesses

Please refer to Table 11 in the "Multistate Metropolitan Area(s)" section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses during 2012 and 2013.

The borrower distribution of small loans to businesses in 2012 and 2013 is excellent. The percentage of small loans to businesses (businesses with annual revenues \$1 million or less) exceeds the percentage of small businesses in the AA. The market share of small loans to businesses exceeds the overall market share. A substantial majority of small loans to businesses are for amounts of \$100,000 or less. The bank's distribution of small loans to businesses for 2014 was not inconsistent with the performance noted in 2012 through 2013.

Community Development Lending

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

Community development lending had a positive impact on the lending test rating. CNB originated three CD loans totaling approximately \$3.1 million during the evaluation period. The bank originated a \$3 million loan to fund water utility improvements in Jefferson County, West Virginia, and a \$35 thousand line of credit to a community service organization to cover short-term funding needs.

Product Innovation and Flexibility

CNB does not have any innovative or flexible loan products designed to meet the specific credit needs of low- and moderate-income individuals and small businesses. However, certain aspects of the bank's residential lending program benefit low-and moderate-income individuals. These include up to 98 percent financing for home purchase loans and a fixed closing cost guarantee. Additionally, CNB is a participating lender with the Small Business Administration and actively participates in the West Virginia Housing Development Fund First Time Buyer Program.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

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

Please refer to Table 14 in the "Multistate Metropolitan Area(s)" section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

CNB's level of community development investment was adequate. CNB had no qualified investments purchased during the evaluation period for the AA. CNB had no prior period investments in this AA. CNB has prior period investments that have a regional or statewide benefit. Please refer to the comment under the State of West Virginia rating. CNB also had qualified donations totaling \$38 thousand during the evaluation period.

CNB considers new qualified investments that would benefit the communities it serves while accommodating the needs of the bank. During the review period, several investment opportunities have been presented to management for review and consideration; however, after careful consideration, management determined that these investment opportunities did not fit the bank's investment strategy at that time.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in the DC MA is rated Low Satisfactory. Based on full-scope reviews, the bank's performance in the DC MA is adequate.

Retail Banking Services

Please refer to Table 15 in the "Multistate Metropolitan Area(s)" section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Retail banking services are readily accessible to geographies and individuals of different income levels. The bank has no branches in the one low-income tract in the AA. The percentage of branches in low-income tracts is significantly lower than the percentage of the population living in these tracts. The percentage of branches in moderate-income tracts exceeds the percentage of the population living in these tracts. Low- and moderate-income tracts are accessible to existing branch locations. CNB opened no new branches, and closed no branches in the DC MA during the evaluation period.

Branch hours and accessibility accommodate the bank's customers and the needs of the community, and are in line with nearby competitors. Alternative delivery systems include online, tablet and mobile banking and a telephone voice-response system that allows customers to transfer funds, check balances, and conduct other transactions. Products, services, and business hours are reasonable and do not vary from one location to another.

Community Development Services

CNB provided an adequate level of community development services. During the evaluation period, seventeen officers and staff provided services to twenty community development organizations and schools serving primarily low- and moderate-income students in the DC MA. Bank staff provided financial literacy training to low-income students and adults, and served in various capacities that involved the provision of financial services for organizations that provide services to low- and moderate-income individuals and families. These include emergency and short-term housing for low-income families, medical services, meals, and youth programs.

Appendix A: Scope of Examination

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

Time Period Reviewed	Lending Test (excludes CD loans): January 1, 2012 to December 31, 2014 CD Loans and Investments: November 14, 2012 to October 26, 2015 Service Test: November 14, 2012 to October 26, 2015	
Financial Institution	Products Reviewed	
City National Bank of West Virginia (CNB) Cross Lanes, West Virginia	HMDA and small loans to businesses Community development loans Community development investments	
Affiliate(s)	Affiliate Relationship	Products Reviewed
Not reviewed		
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information (Abbreviated Name of AA)
Huntington-Ashland, WV-KY-OH Multistate MSA 26580	Full-scope	Huntington MA
State of West Virginia: Beckley Area Non-MSA	Full-scope	Beckley Area Non-MA (Contiguous counties within the aggregated AA: Braxton, Fayette, Greenbrier, Mercer, Nicholas, Pocahontas, Raleigh, and Summers)
Charleston, WV MSA 16620	Full-scope	Charleston MA
Hagerstown-Martinsburg, MD- WV Multistate MSA 25180	Limited-scope	Hagerstown MA (Berkeley and Morgan Counties, WV only)
Harrison County	Limited-scope	Harrison Non-MA
Jackson and Mason Counties	Limited-scope	Jackson Non-MA
Washington-Arlington- Alexandria Multistate MSA 47894	Full-scope	DC MA (Jefferson County, WV and Warren County, VA)
State of Kentucky: Carter County	Limited-scope	Carter Non-MA
Johnson County	Full-scope	Johnson Non-MA

State of Virginia: Augusta-Rockbridge Counties VA Virginia Beach City MSA 47260 Winchester VA WV Multistate MSA 49020 Shenandoah County VA non MSA	Full Scope Limited Scope Limited Scope Limited Scope	Augusta Non-MA Virginia Beach MA Winchester MA Shenandoah Non-MA
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Appendix B: Summary of Multistate Metropolitan Area and State Ratings

CITY NATIONAL BANK OF WEST VIRGINIA				
	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
Overall Bank	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
State or Multistate Metropolitan Area:				
West Virginia	High Satisfactory	Low Satisfactory	Outstanding	Satisfactory
Virginia	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
Kentucky	High Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
Huntington-Ashland-Multistate MSA	Low Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
Washington-Arlington-Alexandria Multistate MSA	High Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory

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

Appendix C: Market Profiles for Full-Scope Areas

State of West Virginia

Charleston MA

Demographic Information for Full Scope Area: Charleston MA					
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #
Geographies (Census Tracts/BNAs)	79	0.00	25.32	53.16	21.52
Population by Geography	304,284	0.00	19.88	56.48	23.64
Owner-Occupied Housing by Geography	94,093	0.00	17.57	57.20	25.23
Business by Geography	21,545	0.00	30.15	41.63	28.22
Farms by Geography	375	0.00	18.40	55.73	25.87
Family Distribution by Income Level	83,153	20.86	17.82	20.55	40.76
Distribution of Low and Moderate Income Families throughout AA Geographies	32,167	0.00	28.26	58.75	12.99
Median Family Income		\$53,382	Median Housing Value		\$105,605
HUD Adjusted Median Family Income for 2013		\$57,900	Unemployment Rate (Sept. 2015 – U.S. BLS)		6.5%
Households Below Poverty Level		15%			

Source: 2010 U.S. Census, 2013 HUD updated MFI and U.S. Bureau of Labor Statistics (BLS)

This AA is comprised of five contiguous counties; Kanawha, Putnam, Lincoln, Clay, and Boone Counties, and includes the City of Charleston, which is the State Capital and the largest city in terms of population in West Virginia. The AA has a total of 79 census tracts: no low-income; 20 moderate-income; 42 middle-income; and 17 upper-income census tracts. There are no distressed or underserved middle-income geographies. Total population of this five-county area has decreased since the 2010 U.S. Census, with a 2013 estimated population of 224,743. (Source: U.S. Census Bureau)

CNB provides a full range of loan and deposit products to the AA throughout its seventeen full-service branches. Competition is strong with 23 commercial banks operating 101 branches in the AA. In terms of deposits, CNB ranks fourth with a 10.25 percent market share as of June 30, 2015. Primary competitors include BB&T, ranked first with a 27.53 percent market share. Other significant competitors include United Bank ranked second with a 12.68 percent market share; The Huntington National Bank ranked third with a 11.79 percent market share; and JP Morgan Chase Bank, NA ranked fifth with 8.89 percent market share.

Charleston is the business, financial, medical, government, retail and cultural center of the state. Charleston is considered the state's premier business center due to its industrial diversity and numerous job opportunities. There are nearly 6,000 businesses in Kanawha County. Economic growth in the Charleston MSA has been uneven. While Putnam County has experienced growth in population, Kanawha County has seen declines in population and meager job growth. The current unemployment rate for this AA at 6.5 percent as of September 2015 is slightly lower than the state's 7.5 percent rate and the national unemployment rate of 7.9 percent.

This area relies heavily on government, retail trade, the service industry, health care, and education for employment. Major industries include Local and State Government, Healthcare organizations, and the County Boards of Education (BOE). Top employers are Boone County BOE, Elk Run Coal Company,

Clay County BOE, Clay County Development Corporation, Charleston Area Medical Center, Inc., Kanawha County BOE, Lincoln County BOE, Lincoln County Opportunity Company, Putnam County BOE, and Toyota Motor Manufacturing WV, Inc.

We identified community development needs and opportunities for participation by conducting community contact interviews. We relied on a community contact conducted by a Community Affairs Officer for the OCC during the evaluation period. The non-profit economic development organization revealed financial institutions have an opportunity to help some key development groups to develop the necessary capacity to provide critical services and hire people to provide the needed services to low-and-moderate income individuals.

State of West Virginia

Beckley Area Non-MA

Demographic Information for Full Scope Area: Beckley Area Non-MA					
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #
Geographies (Census Tracts/BNAs)	70	0.00	11.43	72.86	15.71
Population by Geography	286,044	0.00	8.16	73.34	18.49
Owner-Occupied Housing by Geography	88,453	0.00	7.96	74.28	17.76
Business by Geography	18,597	0.00	8.42	71.53	20.06
Farms by Geography	644	0.00	6.68	69.88	23.45
Family Distribution by Income Level	76,820	21.85	17.09	20.35	40.71
Distribution of Low and Moderate Income Families throughout AA Geographies	29,913	0.00	11.88	75.21	12.90
Median Family Income		\$43,801	Median Housing Value		\$82,636
HUD Adjusted Median Family Income for 2013		\$46,100	Unemployment Rate		
Households Below Poverty Level		20%	(Sept. 2015 U.S. BLS)		7.9%

Source: 2010 U.S. Census, 2013 HUD updated MFI and U.S. Bureau of Labor Statistics (BLS)

This AA now consists of eight contiguous counties in the non-metropolitan area near Beckley in the southeastern part of the state. The counties in this AA include Braxton, Fayette, Greenbrier, Mercer, Nicholas, Pocahontas, Raleigh, and Summers. The AA has a total of 70 census tracts: no low-income; 8 moderate-income; 51 middle-income; and 11 upper-income census tracts. There are 46 distressed or underserved middle-income geographies due to poverty, and remote rural locations. This is a broad geographical area characterized by mountainous terrain that covers over 5,000 square miles. Total population of this eight-county area has shown a moderate decrease since the 2010 U.S. Census, with 2013 estimated population of 284,759. (U.S. Census Bureau)

CNB provides a full range of loan and deposit products to the AA throughout its twenty-one full-service branches. Competition is strong with 22 commercial banks operating 110 branches in the AA. In terms of deposits, CNB ranks number one and has an 18.60 percent market share as of June 30, 2015. Primary competitors include BB&T, ranked second with an 18.47 percent market share, First Community Bank, ranked third with a 13.45 percent market share, and United Bank, ranked fourth with a 8.96 percent market share.

