



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

Public Disclosure

August 06, 2001

Community Reinvestment Act Performance Evaluation

**First Community Bank, N.A.
Charter Number: 23892**

**29 College Drive
Bluefield, VA 24605**

Office of the Comptroller of the Currency

**Virginia (Roanoke) Field Office
3800 Electric Road Suite 204
Roanoke, VA 24018**

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

Table of Contents

OVERALL CRA RATING2

DEFINITIONS AND COMMON ABBREVIATIONS3

DESCRIPTION OF INSTITUTION.....5

FAIR LENDING REVIEW.....8

STATE RATING.....9

STATE RATING.....16

STATE RATING.....22

APPENDIX A: SCOPE OF EXAMINATION A-1

APPENDIX B: SUMMARY OF STATE RATINGS.....B-1

APPENDIX C: MARKET PROFILES FOR FULL-SCOPE AREAS C-1

APPENDIX D: TABLES OF PERFORMANCE DATA D-1

Overall CRA Rating

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

The following table indicates the performance level of **First Community Bank, N.A. (FCB)** with respect to the Lending, Investment, and Service Tests:

Performance Levels	First Community Bank, N.A. Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding	X		
High Satisfactory		X	X
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

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

The major factors that support this rating include:

Lending Test

- Lending levels reflect excellent responsiveness to assessment area credit needs.
- A substantial majority of loans are made in FCB's assessment areas.
- The geographic distribution of loans reflects excellent penetration throughout FCB’s assessment areas.
- The distribution of borrowers reflects good penetration among customers of different income levels.
- The distribution of loans to small businesses and farms is excellent.
- FCB exhibits an excellent record of serving the credit needs of very small businesses.
- FCB is a leader in making community development loans in the assessment area where the majority of its loans and deposits are located.

Investment Test

- FCB has a significant level of qualified community development investments, often in a leadership position.
- FCB exhibits good responsiveness to credit and community economic development needs.

Service Test

- Delivery systems are accessible to geographies and individuals of different income levels in FCB's assessment areas.
- To the extent changes have been made, FCB's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in moderate-income geographies and to low- and moderate-income individuals.
- Services do not vary in a way that inconveniences certain portions of the assessment areas, particularly moderate-income geographies or low- or moderate-income individuals.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout this performance evaluation. 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.

Block Numbering Area (BNA) - Statistical subdivisions of counties in which census tracts have not been established. The U.S. Census Bureau has established BNAs in conjunction with state agencies.

Census Tract (CT) - Small, locally defined statistical areas within metropolitan statistical areas. These areas are determined by the U.S. Census Bureau in an attempt to group homogenous populations. A CT has defined boundaries per ten-year census and an average population of 4,000.

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

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

Full-Scope Review - Performance under the lending, investment, and service tests is analyzed considering fully understood performance context, quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, branch distribution) and qualitative factors (e.g., innovation, complexity).

Geography - A census tract or a block numbering area delineated by the U.S. Census Bureau 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 applicants, the amount of loan requested, and the disposition of the application (e.g., approved, denied, withdrawn).

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

Limited-Scope 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, branch distribution).

Low-Income - Income levels that are less than 50 percent of the median family income.

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 Statistical Area (MSA) - Area defined by the director of the U.S. Office of Management and Budget. MSAs consist of one or more counties, including large population centers and nearby communities that have a high degree of interaction.

Middle-Income - Income levels that are at least 80 percent and less than 120 percent of the MFI.

Moderate-Income - Income levels that are at least 50 percent and less than 80 percent of the MFI.

Small Loans to Businesses - Loans with original amounts of \$1 million or less that are: (1) secured by non-farm nonresidential properties; or (2) commercial and industrial loans to U.S. addresses.

Small Loans to Farms - Loans with original amounts of \$500,000 or less that are: (1) secured by farmland; or (2) to finance agricultural production and other loans to farmers.

Tier 1 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 - Income levels that are 120 percent or more of the MFI.

Description of Institution

As of March 31, 2001, First Community Bank, N.A. (FCB), which is headquartered in Bluefield, Virginia, had total assets of \$1.3 billion. FCB is an interstate bank with branches in Virginia, West Virginia and North Carolina. The bank operates 33 branches located in 16 non-MSA counties and one MSA (Hickory-Morganton-Lenoir, NC). Less than 5% of FCB's deposits and only 8% of residential real estate and small loans to business and farms originated during 1999 and 2000 are in MSAs.

FCB is the only subsidiary of First Community Bancshares, Inc. First Community Bancshares, Inc., was approximately \$1.4 billion in asset size as of March 31, 2001.

FCB offers a full range of banking products and services. As of March 31, 2001, loans totaled \$858 million and deposits totaled \$925 million. Loans represented 68% of total assets. Based on the total dollar volume of outstandings, the distribution of FCB's loan portfolio was as follows: 1-4 family residential properties (39%); commercial, including commercial real estate (32%); consumer loans (16%); farm loans (2%); and all other loans (11%). FCB is primarily a residential real estate lender and commercial lender. Small farm lending is not a significant product for FCB. FCB's Tier 1 capital was \$89 million as of March 31, 2000. Tier 1 risk based capital to risk weighted assets equals 10.3% and Tier 1 leverage capital equals 7.4%. There are no legal, financial or other factors impeding FCB's ability to help meet the credit needs in its assessment areas.

FCB purchased United First Mortgage (UFM) during fourth quarter 1999. UFM is headquartered in Richmond, Virginia. UFM loans will not be considered in this evaluation. UFM is an entirely separate operation and is located 200 miles from FCB headquarters and operates in an area well outside the bank's assessment areas. During the evaluation period, FCB branches were not making referrals to UFM.

This is FCB's first examination of compliance with the Community Reinvestment Act as a national bank. First Community Bank, Inc. in Buckhannon, West Virginia moved its headquarters to Bluefield, Virginia and converted to a national banking association with the title First Community Bank, N.A. (FCB) in April of 1999. Three state-chartered banks, First Community Bank of Mercer County, Inc. in Princeton, West Virginia, First Community Bank of Southwest Virginia, Inc., in Tazewell, Virginia, and Blue Ridge Bank, in Sparta, North Carolina were merged into FCB on May 1, 1999. FCB acquired Citizens Southern Bank, Inc., a state chartered bank in Beckley, West Virginia, on October 31, 2000. First Community Bank, Inc., First Community Bank of Mercer County, and First Community Bank of Southwest Virginia received Satisfactory CRA ratings in October 1998. Blue Ridge Bank received a Satisfactory CRA rating in April 1998. Citizens Southern Bank, Inc. received a Satisfactory CRA rating in November 1996.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation under the lending test covered FCB's performance from January 1, 1999 to December 31, 2000, excluding community development loans. We reviewed residential mortgage loans subject to filing under HMDA and small loans to businesses and farms. We reviewed community development loans originated between January 1, 1999 and August 6, 2001. For the investment and service tests, we reviewed activities from January 1, 1999 to August 6, 2001.

Data Integrity

As part of this CRA evaluation, FCB's publicly filed information on home mortgage loans and small loans to businesses was tested for accuracy. The test included an evaluation of FCB's processes to ensure that the data was reliable.

We found significant errors in both HMDA and small loans to businesses loan data. As a result, management was required to review and correct the data. During March 2001, we evaluated the bank's corrected data and found it to be reliable. This evaluation is based on accurate data.

CD loans, investments and services submitted by FCB management were verified to ensure that they met the regulatory definition for CD. Some items submitted by FCB for consideration were excluded from this evaluation because they did not meet the definition or purpose of CD or were outside the bank's assessment areas.

Selection of Areas for Full-Scope Review

In each state where FCB has an office, a sample of non-metropolitan assessment areas within that state was selected for full-scope reviews. The areas selected are representative of the types of areas in which FCB operates within North Carolina, Virginia and West Virginia. Refer to the "Scope" sections under the individual State Ratings for details regarding how the areas were selected and why they are representative.

Ratings

FCB's overall rating is a blend of the North Carolina, Virginia and West Virginia State ratings. The state of West Virginia received the most weight since 79% of FCB's deposits and the majority of bank branches are located there. The states of North Carolina and Virginia were weighted equally since approximately 11% of FCB's deposits are located in North Carolina and 10% are located in Virginia.

In evaluating performance under the lending test, the geographic distribution of loans carried less weight than other factors. There are no income low-geographies in any of the full scope areas and very few moderate-income geographies. Therefore, a higher weight is placed on lending activity and distribution of loans by income level of the borrower.

In determining how each loan type would be weighted, we considered community credit needs identified through discussions with community contacts. We placed the most weight on small loans to businesses in arriving at our rating. FCB originated more small loans to business than HMDA loans in total and small business capital was an identified credit need. We also placed a significant amount of weight on HMDA loans since residential real estate lending is an important activity of FCB and an identified credit need. Small farm loans were considered to some degree in the North Carolina State Rating since they represented 13% of originations. Small loans to farms did not represent a significant lending activity for FCB in Virginia or West Virginia. Performance against market share of HMDA loans was not considered because data was not available for West Virginia or Virginia. FCB was not a HMDA reporter in 1999, the year for which comparative data was available.

Fair Lending Review

An analysis of two years public comments and consumer complaint information, HMDA, small business and small farm lending data was performed according to the OCC's risk based fair lending approach. Based on its analysis of the information, the OCC decided that a comprehensive fair lending examination would not need to be conducted in connection with the CRA evaluation this year. FCB has not been examined for fair lending since converting to a national bank.

State Rating

CRA Rating for North Carolina:	Satisfactory
The lending test is rated:	<u>Outstanding</u>
The investment test is rated:	<u>Needs to Improve</u>
The service test is rated:	<u>Low Satisfactory</u>

Lending Test

- Lending levels reflect excellent responsiveness to assessment area credit needs.
- A substantial majority of the loans were made in FCB's assessment areas.
- Geographic distribution of loans by income level of geography was excellent.
- Distribution of loans by income level of the borrower was excellent.

Investment Test

- Given the available community development opportunities, needs and dollar amount of investments in the non-MSA assessment area, FCB's performance in the non-MSA assessment area is poor.
- FCB did not use innovative or complex investments to support community development initiatives.

Service Test

- Delivery systems are accessible to geographies and individuals of different income levels.
- Services and hours of operation do not vary significantly from one branch to another in a way that inconveniences certain portions of the assessment area.
- FCB provided no community development services in the North Carolina assessment areas.

Description of Institution's Operations in North Carolina

FCB operates four banking branches and three ATMs in North Carolina. As of June 30, 2000, FCB had deposits of \$85 million in the state of North Carolina, which represented less than a 1% deposit market. Competition in the state comes from branches of several large national and regional banks in addition to numerous community banks. Approximately 10% of FCB's total deposits and 24% of residential real estate loans and small loans to business and farms originated during 1999 and 2000 were located in the state of North Carolina.

