

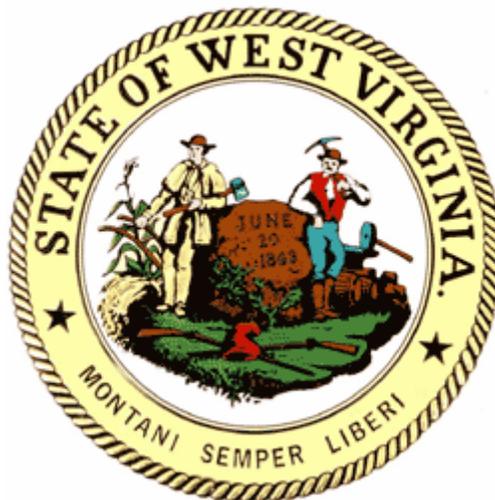
STATE OF WEST VIRGINIA
104nd ANNUAL REPORT
OF FINANCIAL INSTITUTIONS

Pursuant to WV §31A-2-12

Under the Supervision of the

COMMISSIONER OF BANKING

Year ending December 31, 2005



LARRY A. STARK
COMMISSIONER

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DIVISION HISTORY

During the period between 1863 and 1891, state banks were entirely free from regulation and supervision by the State.

The Legislature in 1891 passed a law providing for a State Banking Department and authorized the Governor to appoint a State Bank Examiner, to be under the jurisdiction and control of the Board of Public Works.

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

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

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

WEST VIRGINIA DIVISION OF BANKING ACTIVITIES

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

March 31
June 30
September 30
December 31

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

March 31
June 30
September 30
December 31

One Call for Report of Condition of Regulated Consumer Lenders:

December 31

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

December 31

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

	<u>2005</u>	<u>2004</u>
Bank Holding Companies	15	7
Commercial Banks and Trust Companies (Trust, Compliance, EDP and Visitations)	48	59
Credit Unions	6	7
Regulated Consumer Lenders	9	5
Mortgage Lender/Broker Examinations & Visitations	42	37
<i>Total Examinations</i>	120	115

**WEST VIRGINIA DIVISION OF BANKING
RECEIPTS & EXPENDITURES**

	June 30, 2005	June 30, 2004	June 30, 2003	June 30, 2002
<u>RECEIPTS:</u>				
Bank Assessments	\$736,513	\$1,270,598	\$1,395,191	\$1,519,018
Regulated Consumer Lender Assessments	\$140,363	\$132,683	\$131,246	\$137,547
Credit Union Assessments	\$99,187	\$50,566	\$43,556	\$33,630
Bank Holding Company Assessments	\$10,686	\$10,334	\$10,149	\$28,870
Bank & Bank Holding Co. Fees	\$11,250	\$23,969	\$33,700	\$27,800
Money Transmitter Fees	\$18,332	\$16,490	\$16,000	\$17,110
NonDepository Fees	\$1,397,169	\$1,234,207	\$1,144,611	\$786,934
Other Application Fees	\$750	\$6,902	\$1,500	\$2,350
Miscellaneous Fees	\$48	\$8	\$10,307	\$10,738
Total Income:	\$2,414,296	\$2,745,756	\$2,786,260	\$2,563,997
<u>EXPENDITURES:</u>				
Personal Services /Annual Increments	\$1,419,459	\$1,353,176	\$1,247,790	\$1,177,817
Employee Benefits	\$425,547	\$419,473	\$370,103	\$330,897
Current Expenses	\$557,867	\$513,227	\$475,730	\$524,835
Repairs and Alterations	\$2,499	\$1,319	\$251	\$5,993
Total Assets	\$42,307	\$106,684	\$74,520	\$94,931.00
General Revenue Transfer	\$0	\$0	\$350,000	\$200,000.00
Total Operating Expenses:	\$2,447,679	\$2,393,879	\$2,518,394	\$2,334,473