Economic conditions in this rural AA have been mixed with a decline in higher paying mining and related industries, but a growth in some service sectors. This area has come to rely more heavily on retail trade, service industries (including tourism), government, and education for employment. The top employers in the Beckley Area Non-MA are Braxton County Board of Education (BOE), Fayette County BOE, Greenbrier Hotel Corporation, Mercer County BOE, Nicholas County BOE, Snowshoe Mountain, Inc., Raleigh County BOE, and Summers County BOE.

The current unemployment rate as of September 2015, for this AA averaged 7.9 percent, which is higher than the West Virginia unemployment rate of 7.5 percent and matches the national unemployment percentage.

We identified community development needs and opportunities for participation by conducting community contact interviews. We relied on a community contact conducted by a Community Affairs Officer for the OCC performed in the evaluation period. The Community Service Organization revealed the need for utility bill assistance, senior nutrition programs, family day care programs, pre-natal care, and Department of Housing and Urban Development (HUD) programs to help build new houses.

State of Virginia

Augusta Non-MA

Demographic Information for Full Scope Area: Augusta Non-MA					
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #
Geographies (Census Tracts/BNAs)	30	3.33	6.67	46.67	43.33
Population by Geography	154,501	0.79	6.33	43.38	49.51
Owner-Occupied Housing by Geography	43,977	0.31	4.65	43.65	51.38
Business by Geography	12,427	3.99	4.08	39.98	51.95
Farms by Geography	836	0.72	1.32	45.93	52.03
Family Distribution by Income Level	40,961	16.54	16.05	20.44	46.97
Distribution of Low and Moderate Income Families throughout AA Geographies	13,352	0.95	9.88	50.31	38.86
Median Family Income		\$50,300	Median Housing Value		\$183,556
HUD Adjusted Median Family Income for 2013		\$51,600	Unemployment Rate (Sept. 2015 U.S. BLS)		
Households Below Poverty Level		13%			4.0%

Source: 2010 U.S. Census and 2013 HUD updated MFI and U.S. Bureau of Labor Statistics (BLS)

The Augusta Non-MA includes the counties of Augusta and Rockbridge in Virginia; and the independent cities of Staunton City and Waynesboro City in Augusta County; and Buena Vista City and Lexington City in Rockbridge County. The AA has a total of 30 census tracts: one low-income; 2 moderate-income; 14 middle-income; and 13 upper-income census tracts. There are no distressed or underserved middle-income geographies. Total population based on the U.S. Census Bureau estimate for 2013 of 155,682 indicates a significant increase when compared to the 2010 census data presented in the table above.

CNB provides a full range of loan and deposit products to the AA through its eight full-service branches. The local market is competition with sixteen commercial banks operating 58 branches in the AA. In terms of deposits, CNB ranks third with a 12.34 percent market share as of June 30, 2015. Primary competitors include Union Bank and Trust, ranked first with a 20.06 percent market share and BB&T, ranked second with a 16.98 percent market share.

This AA is located in the Shenandoah Valley along the Interstate 81 corridor west of the state capital of Richmond, Virginia. The local economy is driven by healthcare, manufacturing, education, and government work. The presence of two major hospitals and 10 local colleges and universities provides stability in the local market. Top employers in the AA are Augusta County School Board, Augusta Medical Center, McKee Foods Corporation, Mohawk Esv Incorporated, Rockbridge County Schools, and Walmart.

The current unemployment rate for this AA at 4 percent is favorable compared to the state's 4.3 percent rate and the national unemployment rate of 5.0 percent.

We identify community development needs and opportunities for participation by conducting community contact interviews. The Community Service Organization revealed the need to provide additional funding to builders and individuals seeking to construct their own homes, as well as small business development projects.

State of Kentucky

Johnson County Non-MA

Demographic Information for Full Scope Area: Johnson Non-MA					
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #
Geographies (Census Tracts/BNAs)	6	0.00	16.67	83.33	0.00
Population by Geography	23,356	0.00	14.30	85.70	0.00
Owner-Occupied Housing by Geography	6,582	0.00	14.54	85.46	0.00
Business by Geography	1,686	0.00	9.55	90.45	0.00
Farms by Geography	24	0.00	33.33	66.67	0.00
Family Distribution by Income Level	6,702	28.13	16.53	17.26	38.08
Distribution of Low and Moderate Income Families throughout AA Geographies	2,993	0.00	17.24	82.76	0.00
Median Family Income		\$43,212	Median Housing Value		\$72,621
HUD Adjusted Median Family Income for 2013		\$44,700	Unemployment Rate (Sept. 2015 U.S. BLS)		
Households Below Poverty Level		23%			9.0%

Source: 2010 U.S. Census and 2013 HUD updated MFI and U.S. Bureau of Labor Statistics (BLS)

Johnson County is located in eastern Kentucky near the West Virginia state line. The AA has a total of six census tracts: no low-income; one moderate-income; 5 middle-income; and no upper-income census tracts. There are five distressed or underserved middle-income geographies due to poverty, and remote rural locations. Total population has remained static as that reported in the 2010 U.S. Census, with the estimated population for 2013 of 23,449.

CNB provides a full range of loan and deposit products to the AA through its two full-service branches. There are five commercial banks operating eight branches in the AA. In terms of deposits, CNB ranks second with a 23.95 percent market share as of June 30, 2015. Primary competitors include Citizens National Bank of Paintsville ranked first with a 49.06 percent market share and The First Commonwealth Bank of Prestonsburg, Inc. ranked third with a 12.14 percent market share.

This is a largely rural county located in the “eastern coal field” region of the state. Historical reliance on higher paying jobs in the coal mining industry has been replaced, to a large degree, by greater reliance on generally lower paying jobs in the retail, service, and government employment sectors. Top employers in the AA are LSI Logistics Services, Food City, and USA Truck.

The current unemployment rate for this AA at 9 percent is somewhat higher than the state’s rate of 8.4 percent and the national unemployment rate of 7.9 percent.

We identify community development needs and opportunities for participation by conducting community contact interviews. We relied on a community contact conducted by a Community Affairs Officer for the OCC during the evaluation period. The Community Service Organization revealed the need to provide funding to low- and moderate-income small business entrepreneurs to hire, produce, and build local economies. These projects encourage people to live and work in distressed communities resulting in revitalization.

Huntington MA

Demographic Information for Full Scope Area: Huntington MA					
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #
Geographies (Census Tracts/BNAs)	78	5.13	24.36	55.13	15.38
Population by Geography	287,702	3.37	16.82	62.51	17.30
Owner-Occupied Housing by Geography	81,971	1.00	13.72	65.77	19.51
Business by Geography	18,686	8.03	20.31	52.68	18.98
Farms by Geography	549	1.64	8.74	72.31	17.30
Family Distribution by Income Level	76,428	22.05	17.81	20.36	39.78
Distribution of Low and Moderate Income Families throughout AA Geographies	30,466	3.22	22.86	62.15	11.77
Median Family Income		\$48,544	Median Housing Value		\$92,010
HUD Adjusted Median Family Income for 2013		\$50,800	Average Unemployment		
Households Below Poverty Level		19%	Rate (Sept 2015 US BLS)		5.6%

Source: 2010 U.S. Census and 2013 HUD updated MFI and U.S. Bureau of Labor Statistics (BLS)

This AA consists of five contiguous counties in the Tri-State region of Kentucky, Ohio, and West Virginia. Counties included in the AA are Cabell and Wayne Counties in West Virginia; Boyd and Greenup Counties in Kentucky; and Lawrence County in Ohio. The AA has a total of 78 census tracts: 4 low-income; 19 moderate-income; 43 middle-income; and 12 upper-income census tracts. There are no distressed or underserved middle-income geographies.

This AA contains the City of Huntington, the second largest city in West Virginia by population. Total population of this five-county area has increased since the 2010 U.S. Census, with a 2014 estimated population of 363,325.

CNB provides a full range of loan and deposit products to the AA throughout its thirteen full-service branches. Competition is particularly strong with 23 financial institutions operating 101 branches in the AA. In terms of deposits, CNB ranks second with a 9.15 percent market share as of June 30, 2015. Primary competitors include Huntington Federal Savings Bank, ranked first with a 10.25 percent market share; JP Morgan Chase Bank, N.A., ranked third with a 9.04 percent market share; First Sentry Bank, Inc., ranked fourth with a 8.97 percent market share; and Branch Banking and Trust Company (BB&T), ranked fifth with a 7.65 percent market share.

The AA is centered on the confluence of the Big Sandy River and the Ohio River. The Port of Huntington-Tristate is the largest inland port in the United States. Major employers in the AA include St. Mary's Hospital, Cabell-Huntington Hospital, Cabell County Board of Education, and Marshall University. As of September 2015, the statewide unemployment rate was 5.0 percent for Kentucky, 4.5 percent for Ohio, and 7.3 percent for West Virginia. This produced an average of 5.6 percent for the three-state area. By comparison, the national average was 5.1 percent. (Source: Bureau of Labor)

We identified community development needs and opportunities for participation by conducting community contact interviews. We conducted a community contact with a local non-profit affordable housing organization. The contact indicated that there was a need for financial institutions to participate in leading personal finance classes for low- and moderate-income first-time homebuyers.

DC MA

Demographic Information for Full Scope Area: DC MA					
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #
Geographies (Census Tracts/BNAs)	23	4.35	65.22	30.43	0.00
Population by Geography	91,073	2.79	69.85	27.37	0.00
Owner-Occupied Housing by Geography	25,494	3.01	71.77	25.22	0.00
Business by Geography	7,721	2.99	72.80	24.21	0.00
Farms by Geography	349	2.01	73.07	24.93	0.00
Family Distribution by Income Level	23,355	30.50	24.26	24.10	21.14
Distribution of Low and Moderate Income Families throughout AA Geographies	12,790	4.83	75.79	19.38	0.00
Median Family Income		\$100,890	Median Housing Value		\$259,887
HUD Adjusted Median Family Income for 2013		\$105,900	Unemployment Rate (Sept. 2015 average – U.S. BLS)		4.1 %
Households Below Poverty Level		9%			

Source: 2010 US Census and 2014 HUD updated MFI and U.S. Bureau of Labor Statistics

The AA is limited to Jefferson County, West Virginia and Warren County, Virginia. These counties are part of the DC MA, the seventh largest MSA in the country according to the 2010 census data. The AA has a total of 23 census tracts: 1 low-income; 15 moderate-income; 7 middle-income; and no upper-income census tracts. There are no distressed or underserved middle-income geographies.