FCB serves two MSAs and three non-MSA counties in North Carolina: Alexander County in the Hickory-Morganton-Lenoir MSA #3290, Alleghany, Surry and Wilkes counties. FCB has its largest presence in the non-MSA counties.

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

Scope of Evaluation in North Carolina

For purposes of this evaluation, the non-MSA assessment areas of Alleghany County, Surry County, and Wilkes County were combined and analyzed as a single assessment area for a full-scope evaluation. The ratings for the state of North Carolina were primarily based on the results of the area that received a full scope review. Refer to the table in Appendix A for more information.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

FCB's performance under the lending test in North Carolina is rated **Outstanding**. Based on a full-scope review, FCB's performance in the non-MSA assessment area was excellent.

Lending Activity

Refer to Table 1 in the state of North Carolina section of Appendix D for the facts and data used to evaluate the FCB's lending activity.

Lending levels in the non-MSA assessment area reflected excellent responsiveness to meeting the community credit needs. At June 30, 2000, FCB ranked eleventh in deposits in the non-MSA assessment area with a 3% market share. FCB was not a HMDA reporter in 1999, the year for which peer comparisons are available. There are no market share ratings for HMDA loans. FCB had an 11% market share in small loans to businesses. The bank's overall loan-to-deposit ratio was 93% as of June 30, 2001.

Distribution of Loans by Income Level of the Geography

The overall geographic distribution of loans in the non-MSA assessment area receiving a full-scope review was excellent. The geographic distribution of HMDA loans was excellent. The geographic distribution of small loans to businesses was excellent. The geographic distribution of small loans to farms was excellent. There were no unexplained conspicuous gaps in FCB's lending patterns throughout its assessment areas.

Home Mortgage Loans

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

Home Purchase Loans

The geographic distribution of *home purchase loans* in the non-MSA assessment area was excellent. There are no low-income geographies. FCB's percent of home purchase loans in moderate-income geographies exceeded the percent of owner-occupied units in moderate-income geographies.

Home Improvement Loans

The geographic distribution of *home improvement loans* in the non-MSA assessment area was excellent. FCB's percentage of home improvement loans in moderate-income geographies exceeded the percentage of owner-occupied units in moderate-income geographies.

Refinanced Loans

The geographic distribution of *refinanced loans* in the non-MSA assessment area was excellent. FCB's percent of refinanced loans in moderate-income geographies exceeded the percent of owner-occupied units in moderate-income geographies.

Small Loans to Businesses

Refer to Table 5 in the state of North Carolina section of Appendix D for the facts and data used to evaluate the geographic distribution of the FCB's origination/purchase of small loans to businesses.

The geographic distribution of small loans to businesses in the non-MSA assessment area was excellent. FCB's percent of small loans to businesses in moderate-income geographies exceeded the percent of businesses located in moderate-income geographies. FCB's market share in moderate-income geographies exceeded their overall market share.

Small Loans to Farms

Refer to Table 6 in the state of North Carolina section of Appendix D for the facts and data used to evaluate the geographic distribution of FCB's origination/purchase of small loans to farms.

The geographic distribution of small loans to farms in the non-MSA assessment area was excellent. FCB's percent of small loans to farms in moderate-income geographies exceeded the percent of farms located in moderate-income geographies. FCB's market share in moderate-income geographies exceeded their overall market share.

Lending Gap Analysis

We evaluated the lending distribution of this assessment area by reviewing maps and numerical data to determine if any unexplained conspicuous gaps existed. No unexplained conspicuous gaps were identified.

Inside/Outside Ratio

A substantial majority of FCB's loan originations were in their assessment areas. Overall, 86% of FCB's loan originations were within their assessment area. By loan product, 89% of HMDA loans and 84% of small loans to businesses was inside the assessment area. This analysis was performed on the entire bank rather than by assessment area.

Distribution of Loans by Income Level of the Borrower

The overall distribution of loans by income level in the assessment areas was excellent. The distribution of HMDA loans by borrower income level was excellent. The distribution of small loans to businesses with annual revenues of \$1 million or less was excellent. The distribution of small loans to farms with annual revenues of \$1 million or less was excellent. The majority of small loans to businesses were in amounts less than \$100 thousand.

Home Mortgage Loans

Refer to Tables 7, 8, and 9 in the state of North Carolina section of Appendix D for the facts and data used to evaluate the borrower distribution of FCB's home mortgage loan originations and purchases.

There were 127 HMDA reporters attributed with loan originations in the assessment area during 1999 indicating there is strong competition for home mortgage loans. Additionally, over 10% of all families and 67% of the low-income families in the assessment area live below the poverty level. It would be difficult to afford to buy and maintain a home even at the top of the low-income range of \$20,750.

Home Purchase Loans

The distribution of *home purchase loans* by income level of the borrower in the non-MSA assessment area was excellent, when considering the factors discussed above. FCB's percent of home purchase loans to low-income borrowers was near to the percent of low-income families in the assessment area. The percent of home purchase loans to moderate-income borrowers exceeded the percent of moderate-income families residing in the assessment area.

Home Improvement Loans

FCB's distribution of *home improvement loans* by borrower income level in the non-MSA assessment area was good, when considering the factors discussed above. FCB's percent of home improvement loans to low-income borrowers was significantly lower than the percent of low-income families in the assessment area. The percent of home improvement loans to moderate-income borrowers was near the percent of moderate-income families in the assessment area.

Refinanced Loans

The distribution of *refinanced loans* by borrower income level in the non-MSA assessment area was excellent, when considering the factors discussed above. FCB's percent of refinanced loans

to low-income borrowers was somewhat lower than the percent of low-income families residing in the assessment area. FCB's percent of refinanced loans to moderate-income borrowers exceeded the distribution of moderate-income families residing throughout the assessment area.

Small Loans to Businesses

Refer to Table 10 in the state of North Carolina section of Appendix D for the facts and data used to evaluate the borrower distribution of FCB's origination and purchase of small loans to businesses.

The distribution of small loans to businesses in the non-MSA assessment area was excellent. FCB's percentage of small loans to small businesses (businesses with annual revenues \$1 million or less) exceeded the percentage of small businesses in the assessment area. FCB's market share of small loans to small businesses exceeded their overall market share of small loans to all businesses. The majority of FCB's small loans to businesses in amounts of \$100 thousand or less.

Small Loans to Farms

Refer to Table 11 in the state of North Carolina section of Appendix D for the facts and data used to evaluate the borrower distribution of FCB's origination/purchase of small loans to farms.

The distribution of small loans to farms in the non-MSA assessment area was excellent. FCB's percentage of small loans to small farms (farms with annual revenues \$1 million or less) was near the percentage of small farms in the assessment area. FCB's market share of small loans to farms exceeded their overall market share of small loans to all farms. The majority of FCB's small loans to farms were for amounts \$100 thousand or less.

Community Development Lending

Refer to Table 1 in the state of North Carolina section of Appendix D for the facts and data used to evaluate FCB's level of community development lending.

There were no community development loans for the non-MSA assessment area. This had a neutral impact on the rating.

Product Innovation and Flexibility

FCB did not offer innovative or flexible loan products targeted to low- or moderate-income individuals. This had a neutral impact on the rating.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, FCB's performance under the lending test in the Alexander County assessment area is not inconsistent with FCB's overall **Outstanding** performance under the lending test in North Carolina.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

FCB's performance under the investment test in North Carolina is rated **Needs to Improve**. Based on a full-scope review, and given the available community development opportunities, needs and dollar amount of investments in the non-MSA assessment area, FCB's performance in the non-MSA assessment area is poor.

Refer to Table 12 in the state of North Carolina section of Appendix D for the facts and data used to evaluate FCB's level of qualified investments.

Refer to the Market Profile section for details on needs and opportunities. FCB made \$130 in qualified investments during the evaluation period, which consisted of a contribution to a qualified community development organization. The organization provides housing for the homeless. FCB did not use innovative or complex investments to support community development initiatives in the assessment area.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, FCB's performance under the investment test in Alexander County assessment area is not inconsistent with FCB's overall **Needs to Improve** performance under the investment test in North Carolina.

Refer to Table 12 in the state of North Carolina section of Appendix D for the facts and data used to evaluate FCB's level of qualified investments.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

FCB's performance under the service test in North Carolina is rated **Low Satisfactory**. Based on a full-scope review, FCB's performance in the non-MSA assessment area is adequate.

Retail Banking Services

Refer to Table 13 in the state of North Carolina section of Appendix D for the facts and data used to evaluate the distribution of FCB's branch delivery system and branch openings and closings.

FCB's delivery systems are accessible to geographies and individuals of different income levels in its assessment area. While there are no branches in moderate-income geographies there are branches located in middle-income geographies that are located adjacent to moderate-income geographies. In addition, a very high percentage of low- and moderate-income families reside in middle-income geographies. FCB acquired all four branches with the acquisition of Blue Ridge Bank, Sparta, NC in May 1999.

Banking services and hours of operation do not vary significantly from one branch to another, in a way that inconveniences certain portions of the assessment area. During the evaluation period, FCB introduced a no-service charge checking account that also requires no minimum balance.

FCB did not open or close branches in the non-MSA assessment area during the evaluation period.

Community Development Services

FCB provided no community development services in the assessment area during the evaluation period.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, FCB's performance under the service test in Alexander County assessment area is not inconsistent with FCB's overall **Low Satisfactory** performance under the service test in North Carolina.

State Rating

CRA Rating for Virginia:	Satisfactory
The lending test is rated:	<u>High Satisfactory</u>
The investment test is rated:	<u>Needs to Improve</u>
The service test is rated:	<u>High Satisfactory</u>

The major factors that support this rating include:

Lending Test

- Lending levels reflected excellent responsiveness to assessment area credit needs.
- A substantial majority of the loans were made in FCB's assessment areas.
- Geographic distribution of loans by income level of geography was adequate.
- Distribution of loans by income level of the borrower was good.

Investment Test

- Given the available community development opportunities, needs and dollar amount of investments in the non-MSA assessment area, FCB's performance in the non-MSA assessment area is poor.
- FCB did not use innovative or complex investments to support community development initiatives.

Service Test

- Delivery systems are accessible to geographies and individuals of different income levels in its assessment area.
- Services and hours of operation do not vary significantly from one branch to another, in a way that inconveniences certain portions of the assessment area, particularly moderate-income geographies, or individuals of different income levels.
- FCB did not open or close branches in Virginia during the evaluation period.
- FCB provided an adequate level of community development services in the Virginia assessment areas.