**WEST VIRGINIA DIVISION OF BANKING STAFF
AS OF DECEMBER 31, 2005**

COMMISSIONER	LARRY STARK
GENERAL COUNSEL	ROBERT LAMONT
STAFF ATTORNEY	KATHY LAWSON
DIRECTOR, DEPOSITORY INSTITUTIONS	SARA CLINE
DIRECTOR, NON-DEPOSITORY INSTITUTIONS	TRACY HUDSON
NONDEPOSITORY INSTITUTION LICENSING ANALYST	MARLA GARDNER
INFORMATION SYSTEMS MANAGER	JOHN FRANCE
INFORMATION SYSTEMS SPECIALIST	MATTHEW MANN
SECRETARY	RUTH HOLT
ADMINISTRATIVE SERVICES ASSISTANT	GRACE ELKINS
OFFICE ASSISTANT	DEANNA DOLIN
OFFICE ASSISTANT	JUDY MESSER
STAFF ANALYST	DAWN HOLSTEIN
REVIEW EXAMINER	MARTIN GRIMM
FINANCIAL INSTITUTION EXAMINERS	MARK ANDERSON (<i>Chief</i>) STEPHANIE BEANE (<i>Chief</i>) JEFFREY BRICKEY JAMES CARPENTER MICHAEL COPEN NATHAN FREEMAN ROBERT GLOTFELTY, JR. JULIE HARPER RICHARD HUMPHREY JERRY MARTIN CHARLES MCVEY (<i>Chief</i>) JON OURS ESTHER SEBERT TERRI SPURLOCK JAMES THOMPSON ROBERT YOUNG

WEST VIRGINIA LENDING AND CREDIT RATE BOARD
Statutory Members as of December 31, 2005

<u>Board Member</u>		<u>Represents</u>
Mr. Larry A. Stark	Chair and Commissioner of Banking	WV Division of Banking
Dr. Chong Kim	Interim Dean, College of Business	Marshall University
Dr. Jay Coats	Dean, College of Business and Economics	West Virginia University
Ms. Jill Miles	Deputy Attorney General	Attorney General's Office
Mr. Stephen E. Spence	Executive Director	WV Development Office
Mr. John Perdue	Treasurer	State of West Virginia
Mr. James Morgan		Public Member
Mr. Nelson Wagner		Public Member
Ms. Anne Crowe		Public Member

ORDER

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

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

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

ORDER

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

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

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

ORDER

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

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

ORDER

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

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

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

(Original signed document on file)

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

Official Notification

December 1, 2005

FLOATING USURY CEILINGS

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

December 1, 2003	6.50% per year
January 1, 2004	6.50% per year
February 1, 2004	6.50% per year
March 1, 2004	6.50% per year
April 1, 2004	6.25% per year
May 1, 2004	6.75% per year
June 1, 2004	6.75% per year
July 1, 2004	6.75% per year
August 1, 2004	6.75% per year
September 1, 2004	6.50% per year
October 1, 2004	6.50% per year
November 1, 2004	6.25% per year
December 1, 2004	6.50% per year
January 1, 2005	6.50% per year
February 1, 2005	6.00% per year
March 1, 2005	6.25% per year
April 1, 2005	6.50% per year
May 1, 2005	6.25% per year
June 1, 2005	6.00% per year
July 1, 2005	5.75% per year
August 1, 2005	6.00% per year
September 1, 2005	5.75% per year
October 1, 2005	6.00% per year
November 1, 2005	6.25% per year
December 1, 2005	6.25% per year

Formula based on 20-year maturities only.

State Banks Headquartered in West Virginia

Bank of Charles Town

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

Bank of Mingo

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

BC Bank, Inc.

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

Capon Valley Bank

PO Box 119
Wardensville, West Virginia 26851
Phone: (304) 874-3531

Citizens Bank of Morgantown, Inc.

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

Clay County Bank, Inc.

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

Community Bank of Parkersburg

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

First Bank of Charleston, Inc.

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

First Exchange Bank

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

FNB Bank, Inc.