CNB provides a full range of loan and deposit products to the AA through its three full-service branches. There are fourteen commercial banks operating 31 branches in these two counties. CNB ranks seventh among the competition with \$85 million in deposits as of June 30, 2015, representing 6.45 percent of the market share. Primary competitors in this market include BB&T ranked first with a 21.00 percent market share; Bank of Charles Town ranked second with a 16.55 percent market share; Jefferson Security Bank ranked third with a 13.58 percent market share; and United Bank ranked fourth with 10.46 percent market share.

Jefferson and Warren Counties are on the outskirts of the Washington, D.C. area and are largely comprised of commuter populations. Training facilities for several government agencies as well as backup operations for mission critical government activities provide stability of the local economy. The top employers in Jefferson County, West Virginia are PNGI Charles Town Gaming, Inc., Jefferson County Board of Education, and Shepherd University. (source: West Virginia Department of Commerce) The top employers in Warren County, Virginia are Warren County School Board, Valley Health System, and DuPont Performance Coatin LLC. (source: Virginia Employment Commission)

The unemployment rates as of September 2015 for Jefferson and Warren Counties are 3.8 percent and 4.4 percent, respectively, which compare favorably to the national unemployment rate of 5.1 percent.

We identified community development needs and opportunities for participation by conducting community contact interviews. The contact at a Community Service Organization revealed the need to provide additional lending opportunities to start-up companies and small businesses, which will provide additional job opportunities.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan areas are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: (1) purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area; (2) Partially geocoded loans (loans where no census tract is provided) cannot be broken down by income geographies and, therefore, are only reflected in the Total Loans in Core Tables 2 through 7 and part of Table 13; and (3) Partially geocoded loans are included in the Total Loans and % Bank Loans Column in Core Tables 8 through 12 and part of Table 13. Deposit data is compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE. [Note: Do not renumber the tables.]

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

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

moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.

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

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

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

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

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

Tables of Performance Data

State of West Virginia

Table 1. Lending Volume

Institution ID: City National Bank of West Virginia

LENDING VOLUME		Geography: STATE OF WEST VIRGINIA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
Assessment Area (2013):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Beckley Area Non-MA	40.29	1,567	139,744	351	50,565	18	1,975	9	22,400	1,945	214,684	50.35
Charleston MA	38.57	1,667	184,561	180	33,078	3	1,050	12	24,000	1,862	242,689	38.69
Limited Review:												
Harrison Non-MA	3.44	157	18,848	9	1,223	0	0	0	0	166	20,071	2.16
Hagerstown MA	9.90	423	42,799	39	4,142	0	0	16	11,874	478	58,815	8.80
City NB-Jackson Non-MA	7.81	351	23,792	24	4,664	2	252	0	0	377	28,708	0.00

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2012 to December 31, 2013.

*** Deposit Data as of June 30, 2013. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. (Continued) Other Products

Institution ID: City National Bank of West Virginia

LENDING VOLUME		GEOGRAPHY: STATE OF WEST VIRGINIA										Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013		
Assessment Area (2013):	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:														
Beckley Area Non-MA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	50.35
Charleston MA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	38.69
Limited Review:														
Harrison Non-MA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	2.16
Hagerstown MA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	8.80
Jackson Non-MA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.00

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2013.

*** Deposit Data as of June 30, 2013. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. (Continued) Other Products

Institution ID: City National Bank of West Virginia

LENDING VOLUME		GEOGRAPHY: STATE OF WEST VIRGINIA		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013	
Assessment Area (2013):	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Beckley Area Non-MA	0	0	0	0	0
Charleston MA	0	0	0	0	0
Limited Review:					
Harrison Non-MA	0	0	0	0	0
Hagerstown MA	0	0	0	0	0
Jackson Non-MA	0	0	0	0	0

* The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2013.

Table 2. Geographic Distribution of Home Purchase Loans

Institution ID: City National Bank of West Virginia

Geographic Distribution: HOME PURCHASE		GEOGRAPHY: STATE OF WEST VIRGINIA										Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% Owner Occupied Units***	% BANK Loans****	% Owner Occupied Units***	% BANK Loans	% Owner Occupied Units***	% BANK Loans	% Owner Occupied Units***	% BANK Loans	Overall	Low	Mod	Mid	Upper	
Full Review:																
Beckley Area Non-MA	374	33.54	0.00	0.00	7.96	8.29	74.28	53.21	17.76	38.50	8.45	0.00	9.68	6.82	13.06	
Charleston MA	459	41.17	0.00	0.00	17.57	11.98	57.20	42.70	25.23	45.32	7.50	0.00	6.94	6.41	9.14	
Limited Review:																
Harrison Non-MA	89	7.98	0.00	0.00	8.61	11.24	58.06	49.44	33.33	39.33	6.93	0.00	8.62	8.68	5.41	
Hagerstown MA	120	10.76	2.19	2.50	11.70	15.00	69.72	71.67	16.39	10.83	1.78	2.04	3.28	1.73	1.16	
Jackson Non-MA	73	6.55	0.00	0.00	4.95	2.74	81.51	76.71	13.55	20.55	7.20	0.00	0.00	7.85	5.00	

* Based on 2013 Peer Mortgage Data -- US and PR

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

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

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

Table 3. Geographic Distribution of Home Improvement Loans

Institution ID: City National Bank of West Virginia

Geographic Distribution: HOME IMPROVEMENT		GEOGRAPHY: STATE OF WEST VIRGINIA									Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occupied Units***	% BANK Loans****	% Owner Occupied Units***	% BANK Loans	% Owner Occupied Units***	% BANK Loans	% Owner Occupied Units***	% BANK Loans	Overall	Low	Mod	Mid	Upper
Full Review:															
Beckley Area Non-MA	571	40.96	0.00	0.00	7.96	8.23	74.28	64.10	17.76	27.67	40.51	0.00	56.67	36.53	51.45
Charleston MA	531	38.09	0.00	0.00	17.57	13.56	57.20	52.35	25.23	34.09	32.77	0.00	27.34	31.16	38.15
Limited Review:															
Harrison Non-MA	27	1.94	0.00	0.00	8.61	11.11	58.06	48.15	33.33	40.74	9.29	0.00	7.69	8.77	10.00
Hagerstown MA	131	9.40	2.19	0.76	11.70	13.74	69.72	66.41	16.39	19.08	22.92	20.00	36.36	20.55	28.57
Jackson Non-MA	134	9.61	0.00	0.00	4.95	5.97	81.51	82.09	13.55	11.94	37.04	0.00	37.50	35.37	52.94

*Based on 2013 Peer Mortgage Data -- US and PR

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

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

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

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Institution ID: City National Bank of West Virginia

Geographic Distribution: HOME MORTGAGE REFINANCE																
GEOGRAPHY: STATE OF WEST VIRGINIA																
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013																
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% Owner Occupied Units***	% BANK Loans****	% Owner Occupied Units***	% BANK Loans	% Owner Occupied Units***	% BANK Loans	% Owner Occupied Units***	% BANK Loans	% Owner Occupied Units***	% BANK Loans	Overall	Low	Mod	Mid
Full Review:																
Beckley Area Non-MA	611	37.44	0.00	0.00	7.96	7.86	74.28	66.45	17.76	25.70	10.72	0.00	13.28	10.70	10.30	
Charleston MA	667	40.87	0.00	0.00	17.57	15.59	57.20	49.03	25.23	35.38	7.49	0.00	9.38	8.22	5.95	
Limited Review:																
Harrison Non-MA	40	2.45	0.00	0.00	8.61	10.00	58.06	35.00	33.33	55.00	1.40	0.00	1.79	1.57	1.18	
Hagerstown MA	171	10.48	2.19	2.92	11.70	14.62	69.72	64.91	16.39	17.54	2.77	6.52	4.12	2.64	2.40	
Jackson Non-MA	143	8.76	0.00	0.00	4.95	4.20	81.51	76.92	13.55	18.88	13.87	0.00	18.18	13.04	17.65	

*Based on 2013 Peer Mortgage Data -- US and PR

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

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

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

Table 5. Geographic Distribution of Multifamily Loans

Institution ID: City National Bank of West Virginia

Geographic Distribution: MULTIFAMILY		GEOGRAPHY: STATE OF WEST VIRGINIA										Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upper	
Full Review:																
Beckley Area Non-MA	11	45.83	0.00	0.00	7.39	45.45	73.62	45.45	18.99	9.09	19.23	0.00	75.00	11.11	0.00	
Charleston MA	10	41.67	0.00	0.00	40.83	20.00	31.59	30.00	27.59	50.00	11.63	0.00	7.69	10.00	20.00	
Limited Review:																
Harrison Non-MA	1	4.17	0.00	0.00	34.56	0.00	39.71	0.00	25.74	100.00	0.00	0.00	0.00	0.00	0.00	
Hagerstown MA	1	4.17	1.86	0.00	60.30	100.00	34.89	0.00	2.95	0.00	0.00	0.00	0.00	0.00	0.00	
Jackson Non-MA	1	4.17	0.00	0.00	0.36	0.00	82.79	0.00	16.85	100.00	50.00	0.00	0.00	0.00	100.00	

* Based on 2013 Peer Mortgage Data -- US and PR

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

*** Percentage of Multi-family Units is the number of multi-family units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information.

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

Table 6. Geographic Distribution of Small Loans to Businesses

Institution ID: City National Bank of West Virginia

Geographic Distribution: SMALL LOANS TO BUSINESSES																
GEOGRAPHY: STATE OF WEST VIRGINIA																
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013																
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total **	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	Overall	Low	Mod	Mid
Full Review:																
Beckley Area Non-MA	351	58.21	0.00	0.00	8.42	8.55	71.53	58.69	20.06	32.76	5.95	0.00	8.95	5.70	7.84	
Charleston MA	180	29.85	0.00	0.00	30.15	25.00	41.63	42.22	28.22	32.78	2.31	0.00	2.49	2.19	2.62	
Limited Review:																
Harrison Non-MA	9	1.49	0.00	0.00	20.26	55.56	42.60	22.22	37.14	22.22	0.39	0.00	1.50	0.33	0.00	
Hagerstown MA	39	6.47	1.33	0.00	21.12	25.64	63.85	48.72	13.70	25.64	2.33	0.00	2.44	2.35	2.66	
Jackson Non-MA	24	3.98	0.00	0.00	3.26	0.00	74.95	83.33	21.79	16.67	3.87	0.00	0.00	4.01	5.66	

* Based on 2013 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2013).