Description of Institution's Operations in Virginia

FCB operates seven banking branches and three ATMs in the southwestern part of Virginia. As of June 30, 2000, FCB had deposits of \$86 million in Virginia, which represented less than a 1% deposit market in the state. Competition in the state comes from branches of several large national regional and electronic commerce banks in addition to numerous community banks. Approximately 10% of FCB's total deposits and 11% of residential real estate loans and small loans to business and farms originated during 1999 and 2000 are located in the state of Virginia.

FCB serves the non-MSA counties of Tazewell, Wythe, Wise, and Dickenson and the city of Norton in far southwestern Virginia. Tazewell County borders Mercer County in West Virginia,

FCB's primary market. Wise and Dickenson counties are contiguous and border the state of Kentucky to the west.

Refer to the market profiles for the state of Virginia in Appendix C for detailed demographics and other performance context information for assessment area that received a full-scope review.

Scope of Evaluation in Virginia

The non-MSA assessment areas of Tazewell County, Wythe County, Wise County, and the unified assessment area of Dickenson County and the city of Norton were combined and analyzed as a single assessment area for a full-scope evaluation. There are no other assessment areas in Virginia. Refer to the table in Appendix A for more information.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

FCB's performance under the lending test in Virginia is rated **High Satisfactory**. Based on a full-scope review, FCB's performance in the non-MSA assessment area was good.

Lending Activity

Refer to Table 1 in the state of Virginia section of Appendix D for the facts and data used to evaluate the FCB's lending activity.

Lending levels in the non-MSA assessment area reflected excellent responsiveness to meeting the community credit needs. At June 30, 2000, FCB ranked sixth in deposits in the non-MSA assessment area with a 5% market share. FCB was not a HMDA reporter in 1999, the year for which peer comparisons are available. There are no market share ratings for HMDA loans. FCB had a 13.6% market share in small loans to businesses. The bank's overall loan-to-deposit ratio was 93% as of June 30, 2001.

Distribution of Loans by Income Level of the Geography

The overall geographic distribution of loans in the non-MSA assessment area receiving a full-scope review was adequate. The geographic distribution of HMDA loans was adequate. The geographic distribution of loans to small businesses was good. There were no unexplained conspicuous gaps in FCB's lending patterns throughout its assessment areas.

Home Mortgage Loans

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

There was a high level of competition for this rural area. As of June 30, 2000, there were 20 depository institutions operating 70 branches in the assessment area, not all of whom were

HMDA reporters. Additionally, there were 78 HMDA reporters attributed with loans in the assessment area during 1999.

Home Purchase Loans

The geographic distribution of *home purchase loans* in the non-MSA assessment area was adequate. There are no low-income geographies. The percent of home purchase loans in moderate-income geographies was somewhat lower than the percent of owner-occupied units in moderate-income geographies.

Home Improvement Loans

The geographic distribution of *home improvement loans* in the non-MSA assessment area was adequate. FCB's percentage of home improvement loans in moderate-income geographies was somewhat lower than the percentage of owner-occupied units in moderate-income geographies.

Refinanced Loans

The geographic distribution of *refinanced loans* in the non-MSA assessment area was adequate. The percent of refinanced loans in moderate-income geographies was somewhat lower than the percent of owner-occupied units in moderate-income geographies.

Small Loans to Businesses

Refer to Table 5 in the state of Virginia section of Appendix D for the facts and data used to evaluate the geographic distribution of the FCB's origination/purchase of small loans to businesses.

The geographic distribution of small loans to businesses in the non-MSA assessment area was good. FCB's percent of small loans to businesses in moderate-income geographies was near the percent of businesses located in moderate-income geographies. FCB's market share in moderate-income geographies exceeded their overall market share.

Lending Gap Analysis

We evaluated the lending distribution of this assessment area by reviewing maps and numerical data to determine if any unexplained conspicuous gaps existed. No unexplained conspicuous gaps were identified.

Inside/Outside Ratio

A substantial majority of FCB's loan originations were in their assessment areas. Overall, 86% of FCB's loan originations were within their assessment area. By loan product, 89% of HMDA loans and 84% of small loans to businesses was inside the assessment area. This analysis was performed on the entire bank rather than by assessment area.

Distribution of Loans by Income Level of the Borrower

The overall distribution of loans by income level in the assessment areas was good. The distribution of HMDA loans by borrower income level was good. The distribution of small loans to businesses with annual revenues of \$1 million or less was excellent. The majority of small loans to businesses were for amounts less than \$100 thousand.

Home Mortgage Loans

Refer to Tables 7, 8, and 9 in the state of Virginia section of Appendix D for the facts and data used to evaluate the borrower distribution of FCB's home mortgage loan originations and purchases.

As discussed above, there is heavy competition for HMDA loans in the assessment area. In addition, almost 18% of all families and 62% of low-income families in the assessment area live below poverty level. It is difficult to afford to buy and maintain a home even at the top of the low-income range of \$20,400.

Home Purchase Loans

The distribution of *home purchase loans* by income level of the borrower in the non-MSA assessment area was good, when considering the factors discussed above. FCB's percent of home purchase loans to low-income borrowers was significantly lower than the percent of low-income families in the assessment area. The percent of home purchase loans to moderate-income borrowers exceeded the percent of moderate-income families residing in the assessment area.

Home Improvement Loans

FCB's distribution of *home improvement loans* by borrower income level in the non-MSA assessment area was excellent, when considering the factors discussed above. FCB's percent of home improvement loans to low-income borrowers was somewhat lower than the percent of low-income families in the assessment area. The percent of home improvement loans to moderate-income borrowers exceeded the percent of moderate-income families residing in the assessment area.

Refinanced Loans

The distribution of *refinanced loans* by borrower income level in the non-MSA assessment area was good, when considering the factors discussed above. FCB's percent of refinanced loans to low-income borrowers was significantly lower than the percent of low-income families residing in the assessment area. FCB's percent of refinanced loans to moderate-income borrowers exceeded the distribution of moderate-income families residing in the assessment area.

Small Loans to Businesses

Refer to Table 10 in the state of Virginia section of Appendix D for the facts and data used to evaluate the borrower distribution of FCB's origination and purchase of small loans to businesses.

The distribution of small loans to businesses in the non-MSA assessment area was excellent. FCB's percentage of small loans to small businesses (businesses with annual revenues \$1 million or less) exceeded the percentage of small businesses in the assessment area. FCB's market share of small loans to small businesses exceeded their overall market share of small loans to all businesses. The majority of FCB's small loans to businesses were for amounts \$100 thousand or less.

Community Development Lending

Refer to Table 1 in the state of Virginia section of Appendix D for the facts and data used to evaluate FCB's level of community development lending. There were no community development loans for the non-MSA assessment area. This had a neutral impact on the rating.

Product Innovation and Flexibility

FCB did not offer innovative or flexible loan products targeted to low- or moderate-income individuals. This had a neutral impact on the rating.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

FCB's performance under the investment test in Virginia is rated **Needs to Improve**. Based on a full-scope review and given the available community development opportunities, needs and dollar amount of investments in the non-MSA assessment area FCB's performance in the non-MSA assessment area is poor. FCB did not use innovative or complex investments to support community development initiatives.

Refer to Table 12 in the state of Virginia section of Appendix D for the facts and data used to evaluate FCB's level of qualified investments.

Refer to the Market Profile section for details on needs and opportunities. FCB made \$25 in qualified investments, which consisted of a single contribution to a qualified community development organization. The organization provides meals for low-income residents.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

FCB's performance under the service test in Virginia is rated **High Satisfactory**. Based on a full-scope review, FCB's performance in the Virginia non-MSA assessment area was good.

Retail Banking Services

Refer to Table 13 in the state of Virginia section of Appendix D for the facts and data used to evaluate the distribution of FCB's branch delivery system and branch openings and closings.

FCB's delivery systems are accessible to geographies and individuals of different income levels in its assessment area. Three of seven branches in the non-MSA assessment area are located in moderate-income geographies. A majority of the population lives in moderate-income geographies.

Banking services and hours of operation do not vary significantly from one branch to another, in a way that inconveniences certain portions of the assessment area, particularly moderate-income geographies, or individuals of different income levels. During the evaluation, period FCB introduced a no-service charge checking account that also requires no minimum balance.

FCB did not open or close branches in the non-MSA assessment area during the evaluation period.

Community Development Services

FCB provided an adequate level of community development services in the non-MSA assessment area. Activities involved employees from four branches and included providing non-monetary donations and services requiring financial expertise to a local mission that serves the homeless, the local Department of Social Services and a food bank. These organizations provide community services to low-income individuals.

State Rating

CRA Rating for West Virginia:	Outstanding
The lending test is rated:	<u>Outstanding</u>
The investment test is rated:	<u>Outstanding</u>
The service test is rated:	<u>High Satisfactory</u>

The major factors that support this rating include:

Lending Test

- Lending levels reflect excellent responsiveness to assessment area credit needs.
- A substantial majority of the loans were made in FCB's assessment areas.
- Geographic distribution of loans by income level of geography was excellent.
- Distribution of loans by income level of the borrower was good.
- Community development lending is excellent and had a positive impact on the rating.

Investment Test

- Given the available community development opportunities, needs, and dollar amount of investments, FCB has an excellent level of qualified community development investments, often in a leadership position.
- FCB exhibited excellent responsiveness to credit and community development needs.

Service Test

- Delivery systems are accessible to geographies and individuals of different income levels in the assessment area.
- Services and hours did not vary in a way that inconveniences certain portions of the assessment area.
- To the extent changes were made, FCB's opening and closing of branches in West Virginia during the evaluation period did not adversely affect the accessibility of its delivery systems to low- and moderate-income individuals.
- FCB provided an adequate level of community development services in the West Virginia assessment areas.

Description of Institution's Operations in West Virginia

FCB operates 23 banking branches and 21 ATMs in West Virginia. As of June 30, 2000, FCB had \$831 million in deposits, of which \$660 million was in the state of West Virginia. FCB ranks eighth in the state with a 3% deposit market. Their primary competition comes from several large West Virginia based banks as well as numerous community banks. Approximately 80% of FCB's total deposits and 65% of residential real estate loans and small loans to businesses and farms originated during 1999 and 2000 are located in the state of West Virginia.

FCB serves nine non-MSA counties in West Virginia. FCB has its largest presence in the four contiguous counties located in southeastern West Virginia. The assessment areas of Logan County, Mercer County, Raleigh County, and Wyoming County were combined and identified for purposes of this evaluation as the Southern non-MSA assessment area. Also, for purposes of this evaluation and because of their similarities in economies and demographics, the contiguous assessment areas of Preston and Taylor Counties located in the far north-central part of the state are combined with the contiguous assessment areas of Nicholas, Upshur and Webster Counties located in central West Virginia. This is identified as the Northern non-MSA assessment area.