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

Bank of Gassaway

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

Bank of Mount Hope, Inc.

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

Boone County Bank, Inc.

300 State Street, PO Box 7
Madison, West Virginia 25130
Phone: (304) 369-2407

Centra Bank, Inc.

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

Citizens First Bank, Inc.

601 Washington Street
Ravenswood, West Virginia 26164
Phone: (304) 273-1100

Clear Mountain Bank, Inc.

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

Davis Trust Company

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

First Central Bank, Inc.

PO Box 340, 2 South Main Street
Philippi, West Virginia 26416
Phone: (304) 457-3737

First Sentry Bank, Inc.

823 Eighth Street, P. O. Box 2107
Huntington, West Virginia 25721
Phone: (304) 522-6400

Freedom Bank, Inc.

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

State Banks Headquartered in West Virginia

Guaranty Bank & Trust Company

517 Ninth Street, P. O. Box 2708
Huntington, West Virginia 25726-2708
Phone: (304) 529-7900

Logan Bank & Trust Company

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

MCNB Bank and Trust Co.

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

MVB Bank, Inc.

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

Pendleton Community Bank, Inc.

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

Premier Bank, Inc.

7867 Martinsburg Pike
Shepherdstown, West Virginia 25443
Phone: (304) 267-0550

Rock Branch Community Bank, Inc.

4650 First Avenue
Nitro, West Virginia 25143
Phone: (304) 755-4700

The Bank of Monroe

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

The Calhoun County Bank, Inc.

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

The First State Bank

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

Jefferson Security Bank

PO Box 35, Princess & Washington St
Shepherdstown, West Virginia 25443
Phone: (304) 876-2501

Main Street Bank Corp.

2001 Main Street, Suite 10
Wheeling, West Virginia 26003-5025
Phone: (304) 232-2001

Miners and Merchants Bank

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

Northern Hancock Bk & Trust Co.

226 Washington Street
Newell, West Virginia 26050
Phone: (304) 387-9900

Pioneer Community Bank, Inc.

Center Street, PO Box 368
laeger, West Virginia 24844
Phone: (304) 938-5322

Putnam County Bank

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

Summit Community Bank, Inc.

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

The Bank of Romney

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

The Citizens Bank of Weston, Inc.

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

The Grant County Bank

P. O. Box 929
Petersburg, West Virginia 26847
Phone: (304) 257-4111

State Banks Headquartered in West Virginia

The Harrison County Bank

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

The Pleasants County Bank

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

Traders Bank, Inc.

PO Box 1009
Spencer, West Virginia 25276
Phone: (304) 927-3340

United Bank, Inc.

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

West Union Bank

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

The Peoples Bank of Mullens

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

The Poca Valley Bank, Inc.

7033 Charleston Rd, PO Box 56
Walton, West Virginia 25286
Phone: (304) 577-6611

Union Bank, Inc.

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

Wesbanco Bank, Inc.

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

Whitesville State Bank

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

NATIONAL BANKS HEADQUARTERED IN WEST VIRGINIA

Citizens National Bank

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

Citizens National Bank of Berkeley Springs

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

City National Bank of West Virginia

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

Fayette County National Bank

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

First Century Bank, N.A.

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

First National Bank Ronceverte

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

First National Bank Spencer

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

First National Bank of West Union

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

Mountain Valley Bank, N.A.