Table 7. Geographic Distribution of Small Loans to Farms

Institution ID: City National Bank of West Virginia

Geographic Distribution: SMALL LOANS TO FARMS GEOGRAPHY: STATE OF WEST VIRGINIA Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013															
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upper
Full Review:															
Beckley Area Non-MA	18	78.26	0.00	0.00	6.68	0.00	69.88	77.78	23.45	22.22	9.47	0.00	0.00	8.57	18.75
Charleston MA	3	13.04	0.00	0.00	18.40	0.00	55.73	0.00	25.87	100.00	15.38	0.00	0.00	0.00	33.33
Limited Review:															
Harrison Non-MA	0	0.00	0.00	0.00	9.82	0.00	52.68	0.00	37.50	0.00	0.00	0.00	0.00	0.00	0.00
Hagerstown MA	0	0.00	1.19	0.00	6.87	0.00	72.84	0.00	19.10	0.00	0.00	0.00	0.00	0.00	0.00
Jackson Non-MA	2	8.70	0.00	0.00	6.70	0.00	81.96	100.00	11.34	0.00	33.33	0.00	0.00	33.33	0.00

* Based on 2013 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2013).

Table 8. Borrower Distribution of Home Purchase Loans

Institution ID: City National Bank of West Virginia

Borrower Distribution: HOME PURCHASE		GEOGRAPHY: STATE OF WEST VIRGINIA								Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families*****	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upper
Full Review:															
Beckley Area Non-MA	374	33.54	21.85	2.51	17.09	9.50	20.35	20.11	40.71	67.88	8.92	3.09	5.54	7.41	11.23
Charleston MA	459	41.17	20.86	4.94	17.82	16.40	20.55	22.47	40.76	56.18	7.99	5.31	6.16	6.83	10.19
Limited Review:															
Harrison Non-MA	89	7.98	20.28	3.57	16.44	5.95	18.00	27.38	45.28	63.10	8.19	11.76	3.33	10.16	8.13
Hagerstown MA	120	10.76	20.72	12.82	19.44	31.62	22.91	23.93	36.94	31.62	1.92	2.58	1.82	1.08	2.62
Jackson Non-MA	73	6.55	19.82	0.00	16.99	9.86	19.83	28.17	43.36	61.97	7.38	0.00	5.56	7.63	8.44

*Based on 2013 Peer Mortgage Data -- US and PR

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

***Percentage of Families is based on the 2010 Census information.

****As a percentage of loans with borrower income information available. No information was available for 3.6% of loans originated and purchased by bank.

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

Table 9. Borrower Distribution of Home Improvement Loans

Institution ID: City National Bank of West Virginia

Borrower Distribution: HOME IMPROVEMENT		GEOGRAPHY: STATE OF WEST VIRGINIA								Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families*****	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upper
Full Review:															
Beckley Area Non-MA	571	40.96	21.85	6.27	17.09	15.95	20.35	20.61	40.71	57.17	40.74	34.62	37.62	41.10	42.37
Charleston MA	531	38.09	20.86	9.88	17.82	19.19	20.55	23.45	40.76	47.48	33.33	25.84	28.48	32.76	37.88
Limited Review:															
Harrison Non-MA	27	1.94	20.28	7.41	16.44	22.22	18.00	18.52	45.28	51.85	9.70	6.25	5.88	7.14	11.49
Hagerstown MA	131	9.40	20.72	14.96	19.44	27.56	22.91	22.05	36.94	35.43	23.27	21.74	23.88	18.57	27.17
Jackson Non-MA	134	9.61	19.82	10.69	16.99	14.50	19.83	22.90	43.36	51.91	36.96	33.33	24.39	35.56	45.00

* Based on 2013 Peer Mortgage Data -- US and PR

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

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 2.5% of loans originated and purchased by bank.

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Institution ID: City National Bank of West Virginia

Borrower Distribution: HOME MORTGAGE REFINANCE GEOGRAPHY: STATE OF WEST VIRGINIA Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013															
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families*****	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upper
Full Review:															
Beckley Area Non-MA	611	37.44	21.85	4.84	17.09	14.34	20.35	21.76	40.71	59.07	11.72	11.76	13.18	12.22	11.25
Charleston MA	667	40.87	20.86	6.91	17.82	18.37	20.55	25.59	40.76	49.14	7.93	9.31	8.24	7.96	7.63
Limited Review:															
Harrison Non-MA	40	2.45	20.28	2.70	16.44	2.70	18.00	13.51	45.28	81.08	1.61	0.00	0.00	3.65	1.39
Hagerstown MA	171	10.48	20.72	16.36	19.44	24.24	22.91	27.88	36.94	31.52	3.26	6.11	4.28	3.06	2.47
Jackson Non-MA	143	8.76	19.82	2.86	16.99	15.71	19.83	22.14	43.36	59.29	15.19	20.00	22.64	10.68	15.18

* Based on 2013 Peer Mortgage Data -- US and PR
 ** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.
 *** Percentage of Families is based on the 2010 Census information.
 **** As a percentage of loans with borrower income information available. No information was available for 4.5% of loans originated and purchased by bank.
 *****Data shown includes only One to Four-family and manufactured housing. (Property type 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Institution ID: City National Bank of West Virginia

Borrower Distribution: SMALL LOANS TO BUSINESSES GEOGRAPHY: STATE OF WEST VIRGINIA Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013									
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses** *	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Beckley Area Non-MA	351	58.21	66.01	76.35	67.81	18.80	13.39	5.95	10.59
Charleston MA	180	29.85	65.42	67.22	56.11	18.89	25.00	2.31	4.22
Limited Review:									
Harrison Non-MA	9	1.49	62.02	88.89	44.44	44.44	11.11	0.39	0.80
Hagerstown MA	39	6.47	65.31	87.18	74.36	15.38	10.26	2.33	4.13
Jackson Non-MA	24	3.98	60.38	75.00	62.50	16.67	20.83	3.87	5.88

* Based on 2013 Peer Small Business Data -- US and PR

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2013).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 1.49% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Institution ID: City National Bank of West Virginia

Borrower Distribution: SMALL LOANS TO FARMS GEOGRAPHY: STATE OF WEST VIRGINIA Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013									
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Beckley Area Non-MA	18	78.26	98.29	100.00	77.78	11.11	11.11	9.47	13.64
Charleston MA	3	13.04	97.87	100.00	33.33	0.00	66.67	15.38	40.00
Limited Review:									
Harrison Non-MA	0	0.00	97.32	0.00	0.00	0.00	0.00	0.00	0.00
Hagerstown MA	0	0.00	97.91	0.00	0.00	0.00	0.00	0.00	0.00
Jackson Non-MA	2	8.70	99.48	100.00	50.00	50.00	0.00	33.33	66.67

* Based on 2013 Peer Small Business Data -- US and PR

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

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2013).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

Institution ID: City National Bank of West Virginia

QUALIFIED INVESTMENTS		GEOGRAPHY: STATE OF WEST VIRGINIA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Beckley Area Non-MA	3	680	5	2,200	8	2,880	18.52	0	0
Charleston MA	1	2,400	7	2,300	8	4,700	30.23	0	0
Limited Review:									
Harrison Non-MA	0	0	6	1,015	6	1,015	6.53	0	0
Hagerstown MA	6	2,865	15	4,090	21	6,955	44.73	0	0
Jackson Non-MA	0	0	0	0	0	0	0.00	0	0

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

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

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

Institution ID: City National Bank of West Virginia

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
GEOGRAPHY: STATE OF WEST VIRGINIA																	
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upper			Low	Mod	Mid	Upper	Low	Mod	Mid	Upper
Full Review:																	
Beckley Area Non-MA	50.35	21	42.00	0.00	14.29	71.43	14.29	0	0	0	0	0	0	0.00	8.16	73.34	18.49
Charleston MA	38.69	17	34.00	0.00	29.41	41.18	29.41	0	0	0	0	0	0	0.00	19.88	56.48	23.64
Limited Review:																	
Harrison Non-MA	2.16	2	4.00	0.00	50.00	0.00	50.00	0	0	0	0	0	0	0.00	12.34	56.43	31.22
Hagerstown MA	8.80	5	10.00	0.00	40.00	60.00	0.00	0	0	0	0	0	0	2.11	14.33	67.37	16.20
Jackson Non-MA	0.00	5	10.00	0.00	0.00	80.00	20.00	0	0	0	0	0	0	0.00	4.94	81.62	13.44

Distribution of Branch and ATM Delivery System

Institution ID: City National Bank of West Virginia

Distribution of Branch and ATM Delivery System		GEOGRAPHY: STATE OF WEST VIRGINIA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013									
MA/Assessment Area:	Deposits	Branches						ATMs				Population					
	% of Total Bank Deposits	# of Bank Branches	% of Total Bank Branches	Location of Branches by Income of Geographies (%)				# of Bank ATMs	% of Total Bank ATMs	Location of ATMs by Income of Geographies				% of Population within Each Geography			
				Low	Mod	Mid	Upper			Low	Mod	Mid	Upper	Low	Mod	Mid	Upper
Full Review:																	
Beckley Area Non-MA	50.35	21	42.00	0	14	71	14	21	40.38	0	3	15	3	0.00	8.16	73.34	18.49
Charleston MA	38.69	17	34.00	0	29	41	29	19	36.54	0	5	9	5	0.00	19.88	56.48	23.64
Limited Review:																	
Harrison Non-MA	2.16	2	4.00	0	50	0	50	2	3.85	0	1	0	1	0.00	12.34	56.43	31.22
Hagerstown MA	8.80	5	10.00	0	40	60	0	5	9.62	0	2	3	0	2.11	14.33	67.37	16.20
Jackson Non-MA	0.00	5	10.00	0	0	80	20	5	9.62	0	0	4	1	0.00	4.94	81.62	13.44

State of Virginia

Table 1. Lending Volume

Institution ID: City National Bank of West Virginia

LENDING VOLUME		GEOGRAPHY: STATE OF VIRGINIA								Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013			
Assessment Area (2013):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***	
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)		
Full Review:													
Augusta Non-MA	54.25	151	19,165	110	12,160	7	230	0	0	268	31,555	63.75	
Limited Review:													
Virginia Beach MA	3.64	9	990	9	978	0	0	0	0	18	1,968	16.63	
Winchester MA	16.80	71	12,954	12	2,098	0	0	0	0	83	15,052	5.59	
Shenandoah Non-MA	25.30	105	11,857	19	2,638	1	3	0	0	125	14,498	14.03	

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2012 to December 31, 2013.

*** Deposit Data as of June 30, 2013. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. (Continued) Other Products*****

Institution ID: City National Bank of West Virginia

LENDING VOLUME		GEOGRAPHY: STATE OF VIRGINIA								Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
Assessment Area (2013):	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:														
Augusta Non-MA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	63.75
Limited Review:														
Virginia Beach MA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	16.63
Winchester MA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	5.59
Shenandoah Non-MA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	14.03

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2013.