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 Southern non-MSA assessment area was selected for a full-scope evaluation. The ratings for the state of West Virginia will primarily be based on the results of the area that received a full scope review. Refer to the table in Appendix A for more information.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

FCB's performance under the lending test in West Virginia is rated **Outstanding**. Based on a full-scope review, FCB's performance in Southern non-MSA assessment area is excellent.

Lending Activity

Refer to Table 1 in the state of West Virginia section of Appendix D for the facts and data used to evaluate FCB's lending activity.

Lending levels in the Southern non-MSA assessment area reflected excellent responsiveness to meeting the community credit needs. FCB's HMDA lending performance was excellent. FCB's performance in small business lending was excellent. FCB's overall loan to deposit ratio is excellent.

At June 30, 2000, FCB ranked first in deposits in the Southern non-MSA assessment area with a 19.2% market share. FCB was not a HMDA reporter in 1999, the year for which peer comparisons are available. There are no market share ratings for HMDA loans. FCB had a 13.6% market share in small loans to businesses. The bank's overall loan-to-deposit ratio was 93% as of June 30, 2001.

Distribution of Loans by Income Level of the Geography

The overall geographic distribution of loans in the Southern non-MSA assessment area receiving a full-scope review was excellent. The geographic distribution of HMDA loans was excellent.

The geographic distribution of small loans to businesses was adequate. There were no unexplained conspicuous gaps in FCB's lending patterns throughout its assessment areas.

Home Mortgage Loans

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

Home Purchase Loans

The geographic distribution of *home purchase loans* in the Southern non-MSA assessment area was excellent. There are no low-income geographies. FCB's percent of home purchase loans in moderate-income geographies exceeded the percent of owner-occupied units in moderate-income geographies.

Home Improvement Loans

The geographic distribution of *home improvement loans* in the Southern non-MSA assessment area was excellent. FCB's percentage of home improvement loans in moderate-income geographies exceeded the percentage of owner-occupied units in moderate-income geographies.

Refinanced Loans

The geographic distribution of *refinanced loans* in the Southern non-MSA assessment area was good. FCB's percent of refinanced loans in moderate-income geographies was near to the percent of owner-occupied units in moderate-income geographies.

Small Loans to Businesses

Refer to Table 5 in the state of West Virginia section of Appendix D for the facts and data used to evaluate the geographic distribution of the FCB's origination/purchase of small loans to businesses.

The geographic distribution of small loans to businesses in the Southern non-MSA assessment area was adequate. FCB's percent of small loans to businesses in moderate-income geographies was lower than the percent of businesses located in moderate-income geographies. FCB's market share in moderate-income geographies exceeded their overall market share.

Lending Gap Analysis

We evaluated the lending distribution of this assessment area by reviewing maps and numerical data to determine if any unexplained conspicuous gaps existed. No unexplained conspicuous gaps were identified.

Inside/Outside Ratio

A substantial majority of FCB's loan originations were in their assessment areas. Overall, 86% of FCB's loan originations were within their assessment area. By loan product, 89% of HMDA loans and 84% of small loans to businesses was inside the assessment area. This analysis was performed on the entire bank rather than by assessment area.

Distribution of Loans by Income Level of the Borrower

The overall distribution of loans by income level in the Southern non-MSA assessment areas was good. The distribution of HMDA loans by borrower income level was good. The distribution of small loans to businesses with annual revenues of \$1 million or less was excellent. The majority of small loans to businesses were in amounts less than \$100 thousand.

Home Mortgage Loans

Refer to Tables 7, 8, and 9 in the state of West Virginia section of Appendix D for the facts and data used to evaluate the borrower distribution of FCB's home mortgage loan originations and purchases.

The non-MSA median income in West Virginia of \$31,000 is the lowest in the nation. Even at 80% of such a low median, the top of the moderate-income range is only \$24,800. It would be difficult for a family to afford to buy and maintain a home. In addition, almost 19% of all families and 88% of low-income families in the assessment area live below the poverty level.

Home Purchase Loans

The distribution of *home purchase loans* by income level of the borrower in the Southern non-MSA assessment area was adequate, considering the factors discussed above. FCB's percent of home purchase loans to low-income borrowers was lower than the percent of low-income families in the assessment area. The percent of home purchase loans to moderate-income borrowers was near to the percent of moderate-income families residing in the assessment area.

Home Improvement Loans

FCB's distribution of *home improvement loans* by borrower income level in the Southern non-MSA assessment area was good, considering the factors discussed above. FCB's percent of home improvement loans to low-income borrowers was lower than the percent of low-income families in the assessment area. The percent of home improvement loans to moderate-income borrowers exceeded the percent of moderate-income families in the assessment area.

Refinanced Loans

The distribution of *refinanced loans* by borrower income level in the Southern non-MSA assessment area was good, considering the factors discussed above. FCB's percent of refinanced loans to low-income borrowers was lower than the percent of low-income families residing in the

assessment area. FCB's percent of refinanced loans to moderate-income borrowers exceeded the distribution of moderate-income families residing throughout the assessment area.

Small Loans to Businesses

Refer to Table 10 in the state of West Virginia section of Appendix D for the facts and data used to evaluate the borrower distribution of FCB's origination and purchase of small loans to businesses.

The distribution of small loans to businesses in the Southern non-MSA assessment area was excellent. FCB's percentage of small loans to small businesses (businesses with annual revenues \$1 million or less) exceeded the percentage of small businesses in the assessment area. FCB's market share of small loans to small businesses exceeded their overall market share of small loans to all businesses. The majority of FCB's small loans to businesses were for amounts \$100 thousand or less.

Community Development Lending

Refer to Table 1 in the state of West Virginia section of Appendix D for the facts and data used to evaluate FCB's level of community development lending.

FCB's level of community development loans in the Southern non-MSA is excellent based on the available lending opportunities and needs in the assessment area. Refer to the Market Profile section for details on opportunities and needs. FCB made one community development loan during this evaluation period for \$1.7 million. This amount represents 2.4% of the bank's Tier one capital. This loan was made for a project that provided affordable housing for low- and moderate-income individuals and qualified for low-income housing tax credits. Affordable housing is a continuing need in this assessment area. FCB was the primary commercial lender on the project. This performance had a positive impact on the lending test rating.

Product Innovation and Flexibility

FCB did not offer innovative or flexible loan products targeted to low- or moderate-income individuals. This had a neutral impact on the rating.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, FCB's performance under the lending test in the Northern non-MSA assessment area is not inconsistent with FCB's overall **Outstanding** performance under the lending test in West Virginia.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

FCB's performance under the investment test in West Virginia is rated **Outstanding**. Based on a full-scope review, and given the available community development opportunities, needs, and

dollar amount of investments in the Southern non-MSA assessment area, FCB has an excellent level of qualified community development investments, often in a leadership position. FCB exhibited excellent responsiveness to the ongoing credit and community development needs for affordable housing.

Refer to Table 12 in the state of West Virginia section of Appendix D for the facts and data used to evaluate FCB's level of qualified investments.

Refer to the Market Profile section for details on needs and opportunities. FCB made \$2.4 million in qualified investments, which consisted primarily of investments in qualifying community development projects and some contributions to qualified community development organizations. Community development organizations included a homeless shelter and soup kitchen, small business loan program, and battered women's center. There were three community development investment. Each project was located in the Southern non-MSA. All three are qualified investments because they provided affordable housing for low- and moderate-income individuals and qualified for low-income housing tax credits. FCB was the largest outside investor in each of the projects and provided leadership during the organization. These investments were made in periods prior to this evaluation period. However, their impact continues because they continue to provide affordable housing for low- and moderate-income individuals and FCB continues to provide leadership.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, FCB's performance under the investment test in Northern non-MSA assessment area was weaker than the FCB's overall **Outstanding** under the investment test in West Virginia. This performance had a neutral impact on the overall conclusion for investments.

Refer to Table 12 in the state of West Virginia section of Appendix D for the facts and data used to evaluate FCB's level of qualified investments.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

FCB's performance under the service test in West Virginia is rated **High Satisfactory**. Based on a full-scope review, FCB's performance in the Southern non-MSA assessment area is good.

Retail Banking Services

Refer to Table 13 in the state of West Virginia section of Appendix D for the facts and data used to evaluate the distribution of FCB's branch delivery system and branch openings and closings.

FCB's delivery systems are accessible to geographies and individuals of different income levels in its assessment area. FCB operates fourteen branches and fifteen ATMs and in the four county area that makes up the Southern non-MSA assessment area. The branches and ATMs are well dispersed throughout the assessment area. While FCB had no branches in the two moderate-

income geographies in this assessment area, low- and moderate-income individuals are being served. A very small percentage of the total population in the assessment area lives in the moderate-income geographies. Most low- and moderate-income families reside in middle-income geographies and 80% of FCB's branches are in middle-income geographies. FCB closed one branch in the Matoaka area since the last evaluation. The branch was located in a middle-income geography. FCB acquired Citizens Southern Bank, Inc. in Beckley, West Virginia, in November 2000. Through the acquisition, FCB now operates two branches in Raleigh County.

Banking services and hours of operation do not vary significantly from one branch to another, in a way that inconveniences certain portions of the assessment area. During the evaluation, period FCB introduced a no-service charge checking account that also requires no minimum balance.

Community Development Services

The level of community development services is adequate based on the type of services provided and number of employees who participated. Activities included service on a loan committee for a small business development organization, participation in a micro-loan program, assistance to a local food pantry, and assistance to a local mission that provides services to low-income individuals and families.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, FCB's performance under the service test in the Northern non-MSA assessment area is not inconsistent with FCB's overall **High Satisfactory** performance under the service test in West Virginia.