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

Progressive Bank, National Association

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

The First National Bank of Peterstown

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

The First National Bank of St. Marys

401 Second Street, PO Box 180
St. Marys, West Virginia 26170
Phone: (304) 684-2255

The First National Bank of Williamson

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

The Williamstown National Bank

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

WEST VIRGINIA
BOARD OF BANKING AND FINANCIAL INSTITUTIONS
Statutory Members as of December 31, 2005

Board Member		Represents
Mr. Larry A. Stark	Chair and Commissioner of Banking	WV Division of Banking
Mr. James Cava	Rocket Center, WV	Public
Mr. Michael Hudnall	Freedom Bank, Inc. Belington, WV	Banks with Assets greater than \$75 Million and less than \$200 Million
Mr. Paul Limbert	Wesbanco Bank, Inc. Wheeling, WV	Banks with Assets greater than \$200 Million
Mr. Larry Moore	Ceredo, WV	Public
Mr. Michael Nelson	Pleasants County Bank, Inc. St. Marys, WV	Banks with Assets no greater than \$75 Million
Mr. Charles Thomas	WV Corporate Credit Union Parkersburg, WV	All other Financial Institutions

Note:
No Bank Failures Occurred in 2005

**WEST VIRGINIA BOARD OF BANKING AND FINANCIAL INSTITUTIONS
BANK APPLICATIONS AND OTHER MATTERS
ACCEPTED AND/OR ACTED UPON IN 2005**

DATE APPROVED	APPLICATION TYPE	APPLICANT NAME	DESCRIPTION
6/13/2005	Bank Merger with Affiliate	Bruceton Bank	Approved application by Bruceton Bank, Bruceton, WV to establish branches through merger with an affiliate, The Terra Alta Bank, Terra Alta, WV. On 10-11-05 Bruceton Bank was renamed Clear Mountain Bank.
9/12/2005	Purchase and Assumption	MVB Bank, Inc.	Approved application by MVB Bank, Inc., Fairmont, WV to purchase the assets, excluding loans, and assume the liabilities of the Somerset Branch of Susquehanna Bank, Hagerstown, Maryland, the branch is located at 88 Somerset Boulevard, Charles Town, WV.
10/24/2005	Bank Holding Company Acquisition	Highlands Bankshares, Inc	Approved application by Highlands Bankshares, Inc., Petersburg, WV to acquire The National Bank of Davis, Davis, WV.
10/24/2005	Bank Merger with Affiliate	The Grant County Bank	Approved application by the Grant County Bank, Petersburg, WV to establish branches through merger with the National Bank of Davis, Davis, WV
12/12/2005	Purchase and Assumption	Union Bank, Inc.	Approved application by Union Bank, Inc., Middlebourne, WV to establish branches through the purchase of assets and assumption of liabilities of four branches of Wesbanco, Inc., Wheeling, WV, which are located in Harrisville, Cairo, Pennsboro and Ellenboro, WV.

**BANK MERGERS
STATE AND NATIONAL BANKS OPERATING IN WEST VIRGINIA
THAT OCCURRED IN 2005**

BANKS INVOLVED

SURVIVING ENTITY

BHC Merger

Winton Financial Corporation	Cincinnati, OH	1/3/2005	Wesbanco, Inc.
Wesbanco, Inc.	Wheeling, WV		

Bank Merger

City National Bank of West Virginia	Charleston, WV	5/20/2005	City National Bank of West Virginia
Classic Bank	Ashland, KY		

Bank Merger

Bruceton Bank	Bruceton, WV	6/13/2005	Bruceton Bank
The Terra Alta Bank	Terra Alta, WV		10-11-2005 Bruceton Bank was renamed Clear Mountain Bank

Bank Merger

Grant County Bank	Petersburg, WV	10/24/2005	Grant County Bank
The National Bank of Davis	Davis, WV		

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

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

During 2005, the Commissioner of Banking granted the following authorizations pursuant to WV Code § 31A-8C-2:

- On August 15, 2005 Centra Bank, Inc. was authorized to transfer its title insurance subsidiary to its main office at 990 Elmer Prince Drive, Morgantown, WV.
- On December 22, 2005 The First State Bank was authorized to offer debt suspension agreements under the same terms and conditions as national banks.