*** Deposit Data as of June 30, 2013. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. (Continued) Other Products

Institution ID: City National Bank of West Virginia

LENDING VOLUME		GEOGRAPHY: STATE OF VIRGINIA		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013	
Assessment Area (2013):	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Augusta Non-MA	0	0	0	0	0
Limited Review:					
Virginia Beach MA	0	0	0	0	0
Winchester MA	0	0	0	0	0
Shenandoah Non-MA	0	0	0	0	0

* The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2013.

Table 2. Geographic Distribution of Home Purchase Loans

Institution ID: City National Bank of West Virginia

Geographic Distribution: HOME PURCHASE		GEOGRAPHY: STATE OF VIRGINIA								Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occupied Units***	% BANK Loans****	% Owner Occupied Units***	% BANK Loans	% Owner Occupied Units***	% BANK Loans	% Owner Occupied Units***	% BANK Loans	Overall	Low	Mod	Mid	Upper
Full Review:															
Augusta Non-MA	41	55.41	0.31	0.00	4.65	7.32	43.65	36.59	51.38	56.10	2.09	0.00	2.33	2.03	2.12
Limited Review:															
Virginia Beach MA	2	2.70	0.25	0.00	10.77	50.00	38.85	50.00	50.13	0.00	0.02	0.00	0.09	0.03	0.00
Winchester MA	19	25.68	0.00	0.00	16.73	10.53	45.90	42.11	37.37	47.37	0.60	0.00	0.64	0.45	0.81
Shenandoah Non-MA	12	16.22	0.00	0.00	0.00	0.00	45.10	50.00	54.90	50.00	1.01	0.00	0.00	1.41	0.60

* Based on 2013 Peer Mortgage Data -- US and PR

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

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

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

Table 3. Geographic Distribution of Home Improvement Loans

Institution ID: City National Bank of West Virginia

Geographic Distribution: HOME IMPROVEMENT		GEOGRAPHY: STATE OF VIRGINIA								Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occupied Units***	% BANK Loans****	% Owner Occupied Units***	% BANK Loans	% Owner Occupied Units***	% BANK Loans	% Owner Occupied Units***	% BANK Loans	Overall	Low	Mod	Mid	Upper
Full Review:															
Augusta Non-MA	31	44.93	0.31	0.00	4.65	0.00	43.65	38.71	51.38	61.29	9.94	0.00	0.00	9.02	11.52
Limited Review:															
Virginia Beach MA	2	2.90	0.25	0.00	10.77	0.00	38.85	100.00	50.13	0.00	0.15	0.00	0.00	0.36	0.00
Winchester MA	13	18.84	0.00	0.00	16.73	23.08	45.90	46.15	37.37	30.77	5.06	0.00	8.70	4.26	4.92
Shenandoah Non-MA	23	33.33	0.00	0.00	0.00	0.00	45.10	34.78	54.90	65.22	9.57	0.00	0.00	5.08	14.29

* Based on 2013 Peer Mortgage Data -- US and PR

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

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

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

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Institution ID: City National Bank of West Virginia

Geographic Distribution: HOME MORTGAGE REFINANCE GEOGRAPHY: STATE OF VIRGINIA Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013															
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occupied Units***	% BANK Loans****	% Owner Occupied Units***	% BANK Loans	% Owner Occupied Units***	% BANK Loans	% Owner Occupied Units***	% BANK Loans	Overall	Low	Mod	Mid	Upper
Full Review:															
Augusta Non-MA	79	41.80	0.31	0.00	4.65	2.53	43.65	34.18	51.38	63.29	2.26	0.00	1.28	1.89	2.62
Limited Review:															
Virginia Beach MA	5	2.65	0.25	0.00	10.77	20.00	38.85	40.00	50.13	40.00	0.03	0.00	0.07	0.04	0.03
Winchester MA	36	19.05	0.00	0.00	16.73	11.11	45.90	44.44	37.37	44.44	0.42	0.00	0.25	0.59	0.26
Shenandoah Non-MA	69	36.51	0.00	0.00	0.00	0.00	45.10	59.42	54.90	40.58	3.31	0.00	0.00	4.23	2.31

* Based on 2013 Peer Mortgage Data -- US and PR

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

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

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

Table 5. Geographic Distribution of Multifamily Loans

Institution ID: City National Bank of West Virginia

Geographic Distribution: MULTIFAMILY		GEOGRAPHY: STATE OF VIRGINIA									Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upper
Full Review:															
Augusta Non-MA	0	0.00	4.65	0.00	10.80	0.00	43.87	0.00	40.67	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Virginia Beach MA	0	0.00	0.67	0.00	34.91	0.00	37.09	0.00	27.33	0.00	0.00	0.00	0.00	0.00	0.00
Winchester MA	3	75.00	0.00	0.00	48.48	0.00	30.60	0.00	20.91	100.00	30.00	0.00	0.00	0.00	60.00
Shenandoah Non-MA	1	25.00	0.00	0.00	0.00	0.00	64.20	0.00	35.80	100.00	0.00	0.00	0.00	0.00	0.00

* Based on 2013 Peer Mortgage Data -- US and PR

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

*** Percentage of Multi -Family Units is the number of multi- family units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information.

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

Table 6. Geographic Distribution of Small Loans to Businesses

Institution ID: City National Bank of West Virginia

Geographic Distribution: SMALL LOANS TO BUSINESSES															GEOGRAPHY: STATE OF VIRGINIA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upper							
Full Review:																								
Augusta Non-MA	110	73.33	3.99	1.82	4.08	1.82	39.98	42.73	51.95	53.64	5.77	4.44	2.38	6.60	5.98									
Limited Review:																								
Virginia Beach MA	9	6.00	0.23	0.00	14.87	0.00	41.20	55.56	43.66	44.44	0.14	0.00	0.00	0.18	0.14									
Winchester MA	12	8.00	0.00	0.00	29.79	41.67	36.08	41.67	34.13	16.67	0.38	0.00	0.57	0.37	0.22									
Shenandoah Non-MA	19	12.67	0.00	0.00	0.00	0.00	45.21	31.58	54.79	68.42	2.40	0.00	0.00	1.90	2.88									

* Based on 2013 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2013).

Table 7. Geographic Distribution of Small Loans to Farms

Institution ID: City National Bank of West Virginia

Geographic Distribution: SMALL LOANS TO FARMS		GEOGRAPHY: STATE OF VIRGINIA								Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms ***	% BANK Loans	% of Farms ***	% BANK Loans	% of Farms ***	% BANK Loans	% of Farms ***	% BANK Loans	Overall	Low	Mod	Mid	Upper
Full Review:															
Augusta Non-MA	7	87.50	0.72	0.00	1.32	0.00	45.93	71.43	52.03	28.57	5.88	0.00	0.00	6.76	4.76
Limited Review:															
Virginia Beach MA	0	0.00	0.00	0.00	12.91	0.00	37.88	0.00	49.21	0.00	0.00	0.00	0.00	0.00	0.00
Winchester MA	0	0.00	0.00	0.00	20.38	0.00	37.62	0.00	42.01	0.00	0.00	0.00	0.00	0.00	0.00
Shenandoah Non-MA	1	12.50	0.00	0.00	0.00	0.00	44.84	0.00	55.16	100.00	1.59	0.00	0.00	0.00	2.17

* Based on 2013 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2013).

Table 8. Borrower Distribution of Home Purchase Loans

Institution ID: City National Bank of West Virginia

Borrower Distribution: HOME PURCHASE		GEOGRAPHY: STATE OF VIRGINIA								Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families*****	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upper
Full Review:															
	41	55.41	16.54	5.71	16.05	8.57	20.44	22.86	46.97	62.86	2.14	1.98	0.81	1.84	3.16
Limited Review:															
Virginia Beach MA	2	2.70	14.50	0.00	18.10	0.00	23.24	0.00	44.17	0.00	0.00	0.00	0.00	0.00	0.00
Winchester MA	19	25.68	16.43	0.00	18.15	15.79	20.39	26.32	45.03	57.89	0.67	0.00	0.21	0.81	0.94
Shenandoah Non-MA	12	16.22	14.31	0.00	13.90	25.00	20.81	16.67	50.98	58.33	1.12	0.00	1.90	0.72	0.98

*Based on 2013 Peer Mortgage Data -- US and PR

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

***Percentage of Families is based on the 2010 Census information.

****As a percentage of loans with borrower income information available. No information was available for 10.8% of loans originated and purchased by bank.

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

Table 9. Borrower Distribution of Home Improvement Loans

Institution ID: City National Bank of West Virginia

Borrower Distribution: HOME IMPROVEMENT		GEOGRAPHY: STATE OF VIRGINIA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013							
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families*****	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upper
Full Review:															
Augusta Non-MA	31	44.93	16.54	0.00	16.05	22.58	20.44	29.03	46.97	48.39	10.69	0.00	9.33	11.25	12.40
Limited Review:															
Virginia Beach MA	2	2.90	14.50	0.00	18.10	100.00	23.24	0.00	44.17	0.00	0.15	0.00	0.72	0.00	0.00
Winchester MA	13	18.84	16.43	15.38	18.15	7.69	20.39	38.46	45.03	38.46	5.39	5.88	3.13	7.14	5.26
Shenandoah Non-MA	23	33.33	14.31	4.35	13.90	17.39	20.81	21.74	50.98	56.52	10.28	20.00	5.00	7.14	12.96

*Based on 2013 Peer Mortgage Data -- US and PR

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

***Percentage of Families is based on the 2010 Census information.

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

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Institution ID: City National Bank of West Virginia

Borrower Distribution: HOME MORTGAGE REFINANCE		GEOGRAPHY: STATE OF VIRGINIA								Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families*****	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upper
Full Review:															
Augusta Non-MA	79	41.80	16.54	3.33	16.05	18.33	20.44	13.33	46.97	65.00	2.19	1.19	2.25	1.15	2.81
Limited Review:															
Virginia Beach MA	5	2.65	14.50	50.00	18.10	25.00	23.24	0.00	44.17	25.00	0.04	0.24	0.05	0.00	0.02
Winchester MA	36	19.05	16.43	6.45	18.15	16.13	20.39	22.58	45.03	54.84	0.38	0.00	0.26	0.37	0.46
Shenandoah Non-MA	69	36.51	14.31	6.45	13.90	24.19	20.81	22.58	50.98	46.77	3.24	7.69	5.47	3.98	2.15

*Based on 2013 Peer Mortgage Data -- US and PR

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

***Percentage of Families is based on the 2010 Census information.

****As a percentage of loans with borrower income information available. No information was available for 16.9% of loans originated and purchased by bank.