Appendix A: Scope of Examination

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

Time Period Reviewed	Lending Test (excludes community development loans): 01/01/1999 to 12/31/2000 Investment and Service Tests and Community Development Loans: 01/01/1999 to 08/06/2001	
Financial Institution	Products Reviewed	
First Community Bank, N.A. Bluefield, Virginia	Residential Mortgage Loans Small Loans to Businesses and Farms	
Affiliate(s)	Affiliate Relationship	Products Reviewed
Not Applicable		
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
North Carolina Alexander County Non-MSA	Limited-Scope Full-Scope	Part of Hickory-Morganton-Lenoir, NC MSA #3290 Counties of Alleghany, Surry and Wilkes
Virginia Non-MSA	Full-Scope	Counties of Tazewell, Wythe, Dickenson and Wise, City of Norton
West Virginia Southern Non-MSA Northern Non-MSA	Full-Scope Limited-Scope	Counties of Logan, Mercer, Raleigh and Wyoming Counties of Preston, Taylor, Nicholas, Upshur and Webster

Appendix B: Summary of State Ratings

RATINGS FIRST COMMUNITY BANK, N.A.				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State
FIRST COMMUNITY BANK, N.A.	OUTSTANDING	HIGH SATISFACTORY	HIGH SATISFACTORY	OUTSTANDING
State:				
NORTH CAROLINA	OUTSTANDING	NEEDS TO IMPROVE	LOW SATISFACTORY	SATISFACTORY
VIRGINIA	HIGH SATISFACTORY	NEEDS TO IMPROVE	HIGH SATISFACTORY	SATISFACTORY
WEST VIRGINIA	OUTSTANDING	OUTSTANDING	HIGH SATISFACTORY	OUTSTANDING

(*) 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

Table of Contents

Market Profiles for Areas Receiving Full-Scope Reviews

State of North Carolina Full-Scope Area C-2
State of Virginia Full-Scope Area C-4
State of West Virginia Full-Scope Area C-6

State of North Carolina Full-Scope Area

Non-MSA

Demographic Information for Full-Scope Area: North Carolina Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	27	0	7.41	92.59	0	0
Population by Geography	130,687	0	4.30	95.70	0	0
Owner-Occupied Housing by Geography	39,965	0	4.07	95.93	0	0
Businesses by Geography	5,261	0	11.12	88.88	0	0
Farms by Geography	390	0	6.41	93.59	0	0
Family Distribution by Income Level	38,700	19.49	19.06	24.66	36.80	0
Distribution of Low- and Moderate-Income Families throughout assessment area Geographies	14,917	0	5.99	94.01	0	0
Median Family Income	= \$27,206					
HUD Adjusted Median Family Income for 2001	= \$41,500					
Households Below the Poverty Level	= 16.24%					
				Median Housing Value	= \$51,574	
				Unemployment Rate	= 1.96%	

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 1990 U.S. Census, and 2001 HUD updated MFI.

The contiguous counties of Alleghany, Surry, and Wilkes that make up the non-MSA assessment area are located near the far northwest corner of North Carolina. Alleghany and Surry border the southern end of Virginia. Interstate 77, a major trucking route, runs from north to south through the western edge of Surry County and is easily accessible to the eastern portion of Wilkes County. Manufacturing concerns employ twice as many persons as the next leading industry, retail trades. Other major employing industries include construction and other services.

There are no low-income geographies in the assessment area. Nineteen percent of families in the three county area are low-income. Nineteen percent of families are moderate-income. Sixteen percent of households live below poverty. The poverty rate for the state of North Carolina is 14%. The area's unemployment rate is below that of the state rate of 2.5%.

FCB operates three branches and two ATMs in the non-MSA area. Approximately 6% of FCB's total deposits and 13% of its loans originated during the evaluation period are located in this assessment area. Major competitors in the assessment area include two large national banks, several large regional, and community banking companies. Of all reporting FDIC-insured institutions in the assessment area, FCB ranked eleventh in market share with 3% of total deposits. There were 13 banking and thrift companies operating a total of 49 branches in the assessment area as of June 30, 2000.

Bank wide, 86% of loans originated during this evaluation period were inside FCB's combined assessment areas. Ten percent of originations were located in the non-MSA assessment area.

FCB's primary business focus in this assessment area is lending to businesses. FCB also engages in significant residential real estate lending in this assessment area and to a small degree lending to small farms.

The North Carolina branches were the only HMDA reporters in the FCB network for the calendar year ending December 31, 1999.

We reviewed one prior community contact form and made one additional community contact. The contacts identified venture capital and funds for affordable housing as the primary credit needs. Both stated local financial institutions were actively involved in community development programs and were accommodating local credit needs. Other concerns included recent job losses among manufacturing businesses and in agriculture.

Based on our contacts and review of publicly available information, the opportunity for making qualified investments in this assessment area is limited. There are only a few community development organizations operating in the counties of Alleghany, Surry, and Wilkes. Most social and human services are provided by local, state, and federal government entities. The 2000 Directory of National Bank Community Development Investments has no listings for prior community development investments in the state of North Carolina.

State of Virginia Full-Scope Area

Non-MSA

Demographic Information for Full-Scope Area: Virginia Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	41	0	41.46	34.15	2.44	21.95
Population by Geography	132,866	0	52.31	44.50	3.19	0
Owner-Occupied Housing by Geography	38,292	0	52.37	44.37	3.25	0
Businesses by Geography	3,993	0	42.08	55.62	2.20	0.10
Farms by Geography	187	0	21.93	77.00	1.07	0
Family Distribution by Income Level	38,501	28.57	21.11	20.13	30.19	0
Distribution of Low- and Moderate-Income Families throughout assessment area Geographies	19,128	0	58.07	39.63	2.30	0
Median Family Income	= \$28,301	Median Housing Value		= \$46,438		
HUD Adjusted Median Family Income for 2001	= \$40,800	Unemployment Rate		= 3.74%		
Households Below the Poverty Level	= 20.63%					

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

Source: 1990 U.S. Census, and 2001 HUD updated MFI.

The non-MSA assessment area includes the counties of Tazewell, Wythe, Wise, and Dickenson and the city of Norton in southwestern Virginia. Wise and Dickenson counties are contiguous and are located in far southwestern Virginia along the eastern border of Kentucky. Tazewell County borders Mercer County, West Virginia. FCB's executive offices and operations center is located in the town of Bluefield, Virginia, in Tazewell County. Bluefield, Virginia connects with the town of Bluefield, West Virginia in Mercer County.

Retail service businesses are both the largest employer and the largest industry in the assessment area. Manufacturing is the second largest employer and second largest industry in the area. Mining is the third largest employer but the smallest industry by number of establishments.

There are no low-income geographies in the assessment area. Twenty-nine percent of families in the four county area are low-income. Twenty-one percent of families are moderate-income. Twenty-one percent of households live below poverty. The poverty rate for the state of Virginia is 11%. The unemployment rate in the assessment area is 3.7%. The unemployment rate for the state of Virginia is 2.3%.

FCB operates seven branches and three ATMs in the assessment area. Ten percent of FCB's total deposits were located inside the assessment area. Of all reporting FDIC-insured institutions in the assessment area, FCB was ranked sixth in market share with 5% of total deposits. There

were 20 banking and thrift companies operating a total of 70 branches in the assessment area as of June 30, 2000.

Bank wide, 86% of loans originated during this evaluation period were inside FCB's combined assessment areas. Nine percent of originations were located in the non-MSA assessment area.

FCB's primary business focus in this assessment area is small business lending. FCB also engages in significant residential real estate lending in the assessment area.

We reviewed two prior community contact forms and made one additional contact. One earlier contact indicated a primary credit need was for infrastructure improvements in order to attract new businesses, but acknowledged local financial institutions were active in funding infrastructure projects. The most recent contact stated the primary credit needs were related to economic development, business financing, and housing development. The contact stated financial services are accessible but equity financing needs have not been adequately satisfied by area financial institutions.

Based on our contacts and review of publicly available information, the opportunity for making qualified investments in this assessment area is limited. There are very few community development organizations operating in the counties of Dickenson, Tazewell, Wise, and Wythe. The area is entirely rural. Most social and human services are provided by local, state, and federal government entities. The 2000 Directory of National Bank Community Development Investments has no listings for prior community development investments in southwestern Virginia.

State of West Virginia Full-Scope Area

Southern Non-MSA

Demographic Information for Full-Scope Area: Southern Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	44	0	4.55	81.82	13.64	0
Population by Geography	213,821	0	1.92	86.29	11.79	0
Owner-Occupied Housing by Geography	61,351	0	1.69	86.11	12.21	0
Businesses by Geography	6,013	0	4.49	71.21	24.30	0
Farms by Geography	92	0	1.09	79.35	19.56	0
Family Distribution by Income Level	60,881	22.06	17.12	18.29	42.53	0
Distribution of Low- and Moderate-Income Families throughout assessment area Geographies	23,853	0	2.33	89.74	7.93	0
Median Family Income	= \$22,654		Median Housing Value		= \$42,481	
HUD Adjusted Median Family Income for 2001	= \$31,000		Unemployment Rate		= 4.29%	
Households Below the Poverty Level	= 21.69%					

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 1990 U.S. Census, and 2001 HUD updated MFI.

The Southern non-MSA assessment area is FCB's primary market and includes the counties of Logan, Mercer, Raleigh, and Wyoming. The counties are contiguous and are located in southeastern West Virginia. Mercer County borders Tazewell County in the state of Virginia. Retail service businesses are both the largest employer and the largest industry in the assessment area. Mining is the second largest employer but represents the smallest number of business establishments by type in the area. Manufacturing is the third largest employer and represents the second largest industry.

There are no low-income geographies in the assessment area. Twenty-two percent of families in the four county area are low-income. Seventeen percent of families are moderate-income. Twenty-two percent of households live below poverty. The poverty rate for the state of West Virginia is 20%. The unemployment rate in the assessment area is just over 4%. The unemployment rate for the state of West Virginia is 4%.

FCB operates 14 branches and 15 ATMs in the assessment area. FCB reported total deposits of \$831 million as of June 30, 2000. Fifty-four percent of FCB's total deposits were located inside the assessment area. Of all reporting FDIC-insured institutions in the assessment area, FCB was ranked first in market share with 19% of total deposits. Bank One, West Virginia, ranked second in the market with 17% of total deposits. City National Bank of West Virginia ranked third with

a 14% market share. There were 16 banking and thrift companies operating a total of 63 branches in the assessment area as of June 30, 2000.

Bank wide, 86% of loans originated during this evaluation period were inside FCB's combined assessment areas. Twenty-four percent of originations were located in the Mercer, WV non-MSA assessment area.

FCB's primary business focus in this assessment area is residential real estate and consumer lending. FCB also engages in significant small business lending in the assessment area.

We reviewed two community contacts and made one additional contact. A prior contact indicated credit needs included affordable housing and small business development. The contact indicated local financial institutions had not been exceedingly cooperative in working with their organization to provide services for low- and moderate-income families in the area. The most recent contact did not identify any particular credit need and stated that financial services were readily available in the area.

Based on our contacts and review of publicly available information, there are opportunities for making qualified investments in this assessment area. There are a small number of community development organizations operating in the counties of Logan, Mercer, Raleigh and Wyoming. Most social and human services are provided by local, state, and federal government entities. The 2000 Directory of National Bank Community Development Investments has no listings for prior community development investments in West Virginia.

Appendix D: Tables of Performance Data

Table of Contents

CONTENT OF STANDARDIZED TABLES	D-2
TABLES OF PERFORMANCE DATA	D-4
STATE OF NORTH CAROLINA.	D-4
STATE OF VIRGINIA.	D-17
STATE OF WEST VIRGINIA.	D-30

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 FCB provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by FCB as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MSA/assessment area.