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

Reported as of December 31, 2005

<u>STATE BANKS:</u>	<u>12-31-05</u>	<u>12-31-04</u>
Total Trust Department Assets	\$6,360,169,000	\$5,880,393,000

<u>NON-BANK TRUST COMPANIES:</u>	<u>12-31-05</u>	<u>12-31-04</u>
Total Trust Department Assets	\$371,715,000	\$321,442,000

**CONDITION & INCOME OF STATE &
NATIONAL BANKS IN WEST VIRGINIA**

(\$ in 000's)

	State Banks	State Banks	National Banks	National Banks
	12/31/2005	12/31/04	12/31/2005	12/31/04
Number of Institutions	50	50	14	16
<u>ASSETS</u>				
Cash and Due from banks	\$ 504,097	\$ 442,104	\$ 152,150	\$ 126,416
Total securities	\$ 3,183,752	\$ 3,417,157	\$ 1,129,845	\$ 1,280,395
Federal Funds sold and reverse repurchase	\$ 318,311	\$ 347,425	\$ 30,159	\$ 47,140
Net loans and leases	\$ 10,725,98	\$ 9,569,623	\$ 2,835,949	\$ 2,706,231
Bank premises & fixed assets	\$ 242,266	\$ 211,435	\$ 84,384	\$ 83,184
Other Real Estate	\$ 12,178	\$ 14,917	\$ 2,059	\$ 2,837
Goodwill & other intangibles	\$ 184,034	\$ 117,673	\$ 67,332	\$ 13,826
Other assets	\$ 483,466	\$ 439,621	\$ 164,571	\$ 161,443
TOTAL ASSETS	\$ 15,654,08	\$ 14,559,95	\$ 4,466,449	\$ 4,421,472
<u>LIABILITIES AND EQUITY CAPITAL</u>				
Total deposits	\$ 11,538,23	\$ 10,637,51	\$ 3,631,551	\$ 3,556,437
Federal funds purchased and other borrowings	\$ 2,484,967	\$ 2,449,383	\$ 327,708	\$ 398,980
Subordinated debt	\$ -	\$ -	\$ -	\$ -
Other liabilities	\$ 133,673	\$ 127,807	\$ 40,531	\$ 40,112
Common stock	\$ 69,403	\$ 64,816	\$ 13,709	\$ 16,879
Surplus	\$ 333,724	\$ 306,639	\$ 258,645	\$ 199,574
Undivided profits	\$ 1,094,086	\$ 973,792	\$ 194,305	\$ 209,490
TOTAL LIABILITY AND EQUITY CAPITAL	\$ 15,654,09	\$ 14,559,95	\$ 4,466,449	\$ 4,421,472
<u>INTEREST INCOME</u>				
Domestic office loans	\$ 680,264	\$ 553,511	\$ 187,407	\$ 172,385
Lease financing receivables	\$ 117	\$ 185	\$ 15	\$ 22
Balances due from depository institutions	\$ 2,101	\$ 729	\$ 339	\$ 158
Securities	\$ 136,230	\$ 134,356	\$ 50,776	\$ 54,728
Federal funds sold	\$ 7,346	\$ 4,862	\$ 1,147	\$ 668
Other interest income	\$ 4,339	\$ 1,911	\$ 924	\$ 1,617

BANK HOLDING COMPANIES IN WEST VIRGINIA

Allegheny Bancshares, Inc.

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

BB&T Corporation

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

Big Coal River Bancorp, Inc.

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

Centra Financial Corporation - Martinsburg

PO Box 1109
Martinsburg, West Virginia 25402

Centra Financial Holdings, Inc.

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

Citizens Financial Corp.

PO Box 1519
Elkins, West Virginia 26241

CNB Financial Services, Inc.

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

Community Trust Bancorp, Inc.

346 North Mayo Trail, PO Box 2947
Pikeville, Kentucky 41502

Davis Trust Financial Corporation

PO Box 1429
Elkins, West Virginia 26241-1429

FCNB Bancorp, Inc.

Court Street & Maple Ave.
Fayetteville, West Virginia 25840-

Appalachian Financial Corporation

PO Box 370
Philippi, West Virginia 26416

Belmont Bancorp, Inc.