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

Table 11. Borrower Distribution of Small Loans to Businesses

Institution ID: City National Bank of West Virginia

Borrower Distribution: SMALL LOANS TO BUSINESSES GEOGRAPHY: STATE OF VIRGINIA Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013									
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses** *	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Augusta Non-MA	110	73.33	72.41	83.64	69.09	20.00	10.91	5.77	9.82
Limited Review:									
Virginia Beach MA	9	6.00	71.53	77.78	66.67	22.22	11.11	0.14	0.21
Winchester MA	12	8.00	73.22	91.67	58.33	16.67	25.00	0.38	0.77
Shenandoah Non-MA	19	12.67	75.05	84.21	52.63	36.84	10.53	2.40	3.95

*Based on 2013 Peer Small Business Data -- US and PR

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

***Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2013).

****Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 2.00% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Institution ID: City National Bank of West Virginia

Borrower Distribution: SMALL LOANS TO FARMS		GEOGRAPHY: STATE OF VIRGINIA			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Augusta Non-MA	7	87.50	99.04	100.00	100.00	0.00	0.00	5.88	7.37
Limited Review:									
Virginia Beach MA	0	0.00	97.32	0.00	0.00	0.00	0.00	0.00	0.00
Winchester MA	0	0.00	97.18	0.00	0.00	0.00	0.00	0.00	0.00
Shenandoah Non-MA	1	12.50	98.93	100.00	100.00	0.00	0.00	1.59	2.17

*Based on 2013 Peer Small Business Data -- US and PR

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

***Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2013).

****Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

Institution ID: City National Bank of West Virginia

QUALIFIED INVESTMENTS		GEOGRAPHY: STATE OF VIRGINIA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Augusta Non-MA	0	0	0	0	0	0	0.00	0	0
Limited Review:									
Virginia Beach MA	0	0	0	0	0	0	0.00	0	0
Winchester MA	0	0	0	0	0	0	0.00	0	0
Shenandoah Non-MA	0	0	0	0	0	0	0.00	0	0

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

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

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

Institution ID: City National Bank of West Virginia

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
GEOGRAPHY: STATE OF VIRGINIA Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upper			Low	Mod	Mid	Upper	Low	Mod	Mid	Upper
Full Review:																	
Augusta Non-MA	63.75	8	57.14	0.00	0.00	87.50	12.50	0	0	0	0	0	0	0.79	6.33	43.38	49.51
Limited Review:																	
Virginia Beach MA	16.63	2	14.29	0.00	0.00	100.00	0.00	0	1	0	0	- 1	0	0.47	17.28	40.79	41.45
Winchester MA	5.59	2	14.29	0.00	50.00	0.00	50.00	0	1	0	- 1	0	0	0.00	21.87	43.55	34.57
Shenandoah Non-MA	14.03	2	14.29	0.00	0.00	50.00	50.00	0	0	0	0	0	0	0.00	0.00	49.13	50.87

Distribution of Branch and ATM Delivery System

Institution ID: City National Bank of West Virginia

Distribution of Branch and ATM Delivery System		GEOGRAPHY: STATE OF VIRGINIA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013									
MA/Assessment Area:	Deposits	Branches						ATMs				Population					
	% of Total Bank Deposits	# of Bank Branches	% of Total Bank Branches	Location of Branches by Income of Geographies (%)				# of Bank ATMs	% of Total Bank ATMs	Location of ATMs by Income of Geographies				% of Population within Each Geography			
				Low	Mod	Mid	Upper			Low	Mod	Mid	Upper	Low	Mod	Mid	Upper
Full Review:																	
Augusta Non-MA	63.75	8	57.14	0	0	88	13	8	66.67	0	0	7	1	0.79	6.33	43.38	49.51
Limited Review:																	
Virginia Beach MA	16.63	2	14.29	0	0	100	0	1	8.33	0	0	1	0	0.47	17.28	40.79	41.45
Winchester MA	5.59	2	14.29	0	50	0	50	1	8.33	0	0	0	1	0.00	21.87	43.55	34.57
Shenandoah Non-MA	14.03	2	14.29	0	0	50	50	2	16.67	0	0	1	1	0.00	0.00	49.13	50.87

State of Kentucky

Table 1. Lending Volume

Institution ID: City National Bank of West Virginia

LENDING VOLUME		GEOGRAPHY: STATE OF KENTUCKY								Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013			
Assessment Area (2013):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***	
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)		
Full Review:													
Johnson Non- MA	76.62	135	12,167	77	8,063	1	30	0	0	213	20,260	82.55	
Limited Review:													
Carter Non- MA	23.38	60	5,442	5	632	0	0	0	0	65	6,074	17.45	

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2012 to December 31, 2013.

*** Deposit Data as of June 30, 2013. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. (Continued) Other Products

Institution ID: City National Bank of West Virginia

LENDING VOLUME		GEOGRAPHY: STATE OF KENTUCKY								Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
Assessment Area (2013):	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:														
Johnson Non- MA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	82.55
Limited Review:														
Carter Non- MA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	17.45

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2013.

*** Deposit Data as of June 30, 2013. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. (Continued) Other Products

Institution ID: City National Bank of West Virginia

LENDING VOLUME		GEOGRAPHY: STATE OF KENTUCKY		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013	
Assessment Area (2013):	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Johnson Non- MA	0	0	0	0	
Limited Review:					
Carter Non- MA	0	0	0	0	

* The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2013.

Table 2. Geographic Distribution of Home Purchase Loans

Institution ID: City National Bank of West Virginia

HOME PURCHASE		GEOGRAPHY: STATE OF KENTUCKY									Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occupied Units***	% BANK Loans****	% Owner Occupied Units***	% BANK Loans	% Owner Occupied Units***	% BANK Loans	% Owner Occupied Units***	% BANK Loans	Overall	Low	Mod	Mid	Upper
Full Review:															
Johnson Non- MA	21	53.85	0.00	0.00	14.54	23.81	85.46	76.19	0.00	0.00	4.79	0.00	16.67	3.36	0.00
Limited Review:															
Carter Non- MA	18	46.15	0.00	0.00	10.78	11.11	74.52	38.89	14.70	50.00	6.08	0.00	0.00	4.95	10.00

* Based on 2013 Peer Mortgage Data -- US and PR

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

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

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

Table 3. Geographic Distribution of Home Improvement Loans

Institution ID: City National Bank of West Virginia

Geographic Distribution: HOME IMPROVEMENT															
GEOGRAPHY: STATE OF KENTUCKY															
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013															
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occupied Units***	% BANK Loans****	% Owner Occupied Units***	% BANK Loans	% Owner Occupied Units***	% BANK Loans	% Owner Occupied Units***	% BANK Loans	Overall	Low	Mod	Mid	Upper
Full Review:															
Johnson Non- MA	64	74.42	0.00	0.00	14.54	14.06	85.46	85.94	0.00	0.00	48.21	0.00	44.44	48.94	0.00
Limited Review:															
Carter Non- MA	22	25.58	0.00	0.00	10.78	4.55	74.52	63.64	14.70	31.82	50.00	0.00	0.00	40.00	100.0

* Based on 2013 Peer Mortgage Data -- US and PR

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

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

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

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Institution ID: City National Bank of West Virginia

GEOGRAPHIC DISTRIBUTION: HOME MORTGAGE REFINANCE															
GEOGRAPHY: STATE OF KENTUCKY															
EVALUATION PERIOD: JANUARY 1, 2012 TO DECEMBER 31, 2013															
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total **	% Owner Occupied Units***	% BANK Loans****	% Owner Occupied Units***	% BANK Loans	% Owner Occupied Units***	% BANK Loans	% Owner Occupied Units***	% BANK Loans	Overall	Low	Mod	Mid	Upper
Full Review:															
Johnson Non- MA	49	73.13	0.00	0.00	14.54	14.29	85.46	85.71	0.00	0.00	9.71	0.00	20.00	8.75	0.00
Limited Review:															
Carter Non- MA	18	26.87	0.00	0.00	10.78	11.11	74.52	61.11	14.70	27.78	3.03	0.00	6.25	1.94	7.69

* Based on 2013 Peer Mortgage Data -- US and PR

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

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

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

Table 5. Geographic Distribution of Multifamily Loans

Institution ID: City National Bank of West Virginia

Geographic Distribution: MULTIFAMILY															
GEOGRAPHY: STATE OF KENTUCKY										Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units ***	% BANK Loans ****	% MF Units ***	% BANK Loans	% MF Units ***	% BANK Loans	% MF Units ***	% BANK Loans	Overall	Low	Mod	Mid	Upper
Full Review:															
Johnson Non- MA	1	33.33	0.00	0.00	9.29	0.00	90.71	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Carter Non- MA	2	66.67	0.00	0.00	0.00	0.00	41.50	0.00	58.50	100.00	100.00	0.00	0.00	0.00	100.00

* Based on 2013 Peer Mortgage Data -- US and PR

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

*** Percentage of Multi-Family Units is the number of multi-family units in a particular geography divided by the number of multi-family housing units in the area based on 2010 Census information.

**** Multi-family loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Institution ID: City National Bank of West Virginia

Geographic Distribution: SMALL LOANS TO BUSINESSES																
GEOGRAPHY: STATE OF KENTUCKY																
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013																
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total **	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	Overall	Low	Mod	Mid
Full Review:																
Johnson Non- MA	77	93.90	0.00	0.00	9.55	3.90	90.45	96.10	0.00	0.00	20.42	0.00	15.00	22.64	0.00	
Limited Review:																
Carter Non- MA	5	6.10	0.00	0.00	8.91	0.00	69.78	60.00	21.31	40.00	1.47	0.00	0.00	1.03	5.00	

* Based on 2013 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2013).

Table 7. Geographic Distribution of Small Loans to Farms

Institution ID: City National Bank of West Virginia

Geographic Distribution: SMALL LOANS TO FARMS															
GEOGRAPHY: STATE OF KENTUCKY															
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013															
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upper
Full Review:															
Johnson Non- MA	1	100.00	0.00	0.00	33.33	0.00	66.67	100.00	0.00	0.00	100.00	0.00	0.00	100.00	0.00
Limited Review:															
Carter Non- MA	0	0.00	0.00	0.00	8.75	0.00	67.50	0.00	23.75	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2013 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2013).

Table 8. Borrower Distribution of Home Purchase Loans

Institution ID: City National Bank of West Virginia

Borrower Distribution: HOME PURCHASE															
GEOGRAPHY: STATE OF KENTUCKY															
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013															
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families ***	% BANK Loans ****	% Families *****	% BANK Loans ****	% Families ***	% BANK Loans ****	% Families ***	% BANK Loans ****	Overall	Low	Mod	Mid	Upper
Full Review:															
Johnson Non- MA	21	53.85	28.13	0.00	16.53	0.00	17.26	10.00	38.08	90.00	5.13	0.00	0.00	2.33	8.24
Limited Review:															
Carter Non- MA	18	46.15	22.54	5.88	19.64	11.76	18.26	11.76	39.56	70.59	5.84	0.00	2.70	0.00	14.00

*Based on 2013 Peer Mortgage Data -- US and PR

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

***Percentage of Families is based on the 2010 Census information.

****As a percentage of loans with borrower income information available. No information was available for 5.1% of loans originated and purchased by bank.