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 MSA/assessment area.
- 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 Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 6. 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.
- Table 7. 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 MSA/assessment area. The table also presents market share information based on the most recent aggregate market data available.

- Table 8. Borrower Distribution of Home Improvement Loans** - See Table 7.
- Table 9. Borrower Distribution of Refinance Loans** - See Table 7.
- Table 10. 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 11. 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 12. Qualified Investments** - Presents the number and dollar amount of qualified investments made by the bank in each MSA/assessment area. 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 have been reported on schedule RC-L of the call reports as an off-balance-sheet item.
- Table 13. Distribution of Branch Delivery System and Branch Openings/Closings** - Compares the percentage distribution of the number of FCB's branches in low-, moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MSA/assessment area. The table also presents data on branch openings and closings in each MSA/assessment area.

Tables of Performance Data

State of North Carolina

Table 1. Lending Volume

LENDING VOLUME		State: North Carolina				Evaluation Period: 01/01/1999 TO 12/31/2000						
MSA/Assessment Area	% of Rated Area Deposits in MSA/assessment area*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development		Total Reported Loans		% of Rated Area Loans (#) in assessment area
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Scope												
Non-MSA	54.81	263	11,069	380	13,311	100	2,564	0	0	743	26,944	63.29
Limited Scope												
Alexander County	45.19	147	4,666	238	9,421	46	1,397	0	0	431	15,484	36.71

* Deposit Data as of June 30, 2000

Table2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE																
State: North Carolina																
Evaluation Period: 01/01/1999 TO 12/31/2000																
MSA/Assessment Area	Low Income Geographies		Moderate Income Geographies		Middle Income Geographies		Upper Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Purchase Loans	
	% Owner Occ Units	% Bank Loans	% Owner Occ Units	% Bank Loans	% Owner Occ Units	% Bank Loans	% Owner Occ Units	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
Full Scope																
Non-MSA	0.00	0.00	4.07	22.83	95.93	77.17	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00	92	73.60
Limited Scope																
Alexander County	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00	33	26.40

* Based on 1999 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT																
State: North Carolina																
Evaluation Period: 01/01/1999 TO 2/31/2000																
MSA/Assessment Area	Low Income Geographies		Moderate Income Geographies		Middle Income Geographies		Upper Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Improvement Loans	
	% Owner Occ Units	% Bank Loans	% Owner Occ Units	% Bank Loans	% Owner Occ Units	% Bank Loans	% Owner Occ Units	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
Full Scope																
Non-MSA	0.00	0.00	4.07	16.98	95.93	83.02	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00	53	51.96
Limited Scope																
Alexander County	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00	49	48.04

* Based on 1999 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE																
State: North Carolina										Evaluation Period: 01/01/1999 TO 12/31/2000						
MSA/Assessment Area	Low Income Geographies		Moderate Income Geographies		Middle Income Geographies		Upper Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Mortgage Refinance Loans	
	% Owner Occ Units	% Bank Loans	% Owner Occ Units	% Bank Loans	% Owner Occ Units	% Bank Loans	% Owner Occ Units	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
Full Scope																
Non-MSA	0.00	0.00	4.07	25.42	95.93	74.58	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00	118	64.84
Limited Scope																
Alexander County	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00	64	35.16

* Based on 1999 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

Table 5. Geographic Distribution: Small Loans to Businesses

Geographic Distribution: SMALL BUSINESS																
State: North Carolina																
Evaluation Period: 01/01/1999 TO 12/31/2000																
MSA/Assessment Area	Low Income Geographies		Moderate Income Geographies		Middle Income Geographies		Upper Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Small Business Loans	
	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
Full Scope																
Non-MSA	0.00	0.00	11.12	25.00	88.88	75.00	0.00	0.00	4	11.52	0.00	28.15	9.70	0.00	380	61.49
Limited Scope																
Alexander County	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	1	33.72	0.00	0.00	33.79	0.00	238	38.51

* Based on 1999 Aggregate Small Business Data only. Market rank is for all income categories combined.

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

Table 6. Geographic Distribution: Small Loans to Farms

Geographic Distribution: SMALL FARM																
State: North Carolina																
Evaluation Period: 01/01/1999 TO 12/31/2000																
MSA/Assessment Area	Low Income Geographies		Moderate Income Geographies		Middle Income Geographies		Upper Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Small Farm Loans	
	% of Farms	% Bank Loans	% of Farms	% Bank Loans	% of Farms	% Bank Loans	% of Farms	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
Full Scope																
Non-MSA	0.00	0.00	6.41	25.00	93.59	75.00	0.00	0.00	1	26.46	0.00	91.67	22.03	0.00	100	68.49
Limited Scope																
Alexander County	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	1	78.26	0.00	0.00	78.26	0.00	46	31.51

* Based on 1999 Aggregate Small Business Data only. Market rank is for all income categories combined.

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

Table 7. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE																
State: North Carolina																
Evaluation Period: 01/01/1999 TO 12/31/2000																
MSA/Assessment Area	Low Income Borrowers		Moderate Income Borrowers		Middle Income Borrowers		Upper Income Borrowers		Overall Market Rank*	Market Share by Borrower Income*					Total Home Purchase Loans	
	% of Families	% Bank Loans**	% of Families	% Bank Loans**	% of Families	% Bank Loans**	% of Families	% Bank Loans**		Overall	Low	Mod	Mid	Upp	#	% of Total***
Full Scope																
Non-MSA	19.49	17.58	19.06	25.28	24.64	19.78	36.81	37.36	0	0.00	0.00	0.00	0.00	0.00	92	73.60
Limited Scope																
Alexander County	18.55	100.00	18.86	0.00	26.10	0.00	36.50	0.00	0	0.00	0.00	0.00	0.00	0.00	33	26.40

* Based on 1999 Aggregate HMDA Data only. Market rank is for all income categories combined.

** As a percentage of loans with borrower income information available. No information was available for 1.52% of loans originated by the bank.

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

Table 8. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT																
State: North Carolina																
Evaluation Period: 01/01/1999 TO 12/31/2000																
MSA/Assessment Area	Low Income Borrowers		Moderate Income Borrowers		Middle Income Borrowers		Upper Income Borrowers		Overall Market Rank*	Market Share By Borrower Income*					Total Home Improvement Loans	
	% of Families	% Bank Loans**	% of Families	% Bank Loans**	% of Families	% Bank Loans**	% of Families	% Bank Loans**		Overall	Low	Mod	Mid	Upp	#	% of Total***
Full Scope																
Non-MSA	19.49	9.43	19.06	18.87	24.64	30.19	36.81	41.51	0	0.00	0.00	0.00	0.00	0.00	53	51.96
Limited Scope																
Alexander County	18.55	10.20	18.86	32.65	26.10	30.61	36.50	26.53	0	0.00	0.00	0.00	0.00	0.00	49	48.04

* Based on 1999 Aggregate HMDA Data only. Market rank is for all income categories combined.

** As a percentage of loans with borrower income information available. No information was available for 0% of loans originated by the bank.

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

Table 9. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE																
State: North Carolina																
Evaluation Period: 01/01/1999 TO 12/31/2000																
MSA/Assessment Area	Low Income Borrowers		Moderate Income Borrowers		Middle Income Borrowers		Upper Income Borrowers		Overall Market Rank*	Market Share by Borrower Income*					Total Home Mortgage Refinance Loans	
	% of Families	% Bank Loans**	% of Families	% Bank Loans**	% of Families	% Bank Loans**	% of Families	% Bank Loans**		Overall	Low	Mod	Mid	Upp	#	% of Total***
Full Scope																
Non-MSA	19.49	13.56	19.06	23.73	24.64	31.36	36.81	31.36	0	0.00	0.00	0.00	0.00	0.00	118	64.84
Limited Scope																
Alexander County	18.55	10.94	18.86	34.38	26.10	29.69	36.50	25.00	0	0.00	0.00	0.00	0.00	0.00	64	35.16

* Based on 1999 Aggregate HMDA Data only. Market rank is for all income categories combined.

** As a percentage of loans with borrower income information available. No information was available for 0% of loans originated by the bank.

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

Table 10. Borrower Distribution: Small Loans to Businesses

Borrower Distribution: SMALL BUSINESS		State: North Carolina				Evaluation Period: 01/01/1999 TO 12/31/2000			
MSA/Assessment Area	Businesses With Revenues of \$1 million or less		% Distribution of Loans by Original Amount Regardless of Business Size			Market Share*		Total Small Loans to Businesses	
	% Business**	% Bank Loans***	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$ 1 Million or Less	#	% of Total****
Full Scope									
Non-MSA	89.85	97.76	96.05	2.11	1.84	11.52	16.13	380	61.49
Limited Scope									
Alexander County	88.00	96.79	93.28	5.46	1.26	33.72	40.61	238	38.51

* The market consists of all other Small Business reporters in FCB's assessment area and is based on 1999 Aggregate Small Business Data Only

** Businesses with revenues of \$1 million or less as a percentage of all businesses.

*** 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 18.56% of small loans to businesses originated and purchased by the bank.

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

Table11. Borrower Distribution: Small Loans to Farms

Borrower Distribution: SMALL FARM									
			State: North Carolina			Evaluation Period: 01/01/1999 TO 12/31/2000			
MSA/Assessment Area	Businesses With Revenues of \$ 1million or less		% Distribution Loans by Original Amount Regardless of Farm Size			Market Share*		Total Small Farm Loans	
	% Farms**	% Bank Loans***	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$ 1 Million or Less	#	% of Total****
Full Scope									
Non-MSA	96.92	95.71	93.00	7.00	0.00	26.46	31.25	100	68.49
Limited Scope									
Alexander County	100.00	96.97	95.65	4.35	0.00	78.26	81.82	46	31.51

* The market consists of all other Small Farm reporters in FCB's assessment area and is based on 1999 Aggregate Small Business Data Only

** Farms with revenues of \$1 million or less as a percentage of all farms.

*** As a percentage of loans with borrower income information available. No information was available for 28.10% of small loans to farms originated and purchased by the bank.

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

Table 12. Qualified Investments

QUALIFIED INVESTMENTS									
State: North Carolina			Evaluation Period: 01/01/1999 TO 08/06/2001						
MSA/Assessment Area	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Scope									
Non-MSA	0	0	1	0.13	1	0.13	100.00	0	0
Limited Scope									
Alexander County	0	0	0	0	0	0	0.00	0	0

* 'Prior Period Investments' means investments made in a previous evaluation period that remains outstanding.

** "Unfunded Commitments" means legally binding commitments reported on Report of Condition Schedule L-"Off-Balance Sheet Items."