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

Table 9. Borrower Distribution of Home Improvement Loans

Institution ID: City National Bank of West Virginia

Borrower Distribution: HOME IMPROVEMENT															
GEOGRAPHY: STATE OF KENTUCKY															
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013															
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families*****	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upper
Full Review:															
Johnson Non- MA	64	74.42	28.13	4.76	16.53	15.87	17.26	15.87	38.08	63.49	48.21	60.00	62.50	25.00	48.57
Limited Review:															
Carter Non- MA	22	25.58	22.54	10.00	19.64	10.00	18.26	30.00	39.56	50.00	48.15	50.00	33.33	42.86	53.33

* Based on 2013 Peer Mortgage Data -- US and PR

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

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 3.5% of loans originated and purchased by bank.

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Institution ID: City National Bank of West Virginia

Borrower Distribution: HOME MORTGAGE REFINANCE															
GEOGRAPHY: STATE OF KENTUCKY															
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013															
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% BANK Loans ****	% Families *****	% BANK Loans ****	% Families ***	% BANK Loans ****	% Families ***	% BANK Loans ****	Overall	Low	Mod	Mid	Upper
Full Review:															
Johnson Non- MA	49	73.13	28.13	0.00	16.53	15.22	17.26	23.91	38.08	60.87	10.13	0.00	17.65	6.67	10.68
Limited Review:															
Carter Non- MA	18	26.87	22.54	6.67	19.64	26.67	18.26	20.00	39.56	46.67	3.45	33.33	5.88	4.55	1.35

*Based on 2013 Peer Mortgage Data -- US and PR

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

***Percentage of Families is based on the 2010 Census information.

****As a percentage of loans with borrower income information available. No information was available for 9.0% of loans originated and purchased by bank.

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

Table 11. Borrower Distribution of Small Loans to Businesses

Institution ID: City National Bank of West Virginia

Borrower Distribution: SMALL LOANS TO BUSINESSES									
GEOGRAPHY: STATE OF KENTUCKY									
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013									
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Johnson Non- MA	77	93.90	70.88	84.42	77.92	7.79	14.29	20.42	41.98
Limited Review:									
Carter Non- MA	5	6.10	71.53	60.00	60.00	20.00	20.00	1.47	1.92

* Based on 2013 Peer Small Business Data -- US and PR

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2013).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 1.22% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Institution ID: City National Bank of West Virginia

Borrower Distribution: SMALL LOANS TO FARMS									
GEOGRAPHY: STATE OF KENTUCKY									
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013									
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Johnson Non- MA	1	100.00	95.83	100.00	100.00	0.00	0.00	100.00	100.00
Limited Review:									
Carter Non- MA	0	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2013 Peer Small Business Data -- US and PR

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

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2013).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

Institution ID: City National Bank of West Virginia

QUALIFIED INVESTMENTS		GEOGRAPHY: STATE OF KENTUCKY				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Johnson Non- MA	10	1,000	0	0	10	1,000	100.00	0	0
Limited Review:									
Carter Non- MA	0	0	0	0	0	0	0.00	0	0

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

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

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings Institution ID: **City National Bank of West Virginia**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
GEOGRAPHY: STATE OF KENTUCKY																	
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013																	
MA / Assessment Area:	Deposit s	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposit s in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Opening s	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upper			Low	Mod	Mid	Upper	Low	Mod	Mid	Upper
Full Review:																	
Johnson Non- MA	82.55	2	66.67	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	14.30	85.70	0.00
Limited Review:																	
Carter Non- MA	17.45	1	33.33	0.00	0.00	0.00	100.00	0	0	0	0	0	0	0.00	11.48	72.87	15.65

Distribution of Branch and ATM Delivery System

Institution ID: City National Bank of West Virginia

Distribution of Branch and ATM Delivery System																	
GEOGRAPHY: STATE OF KENTUCKY																	
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013																	
MA/Assessment Area:	Deposits	Branches						ATMs						Population			
	% of Total Bank Deposits	# of Bank Branches	% of Total Bank Branches	Location of Branches by Income of Geographies (%)				# of Bank ATMs	% of Total Bank ATMs	Location of ATMs by Income of Geographies				% of Population within Each Geography			
				Low	Mod	Mid	Upper			Low	Mod	Mid	Upper	Low	Mod	Mid	Upper
Full Review:																	
Johnson Non- MA	82.55	2	66.67	0	0	100	0	2	66.67	0	0	2	0	0.00	14.30	85.70	0.00
Limited Review:																	
Carter Non- MA	17.45	1	33.33	0	0	0	100	1	33.33	0	0	0	1	0.00	11.48	72.87	15.65

Huntington MA

Table 1. Lending Volume

Institution ID: City National Bank of West Virginia

LENDING VOLUME		GEOGRAPHY: HUNTINGTON MA								Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013		
Assessment Area (2013):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Huntington MA	100.00	1,456	164,954	163	25,979	2	140	11	2,400	1,632	193,473	100.00

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2012 to December 31, 2013.

*** Deposit Data as of June 30, 2013. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. (Continued) Other Products

Institution ID: City National Bank of West Virginia

LENDING VOLUME		GEOGRAPHY: HUNTINGTON MA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013						
Assessment Area (2013):	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:														
Huntington MA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	100.00

*Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

**The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2013.

***Deposit Data as of June 30, 2013. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. (Continued) Other Products

Institution ID: City National Bank of West Virginia

LENDING VOLUME		GEOGRAPHY: HUNTINGTON MA		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013	
Assessment Area (2013):	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Huntington MA	0	0	0	0	

* The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2013.

Table 2. Geographic Distribution of Home Purchase Loans

Institution ID: City National Bank of West Virginia

Geographic Distribution: HOME PURCHASE		GEOGRAPHY: HUNTINGTON MA								Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occupied Units***	% BANK Loans*** *	% Owner Occupied Units***	% BANK Loans	% Owner Occupied Units***	% BANK Loans	% Owner Occupied Units***	% BANK Loans	Overall	Low	Mod	Mid	Upper
Full Review:															
Huntington MA	452	100.00	1.00	0.44	13.72	8.41	65.77	62.17	19.51	28.98	8.11	3.33	7.58	7.88	9.15

* Based on 2013 Peer Mortgage Data -- US and PR

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

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

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

Table 3. Geographic Distribution of Home Improvement Loans

Institution ID: City National Bank of West Virginia

Geographic Distribution: HOME IMPROVEMENT		GEOGRAPHY: HUNTINGTON MA								Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occupied Units***	% BANK Loans*** *	% Owner Occupied Units***	% BANK Loans	% Owner Occupied Units***	% BANK Loans	% Owner Occupied Units***	% BANK Loans	Overall	Low	Mod	Mid	Upper
Full Review:															
Huntington MA	422	100.00	1.00	0.71	13.72	8.53	65.77	73.46	19.51	17.30	25.68	16.67	16.18	28.44	20.29

* Based on 2013 Peer Mortgage Data -- US and PR

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

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

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

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Institution ID: City National Bank of West Virginia

Geographic Distribution: HOME MORTGAGE REFINANCE		GEOGRAPHY: HUNTINGTON MA								Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occupied Units***	% BANK Loans****	% Owner Occupied Units***	% BANK Loans	% Owner Occupied Units***	% BANK Loans	% Owner Occupied Units***	% BANK Loans	Overall	Low	Mod	Mid	Upper
Full Review:															
Huntington MA	576	100.00	1.00	0.35	13.72	7.47	65.77	71.88	19.51	20.31	6.25	6.67	4.11	6.74	5.75

* Based on 2013 Peer Mortgage Data -- US and PR

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

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

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

Table 5. Geographic Distribution of Multifamily Loans

Institution ID: City National Bank of West Virginia

Geographic Distribution: MULTIFAMILY		GEOGRAPHY: HUNTINGTON MA								Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upper
Full Review:															
Huntington MA	6	100.00	16.86	0.00	33.26	0.00	35.37	83.33	14.51	16.67	5.00	0.00	0.00	6.25	14.29

* Based on 2013 Peer Mortgage Data -- US and PR

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

*** Percentage of Multi-Family Units is the number of multi-family units in a particular geography divided by the number of multi-family housing units in the area based on 2010 Census information.

**** Multi-family loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Institution ID: City National Bank of West Virginia

Geographic Distribution: SMALL LOANS TO BUSINESSES		GEOGRAPHY: HUNTINGTON MA								Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	Overall	Low	Mod	Mid	Upper
Full Review:															
Huntington MA	163	100.00	8.03	7.36	20.31	23.93	52.68	50.92	18.98	17.79	3.49	4.00	4.98	3.19	3.40

* Based on 2013 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2013).

Table 7. Geographic Distribution of Small Loans to Farms

Institution ID: City National Bank of West Virginia

Geographic Distribution: SMALL LOANS TO FARMS		GEOGRAPHY: HUNTINGTON MA								Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upper
Full Review:															
Huntington MA	2	100.00	1.64	0.00	8.74	0.00	72.31	100.00	17.30	0.00	4.35	0.00	0.00	6.25	0.00

* Based on 2013 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2013).

Table 8. Borrower Distribution of Home Purchase Loans

Institution ID: City National Bank of West Virginia

Borrower Distribution: HOME PURCHASE		GEOGRAPHY: HUNTINGTON MA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013							
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families*****	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upper
Full Review:															
Huntington MA	452	100.00	22.05	2.92	17.81	10.79	20.36	20.45	39.78	65.84	8.69	3.87	4.66	5.90	12.99

*Based on 2013 Peer Mortgage Data -- US and PR

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

***Percentage of Families is based on the 2010 Census information.

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

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

Table 9. Borrower Distribution of Home Improvement Loans

Institution ID: City National Bank of West Virginia

Borrower Distribution: HOME IMPROVEMENT		GEOGRAPHY: HUNTINGTON MA								Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families ***	% BANK Loans****	% Families *****	% BANK Loans****	% Families ***	% BANK Loans****	% Families ***	% BANK Loans****	Overall	Low	Mod	Mid	Upper
Full Review:															
Huntington MA	422	100.00	22.05	6.73	17.81	14.42	20.36	26.44	39.78	52.40	26.04	14.71	29.52	26.88	26.74

*Based on 2013 Peer Mortgage Data -- US and PR

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

***Percentage of Families is based on the 2010 Census information.

****As a percentage of loans with borrower income information available. No information was available for 1.4% of loans originated and purchased by bank.

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Institution ID: City National Bank of West Virginia

Borrower Distribution: HOME MORTGAGE REFINANCE		GEOGRAPHY: HUNTINGTON MA								Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families ***	% BANK Loans ****	% Families *****	% BANK Loans ****	% Families ***	% BANK Loans ****	% Families ***	% BANK Loans ****	Overall	Low	Mod	Mid	Upper
Full Review:															
Huntington MA	576	100.00	22.05	5.85	17.81	14.54	20.36	20.74	39.78	58.87	6.78	4.86	6.97	4.62	7.94

*Based on 2013 Peer Mortgage Data -- US and PR

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

***Percentage of Families is based on the 2010 Census information.

****As a percentage of loans with borrower income information available. No information was available for 2.1% of loans originated and purchased by bank.

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

Table 11. Borrower Distribution of Small Loans to Businesses

Institution ID: City National Bank of West Virginia

Borrower Distribution: SMALL LOANS TO BUSINESSES GEOGRAPHY: HUNTINGTON MA Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013									
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Huntington MA	163	100.00	68.34	69.94	55.21	27.61	17.18	3.49	6.01

* Based on 2013 Peer Small Business Data -- US and PR

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2013).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 0.61% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Institution ID: City National Bank of West Virginia

Borrower Distribution: SMALL LOANS TO FARMS		GEOGRAPHY: HUNTINGTON MA			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Huntington MA	2	100.00	98.54	100.00	100.00	0.00	0.00	4.35	8.33

* Based on 2013 Peer Small Business Data -- US and PR

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

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2013).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

Institution ID: City National Bank of West Virginia

QUALIFIED INVESTMENTS		GEOGRAPHY: HUNTINGTON MA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Huntington MA	0	0	6	3,900	6	3,900	100.00	0	0

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

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

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

Institution ID: City National Bank of West Virginia

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
GEOGRAPHY: HUNTINGTON MA																	
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upper			Low	Mod	Mid	Upper	Low	Mod	Mid	Upper
Full Review:																	
Huntington MA	100.00	13	100.00	23.08	7.69	46.15	23.08	0	0	0	0	0	0	3.37	16.82	62.51	17.30

Distribution of Branch and ATM Delivery System

Institution ID: City National Bank of West Virginia

Distribution of Branch and ATM Delivery System		GEOGRAPHY: HUNTINGTON MA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013									
MA/Assessment Area:	Deposits	Branches				ATMs				Population							
	% of Total Bank Deposits	# of Bank Branches	% of Total Bank Branches	Location of Branches by Income of Geographies (%)				# of Bank ATMs	% of Total Bank ATMs	Location of ATMs by Income of Geographies				% of Population within Each Geography			
				Low	Mod	Mid	Upper			Low	Mod	Mid	Upper	Low	Mod	Mid	Upper
Full Review:																	
Huntington MA	100.00	13	100.00	23	8	46	23	13	100.00	3	1	6	3	3.37	16.82	62.51	17.30

Washington MA

Table 1. Lending Volume

Institution ID: City National Bank of West Virginia

LENDING VOLUME		GEOGRAPHY: WASHINGTON MMSA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
Assessment Area (2013):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
DC MA	100.00	222	30,420	12	1,614	1	249	3	3,100	238	35,383	100.00

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2012 to December 31, 2013.

*** Deposit Data as of June 30, 2013. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. (Continued) Other Products

Institution ID: City National Bank of West Virginia

LENDING VOLUME		GEOGRAPHY: WASHINGTON MMSA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013						
Assessment Area (2013):	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:														
DC MA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	100.00

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2013.

*** Deposit Data as of June 30, 2013. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. (Continued) Other Products

Institution ID: City National Bank of West Virginia

LENDING VOLUME		GEOGRAPHY: WASHINGTON MMSA		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013	
Assessment Area (2013):	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
DC MA	0	0	0	0	0

* The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2013.

Table 2. Geographic Distribution of Home Purchase Loans

Institution ID: City National Bank of West Virginia

Geographic Distribution: HOME PURCHASE		GEOGRAPHY: WASHINGTON MMSA								Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occupied Units***	% BANK Loans****	% Owner Occupied Units***	% BANK Loans	% Owner Occupied Units***	% BANK Loans	% Owner Occupied Units***	% BANK Loans	Overall	Low	Mod	Mid	Upper
Full Review:															
DC MA	70	100.00	3.01	1.43	71.77	57.14	25.22	41.43	0.00	0.00	1.82	0.00	1.42	2.86	0.00

* Based on 2013 Peer Mortgage Data -- US and PR

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

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

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

Table 3. Geographic Distribution of Home Improvement Loans

Institution ID: City National Bank of West Virginia

Geographic Distribution: HOME IMPROVEMENT		GEOGRAPHY: WASHINGTON MMSA								Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occupied Units***	% BANK Loans****	% Owner Occupied Units***	% BANK Loans	% Owner Occupied Units***	% BANK Loans	% Owner Occupied Units***	% BANK Loans	Overall	Low	Mod	Mid	Upper
Full Review:															
DC MA	74	100.00	3.01	1.35	71.77	72.97	25.22	25.68	0.00	0.00	18.84	33.33	18.75	18.18	0.00

* Based on 2013 Peer Mortgage Data -- US and PR

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

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

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

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Institution ID: City National Bank of West Virginia

Geographic Distribution: HOME MORTGAGE REFINANCE GEOGRAPHY: WASHINGTON MMSA Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013															
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occupied Units***	% BANK Loans*** *	% Owner Occupied Units***	% BANK Loans	% Owner Occupied Units***	% BANK Loans	% Owner Occupied Units***	% BANK Loans	Overall	Low	Mod	Mid	Upper
Full Review:															
DC MA	78	100.00	3.01	2.56	71.77	62.82	25.22	34.62	0.00	0.00	1.30	0.00	1.43	1.07	0.00

* Based on 2013 Peer Mortgage Data -- US and PR

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

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

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

Table 5. Geographic Distribution of Multifamily Loans

Institution ID: City National Bank of West Virginia

Geographic Distribution: MULTIFAMILY		GEOGRAPHY: WASHINGTON MMSA								Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upper
Full Review:															
DC MA	0	0.00	6.02	0.00	75.40	0.00	18.59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2013 Peer Mortgage Data -- US and PR

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

*** Percentage of Multi-Family Units is the number of multi-family units in a particular geography divided by the number of multi-family housing units in the area based on 2010 Census information.

**** Multi-family loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Institution ID: City National Bank of West Virginia

Geographic Distribution: SMALL LOANS TO BUSINESSES															
GEOGRAPHY: WASHINGTON MMSA															
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013															
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total **	% of Businesses** *	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upper
Full Review:															
DC MA	12	100.00	2.99	0.00	72.80	75.00	24.21	25.00	0.00	0.00	0.61	0.00	0.57	1.02	0.00

* Based on 2013 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2013).

Table 7. Geographic Distribution of Small Loans to Farms

Institution ID: City National Bank of West Virginia

Geographic Distribution: SMALL LOANS TO FARMS DECEMBER 31, 2013		GEOGRAPHY: WASHINGTON MMSA								Evaluation Period: JANUARY 1, 2012 TO					
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms ***	% BANK Loans	% of Farms ***	% BANK Loans	% of Farms ***	% BANK Loans	% of Farms ***	% BANK Loans	Overall	Low	Mod	Mid	Upper
Full Review:															
DC MA	1	100.00	2.01	0.00	73.07	100.00	24.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

*Based on 2013 Peer Small Business Data -- US and PR

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

***Source Data - Dun and Bradstreet (2013).

Table 8. Borrower Distribution of Home Purchase Loans

Institution ID: City National Bank of West Virginia

Borrower Distribution: HOME PURCHASE		GEOGRAPHY: WASHINGTON MMSA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013							
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% BANK Loans ****	% Families *****	% BANK Loans *****	% Families ***	% BANK Loans *****	% Families ***	% BANK Loans *****	Overall	Low	Mod	Mid	Upper
Full Review:															
DC MA	70	100.00	30.50	11.11	24.26	20.63	24.10	38.10	21.14	30.16	1.97	0.89	1.09	4.12	2.91

*Based on 2013 Peer Mortgage Data -- US and PR

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

***Percentage of Families is based on the 2010 Census information.

****As a percentage of loans with borrower income information available. No information was available for 10.0% of loans originated and purchased by bank.

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

Table 9. Borrower Distribution of Home Improvement Loans

Institution ID: City National Bank of West Virginia

Borrower Distribution: HOME IMPROVEMENT		GEOGRAPHY: WASHINGTON MMSA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013							
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% BANK Loans ****	% Families *****	% BANK Loans ****	% Families ***	% BANK Loans ****	% Families ***	% BANK Loans ****	Overall	Low	Mod	Mid	Upper
Full Review:															
DC MA	74	100.00	30.50	27.78	24.26	31.94	24.10	25.00	21.14	15.28	19.00	17.31	21.05	18.18	19.44

*Based on 2013 Peer Mortgage Data -- US and PR

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

***Percentage of Families is based on the 2010 Census information.

****As a percentage of loans with borrower income information available. No information was available for 2.7% of loans originated and purchased by bank.

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Institution ID: City National Bank of West Virginia

Borrower Distribution: HOME MORTGAGE REFINANCE		GEOGRAPHY: WASHINGTON MMSA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013							
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families ***	% BANK Loans ****	% Families *****	% BANK Loans ****	% Families ***	% BANK Loans ****	% Families ***	% BANK Loans ****	Overall	Low	Mod	Mid	Upper
Full Review:															
DC MA	78	100.00	30.50	22.97	24.26	35.14	24.10	20.27	21.14	21.62	1.52	1.64	2.59	0.67	1.02

*Based on 2013 Peer Mortgage Data -- US and PR

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

***Percentage of Families is based on the 2010 Census information.

****As a percentage of loans with borrower income information available. No information was available for 5.1% of loans originated and purchased by bank.

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

Table 11. Borrower Distribution of Small Loans to Businesses

Institution ID: City National Bank of West Virginia

Borrower Distribution: SMALL LOANS TO BUSINESSES GEOGRAPHY: WASHINGTON MMSA Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013									
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
DC MA	12	100.00	72.37	91.67	66.67	25.00	8.33	0.61	1.06

* Based on 2013 Peer Small Business Data -- US and PR

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2013).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 0.00% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Institution ID: City National Bank of West Virginia

Borrower Distribution: SMALL LOANS TO FARMS									
GEOGRAPHY: WASHINGTON MMSA									
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013									
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
DC MA	1	100.00	99.71	100.00	0.00	100.00	0.00	0.00	0.00

* Based on 2013 Peer Small Business Data -- US and PR

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

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2013).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

Institution ID: City National Bank of West Virginia

QUALIFIED INVESTMENTS		GEOGRAPHY: WASHINGTON MMSA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
DC MA	0	0	0	0	0	0	0.00	0	0

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

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

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

Institution ID: City National Bank of West Virginia

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
GEOGRAPHY: WASHINGTON MMSA																	
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013																	
MA/ Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upper			Low	Mod	Mid	Upper	Low	Mod	Mid	Upper
Full Review:																	
DC MA	100.00	3	100.00	0.00	100.00	0.00	0.00	0	0	0	0	0	0	2.79	69.85	27.37	0.00