Table13. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS								State: North Carolina				Evaluation Period: 01/01/1999 TO 08/06/2001					
MSA/Assessment Area	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in MSA/AA	# of Bank Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies (%)				# of Branch Closings	# of Branch Openings	Net change in Location of Branches (+ or -)				% of the Population with Each Geography*			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Scope																	
Non-MSA	54.81	3	75.00	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	4.30	95.70	0.00
Limited Scope																	
Alexander County	45.19	1	25.00	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00

* The percentage of the population in the MSA/AA that resides in these geographies.

State of Virginia

Table 1. Lending Volume

LENDING VOLUME		State: Virginia				Evaluation Period: 01/01/1999 TO 12/31/2000						
MSA/Assessment Area	% of Rated Area Deposits in MSA/assessment area*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development		Total Reported Loans		% of Rated Area Loans (#) in assessment area
		#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	
Full Scope												
Non-MSA	0.00	249	10,156	260	15,771	29	926	0	0	538	26,853	100.00

* Deposit Data as of June 30, 2000

Table2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE																
State: Virginia																
Evaluation Period: 01/01/1999 TO 12/31/2000																
MSA/Assessment Area	Low Income Geographies		Moderate Income Geographies		Middle Income Geographies		Upper Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Purchase Loans	
	% Owner Occ Units	% Bank Loans	% Owner Occ Units	% Bank Loans	% Owner Occ Units	% Bank Loans	% Owner Occ Units	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
Full Scope																
Non-MSA	0.00	0.00	52.37	42.86	44.37	57.14	3.25	0.00	0	0.00	0.00	0.00	0.00	0.00	84	100.00

* Based on 1999 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT																
State: Virginia																
Evaluation Period: 01/01/1999 TO 12/31/2000																
MSA/Assessment Area	Low Income Geographies		Moderate Income Geographies		Middle Income Geographies		Upper Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Improvement Loans	
	% Owner Occ Units	% Bank Loans	% Owner Occ Units	% Bank Loans	% Owner Occ Units	% Bank Loans	% Owner Occ Units	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
Full Scope																
Non-MSA	0.00	0.00	52.37	40.00	44.37	60.00	3.25	0.00	0	0.00	0.00	0.00	0.00	0.00	85	100.00

* Based on 1999 Aggregate HMDA Data Only. Market rank is for all income categories combined.

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

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE																
State: Virginia										Evaluation Period: 01/01/1999 TO 12/31/2000						
MSA/Assessment Area	Low Income Geographies		Moderate Income Geographies		Middle Income Geographies		Upper Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Mortgage Refinance Loans	
	% Owner Occ Units	% Bank Loans	% Owner Occ Units	% Bank Loans	% Owner Occ Units	% Bank Loans	% Owner Occ Units	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
Full Scope																
Non-MSA	0.00	0.00	52.37	37.50	44.37	62.50	3.25	0.00	0	0.00	0.00	0.00	0.00	0.00	80	100.00

* Based on 1999 Aggregate HMDA Data Only. Market rank is for all income categories combined.

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

Table 5. Geographic Distribution: Small Loans to Businesses

Geographic Distribution: SMALL BUSINESS																
State: Virginia																
Evaluation Period: 01/01/1999 TO 12/31/2000																
MSA/Assessment Area	Low Income Geographies		Moderate Income Geographies		Middle Income Geographies		Upper Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Small Business Loans	
	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
Full Scope																
Non-MSA	0.00	0.00	42.07	36.54	55.62	63.46	2.20	0.00	3	13.56	0.00	14.76	15.23	0.00	260	100.00

* Based on 1999 Aggregate Small Business Data Only. Market rank is for all income categories combined.

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

Table 6. Geographic Distribution: Small Loans to Farms

Geographic Distribution: SMALL FARM																
State: Virginia																
Evaluation Period: 01/01/1999 TO 12/31/2000																
MSA/Assessment Area	Low Income Geographies		Moderate Income Geographies		Middle Income Geographies		Upper Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Small Farm Loans	
	% of Farms	% Bank Loans	% of Farms	% Bank Loans	% of Farms	% Bank Loans	% of Farms	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
Full Scope																
Non-MSA	0.00	0.00	21.93	48.28	77.01	51.72	1.07	0.00	3	13.64	0.00	33.33	9.80	0.00	29	100.00

* Based on 1999 Aggregate Small Business Data Only. Market rank is for all income categories combined.

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

Table 7. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE																
State: Virginia																
Evaluation Period: 01/01/1999 TO 12/31/2000																
MSA/Assessment Area	Low Income Borrowers		Moderate Income Borrowers		Middle Income Borrowers		Upper Income Borrowers		Overall Market Rank*	Market Share by Borrower Income*					Total Home Purchase Loans	
	% of Families	% Bank Loans**	% of Families	% Bank Loans**	% of Families	% Bank Loans**	% of Families	% Bank Loans**		Overall	Low	Mod	Mid	Upp	#	% of Total***
Full Scope																
Non-MSA	28.57	6.02	21.11	26.51	20.13	24.10	30.19	43.37	0	0.00	0.00	0.00	0.00	0.00	84	100.00

* Based on 1999 Aggregate HMDA Data Only. Market rank is for all income categories combined.

** As a percentage of loans with borrower income information available. No information was available for 2.38% of loans originated by FCB.

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

Table 8. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT																
State: Virginia																
Evaluation Period: 01/01/1999 TO 12/31/2000																
MSA/Assessment Area	Low Income Borrowers		Moderate Income Borrowers		Middle Income Borrowers		Upper Income Borrowers		Overall Market Rank*	Market Share By Borrower Income*					Total Home Improvement Loans	
	% of Families	% Bank Loans**	% of Families	% Bank Loans**	% of Families	% Bank Loans**	% of Families	% Bank Loans**		Overall	Low	Mod	Mid	Upp	#	% of Total***
Full Scope																
Non-MSA	28.57	23.26	21.11	29.07	20.13	18.60	30.19	29.07	0	0.00	0.00	0.00	0.00	0.00	85	100.00

* Based on 1999 Aggregate HMDA Data only. Market rank is for all income categories combined.

** As a percentage of loans with borrower income information available. No information was available for 1.18% of loans originated by FCB.

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

Table 9. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE																
State: Virginia																
Evaluation Period: 01/01/1999 TO 12/31/2000																
MSA/Assessment Area	Low Income Borrowers		Moderate Income Borrowers		Middle Income Borrowers		Upper Income Borrowers		Overall Market Rank*	Market Share by Borrower Income*					Total Home Mortgage Refinance Loans	
	% of Families	% Bank Loans**	% of Families	% Bank Loans**	% of Families	% Bank Loans**	% of Families	% Bank Loans**		Overall	Low	Mod	Mid	Upp	#	% of Total***
Full Scope																
Non-MSA	28.57	12.50	21.11	22.50	20.13	20.00	30.19	45.00	0	0.00	0.00	0.00	0.00	0.00	80	100.00

* Based on 1999 Aggregate HMDA Data only. Market rank is for all income categories combined.

** As a percentage of loans with borrower income information available. No information was available for 0% of loans originated by FCB.

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

Table10. Borrower Distribution: Small Loans to Businesses

Borrower Distribution: SMALL BUSINESS		State: Virginia				Evaluation Period: 01/01/1999 TO 12/31/2000			
MSA/Assessment Area	Businesses With Revenues of \$1 million or less		% Distribution of Loans by Original Amount Regardless of Business Size			Market Share*		Total Small Loans to Businesses	
	% Business**	% Bank Loans***	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$ 1 Million or Less	#	% of Total****
Full Scope									
Non-MSA	87.43	91.59	86.92	7.69	5.39	13.56	20.67	260	100.00

* The market consists of all other Small Business reporters in FCB's assessment area and is based on 1999 Aggregate Small Business Data Only

** Businesses with revenues of \$1 million or less as a percentage of all businesses.

*** 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 17.69% of small loans to businesses originated and purchased by the bank.

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

Table11. Borrower Distribution: Small Loans to Farms

Borrower Distribution: SMALL FARM									
State: Virginia			Evaluation Period: 01/01/1999 TO 12/31/2000						
MSA/Assessment Area	Businesses With Revenues of \$ 1million or less		% Distribution Loans by Original Amount Regardless of Farm Size			Market Share*		Total Small Farm Loans	
	% Farms**	% Bank Loans***	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$ 1 Million or Less	#	% of Total****
Full Scope									
Non-MSA	97.33	100	89.66	10.34	0.00	13.64	14.52	29	100.00

* The market consists of all other Small Farm reporters in FCB's assessment area and is based on 1999 Aggregate Small Business Data Only

** Farms with revenues of \$1 million or less as a percentage of all farms.

*** As a percentage of loans with borrower income information available.

**** Small loans to farms originated and purchased in the MSA/assessment area as a percentage of all small loans to farms originated and purchased in the rated area. No information was available for 55.17% of small loans to farms originated and purchased by the bank.

Table 12. Qualified Investments

QUALIFIED INVESTMENTS		State: Virginia		Evaluation Period: 01/01/1999 TO 08/06/2001					
MSA/Assessment Area	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Scope									
Non-MSA	0	0	1	0.03	1	0.03	100.00	0	0

* 'Prior Period Investments' means investments made in a previous evaluation period that remains outstanding.

** "Unfunded Commitments" means legally binding commitments reported on Report of Condition Schedule L-"Off-Balance Sheet Items."

Table13. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																State: Virginia				Evaluation Period: 01/01/1999 TO 08/06/2001			
MSA/Assessment Area	Deposits	Branches						Branch Openings/Closings						Population									
	% of Rated Area Deposits in MSA/AA	# of Bank Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies (%)				# of Branch Closings	# of Branch Openings	Net change in Location of Branches (+ or -)				% of the Population with Each Geography*									
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp						
Full Scope																							
Non-MSA	100.00	7	100.00	0.00	42.86	57.14	0.00	0	0	0	0	0	0	0.00	52.16	44.44	3.40						

* The percentage of the population in the MSA/AA that resides in these geographies.

State of West Virginia

Table 1. Lending Volume

LENDING VOLUME		State: West Virginia				Evaluation Period: 01/01/1999 TO 12/31/2000						
MSA/Assessment Area	% of Rated Area Deposits in MSA/assessment area*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development		Total Reported Loans		% of Rated Area Loans (#) in assessment area
		#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	
Full Scope												
Southern Non-MSA	67.91	707	23,171	714	37,626	6	342	1	1,732	1,428	62,871	52.23
Limited Scope												
Northern Non-MSA	32.09	1,045	26,536	814	28,571	47	2,390	0	0	1,906	57,497	47.77

* Deposit Data as of June 30, 2000

Table2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		State: West Virginia				Evaluation Period: 01/01/1999 TO 12/31/2000										
MSA/Assessment Area	Low Income Geographies		Moderate Income Geographies		Middle Income Geographies		Upper Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Purchase Loans	
	% Owner Occ Units	% Bank Loans	% Owner Occ Units	% Bank Loans	% Owner Occ Units	% Bank Loans	% Owner Occ Units	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
Full Scope																
Southern Non-MSA	0.00	0.00	1.69	3.65	86.11	83.56	12.21	12.79	0	0.00	0.00	0.00	0.00	0.00	219	42.28
Limited Scope																
Northern Non-MSA	0.00	0.00	11.55	14.38	81.74	82.27	6.71	3.34	0	0.00	0.00	0.00	0.00	0.00	299	57.72

* Based on 1999 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT																
State: West Virginia																
Evaluation Period: 01/01/1999 TO 12/31/2000																
MSA/Assessment Area	Low Income Geographies		Moderate Income Geographies		Middle Income Geographies		Upper Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Improvement Loans	
	% Owner Occ Units	% Bank Loans	% Owner Occ Units	% Bank Loans	% Owner Occ Units	% Bank Loans	% Owner Occ Units	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
Full Scope																
Southern Non-MSA	0.00	0.00	1.69	1.75	86.11	89.47	12.21	8.77	0	0.00	0.00	0.00	0.00	0.00	228	34.70
Limited Scope																
Northern Non-MSA	0.00	0.00	11.55	16.32	81.74	79.02	6.71	4.66	0	0.00	0.00	0.00	0.00	0.00	429	65.30

* Based on 1999 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE																
State: West Virginia																
Evaluation Period: 01/01/1999 TO 12/31/2000																
MSA/Assessment Area	Low Income Geographies		Moderate Income Geographies		Middle Income Geographies		Upper Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Mortgage Refinance Loans	
	% Owner Occ Units	% Bank Loans	% Owner Occ Units	% Bank Loans	% Owner Occ Units	% Bank Loans	% Owner Occ Units	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
Full Scope																
Southern Non-MSA	0.00	0.00	1.69	1.56	86.11	87.55	12.21	10.89	0	0.00	0.00	0.00	0.00	0.00	257	45.33
Limited Scope																
Northern Non-MSA	0.00	0.00	11.55	10.97	81.74	83.23	6.71	5.81	0	0.00	0.00	0.00	0.00	0.00	310	54.67

* Based on 1999 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

Table 5. Geographic Distribution: Small Loans to Businesses

Geographic Distribution: SMALL BUSINESS																
State: West Virginia																
Evaluation Period: 01/01/1999 TO 12/31/2000																
MSA/Assessment Area	Low Income Geographies		Moderate Income Geographies		Middle Income Geographies		Upper Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Small Business Loans	
	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
Full Scope																
Southern Non-MSA	0.00	0.00	4.49	2.52	71.21	72.41	24.30	25.07	3	16.94	0.00	19.51	15.75	28.02	714	46.73
Limited Scope																
Northern Non-MSA	0.00	0.00	8.27	11.30	86.03	80.22	5.70	8.48	1	36.87	0.00	39.62	38.19	48.91	814	53.27

* Based on 1999 Aggregate Small Business Data only. Market rank is for all income categories combined.

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

Table 6. Geographic Distribution: Small Loans to Farms

Geographic Distribution: SMALL FARM																
State: West Virginia																
Evaluation Period: 01/01/1999 TO 12/31/2000																
MSA/Assessment Area	Low Income Geographies		Moderate Income Geographies		Middle Income Geographies		Upper Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Small Farm Loans	
	% of Farms	% Bank Loans	% of Farms	% Bank Loans	% of Farms	% Bank Loans	% of Farms	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
Full Scope																
Southern Non-MSA	0.00	0.00	1.09	0.00	79.35	83.33	19.57	16.67	4	5.56	0.00	0.00	6.25	0.00	6	11.32
Limited Scope																
Northern Non-MSA	0.00	0.00	0.60	4.26	80.24	95.74	19.16	0.00	3	12.50	0.00	0.00	16.67	0.00	47	88.68

* Based on 1999 Aggregate Small Business Data only. Market rank is for all income categories combined.

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

Table 7. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE																
State: West Virginia																
Evaluation Period: 01/01/1999 TO 12/31/2000																
MSA/Assessment Area	Low Income Borrowers		Moderate Income Borrowers		Middle Income Borrowers		Upper Income Borrowers		Overall Market Rank*	Market Share by Borrower Income*					Total Home Purchase Loans	
	% of Families	% Bank Loans**	% of Families	% Bank Loans**	% of Families	% Bank Loans**	% of Families	% Bank Loans**		Overall	Low	Mod	Mid	Upp	#	% of Total***
Full Scope																
Southern Non-MSA	22.06	8.45	17.12	15.02	18.28	20.66	42.54	55.87	0	0.00	0.00	0.00	0.00	0.00	219	42.28
Limited Scope																
Northern Non-MSA	23.70	13.90	17.79	20.68	20.42	26.10	38.10	39.32	0	0.00	0.00	0.00	0.00	0.00	299	57.72

* Based on 1999 Aggregate HMDA Data only. Market rank is for all income categories combined.

** As a percentage of loans with borrower income information available. No information was available for 1.93% of loans originated by FCB.

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

Table 8. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT																
State: West Virginia																
Evaluation Period: 01/01/1999 TO 12/31/2000																
MSA/Assessment Area	Low Income Borrowers		Moderate Income Borrowers		Middle Income Borrowers		Upper Income Borrowers		Overall Market Rank*	Market Share By Borrower Income*					Total Home Improvement Loans	
	% of Families	% Bank Loans**	% of Families	% Bank Loans**	% of Families	% Bank Loans**	% of Families	% Bank Loans**		Overall	Low	Mod	Mid	Upp	#	% of Total***
Full Scope																
Southern Non-MSA	22.06	10.72	17.12	18.30	18.28	25.00	42.54	45.98	0	0.00	0.00	0.00	0.00	0.00	228	34.70
Limited Scope																
Northern Non-MSA	23.70	22.51	17.79	22.51	20.42	26.30	38.10	28.68	0	0.00	0.00	0.00	0.00	0.00	429	65.30

* Based on 1999 Aggregate HMDA Data only. Market rank is for all income categories combined.

** As a percentage of loans with borrower income information available. No information was available for 1.67% of loans originated by FCB.

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

Table 9. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE																
State: West Virginia										Evaluation Period: 01/01/1999 TO 12/31/2000						
MSA/Assessment Area	Low Income Borrowers		Moderate Income Borrowers		Middle Income Borrowers		Upper Income Borrowers		Overall Market Rank*	Market Share by Borrower Income*					Total Home Mortgage Refinance Loans	
	% of Families	% Bank Loans**	% of Families	% Bank Loans**	% of Families	% Bank Loans**	% of Families	% Bank Loans**		Overall	Low	Mod	Mid	Upp	#	% of Total***
Full Scope																
Southern Non-MSA	22.06	4.03	17.12	17.34	18.28	24.19	42.54	54.44	0	0.00	0.00	0.00	0.00	0.00	257	45.33
Limited Scope																
Northern Non-MSA	23.70	8.09	17.79	17.15	20.42	22.66	38.10	52.10	0	0.00	0.00	0.00	0.00	0.00	310	54.67

* Based on 1999 Aggregate HMDA Data only. Market rank is for all income categories combined.

** As a percentage of loans with borrower income information available. No information was available for 1.76% of loans originated by FCB.

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

Table10. Borrower Distribution: Small Loans to Businesses

Borrower Distribution: SMALL BUSINESS		State: West Virginia				Evaluation Period: 01/01/1999 TO 12/31/2000			
MSA/Assessment Area	Businesses With Revenues of \$1 million or less		% Distribution of Loans by Original Amount Regardless of Business Size			Market Share*		Total Small Loans to Businesses	
	% Business**	% Bank Loans***	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$ 1 Million or Less	#	% of Total****
Full Scope									
Southern Non-MSA	88.09	93.80	87.40	8.68	3.92	16.94	25.64	714	46.73
Limited Scope									
Northern Non-MSA	87.68	93.52	94.32	4.10	1.58	36.87	45.98	814	53.27

* The market consists of all other Small Business reporters in FCB's assessment area and is based on 1999 Aggregate Small Business Data only

** Businesses with revenues of \$1 million or less as a percentage of all businesses.

*** 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 8.97% of small loans to businesses originated and purchased by the bank.

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

Table11. Borrower Distribution: Small Loans to Farms

Borrower Distribution: SMALL FARM		State: West Virginia		Evaluation Period: 01/01/1999 TO 12/31/2000					
MSA/Assessment Area	Businesses With Revenues of \$ 1million or less		% Distribution Loans by Original Amount Regardless of Farm Size			Market Share*		Total Small Farm Loans	
	% Farms**	% Bank Loans***	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$ 1 Million or Less	#	% of Total****
Full Scope									
Southern Non-MSA	91.30	93.80	83.33	16.67	0.00	5.56	5.88	6	11.32
Limited Scope									
Northern Non-MSA	99.40	93.52	86.67	11.11	2.22	12.50	12.50	47	88.68

* The market consists of all other Small Farm reporters in FCB's assessment area and is based on 1999 Aggregate Small Business Data only

** Farms with revenues of \$1 million or less as a percentage of all farms. No information was available for 66.67% of small loans to farms originated and purchased by the bank.

*** As a percentage of loans with borrower income information available.

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

Table 12. Qualified Investments

QUALIFIED INVESTMENTS									
State: West Virginia			Evaluation Period: 01/01/1999 TO 08/06/2001						
MSA/Assessment Area	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Scope									
Northern Non-MSA	4	2,488.9	8	1.4	12	2,490.3	99.97	0	0
Limited Scope									
Southern Non-MSA	0	0	3	0.7	3	0.7	.03	0	0

* 'Prior Period Investments' means investments made in a previous evaluation period that remains outstanding.

** "Unfunded Commitments" means legally binding commitments reported on Report of Condition Schedule L-"Off-Balance Sheet Items."

Table13. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				State: West Virginia				Evaluation Period: 01/01/1999 TO 08/06/2001									
MSA/Assessment Area	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in MSA/AA	# of Bank Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies (%)				# of Branch Closings	# of Branch Openings	Net change in Location of Branches (+ or -)				% of the Population with Each Geography*			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Scope																	
Southern Non-MSA	67.91	14	58 %	0.00	0.00	80.00	20.00	1	2	0	0	1	0	0.00	1.92	86.29	11.79
Limited Scope																	
Northern Non-MSA	32.09	10	42%	0.00	30.00	70.00	0.00	1	0	0	0	-1	0	0.00	11.62	82.22	6.16

* The percentage of the population in the MSA/AA that resides in these geographies.