980 National Road
Wheeling, West Virginia 26003-

Calhoun Bankshares, Inc.

372 Main Street
Grantsville, West Virginia 26147

Centra Financial Corporation - Morgantown, Inc.

990 Elmer Prince Drive
Morgantown, West Virginia 26507-0656

Citizens Bancshares, Inc.

201 Main Avenue
Weston, West Virginia 26452

City Holding Company

3601 MacCorkle Ave, PO Box 4158
Charleston, West Virginia 25364

Community Bankshares, Inc.

631 Juliana Street
Parkersburg, West Virginia 26102

Cornerstone Financial Services, Inc.

PO Box 249
West Union, West Virginia 26456

Eastern Bancshares, Inc.

75 Rosemary Lane
Romney, West Virginia 26757

Fifth Third Financial Bancorp

38 Fountain Square
Cincinnati, Ohio 45263

First Bankshares, Inc.

660 Central Avenue
Barboursville, West Virginia 25504

First Citizens BancShares, Inc.

PO Box 27131
Raleigh, North Carolina 27611-7131

First Community Bancshares, Inc.

One Community Place, PO Box 989
Bluefield, Virginia 24605-0989

First National Bankshares Corporation

One Cedar Street, PO Box 457
Ronceverte, West Virginia 24970

First United Corporation

19 South Second Street
Oakland, Maryland 21550

Freedom Bancshares, Inc.

315 Crim Avenue
Belington, West Virginia 26250

Guaranty Financial Services, Inc.

517 Ninth Street
Huntington, West Virginia 25701

Heritage Bancshares, Inc.

11 West Main Street, PO Box 388
Mannington, West Virginia 26582

Hometown Bancshares, Inc.

PO Box 145
Middlebourne, West Virginia 26149

JPMorgan Chase & Co.

270 Park Ave.
New York, New York 10017

First Century Bankshares, Inc.

500 Federal Street, PO Box 1559
Bluefield, West Virginia 24701

First Clay County Banc Corporation

12 Main Street
Clay, West Virginia 25043

First National Bancorp, Inc.

PO Box 180
St. Marys, West Virginia 26170-

First Sentry Bancshares, Inc.

823 Eighth Street
Huntington, West Virginia 25701

First West Virginia Bancorp, Inc.

PO Box 4075
Wheeling, West Virginia 26003

Gassaway Bancshares, Inc.

536 Elk Street
Gassaway, West Virginia 26624

Harrison Bankshares, Inc.

Main Street, PO Box 98
Lost Creek, West Virginia 26385

Highlands Bankshares, Inc.

Main Street, PO Box 929
Petersburg, West Virginia 26847-0929

Huntington Bancshares Incorporated

41 South High Street, HC0910
Columbus, Ohio 43215

Logan County BancShares, Inc.

P.O. Box 597
Logan, West Virginia 25601

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

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

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

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

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

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

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

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

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

Premier Community Bankshares, Inc.
4095 Valley Pike
Winchester, Virginia 22602

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

Main Street Financial Services Corp.
2001 Main Street, Suite 10
Wheeling, West Virginia 26003

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

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

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

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

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

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

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

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

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

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

Sky Financial Group, Inc.
221 South Church Street
Bowling Green, Ohio 43402

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

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

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

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

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

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

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

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

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

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

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

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

**BANK HOLDING COMPANY
FORMATIONS AND DISSOLUTIONS
2005**

Formations:

None

Dissolutions:

None

State Chartered Credit Unions Headquartered in West Virginia

Clarksburg Area Postal Employees Credit Union

200 Cava Drive, Room 126
Clarksburg, WV 26301
Phone: (304) 623-4794

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

P O Box 10088
Charleston, WV 25357-0088
Phone: (304) 345-9790

O. Ames Employees Credit Union

3801 Camden Ave
Parkersburg, WV 26101
Phone: (304) 424-3394

Wayne County School Employees Credit Union

1012 Thornburg Street
Huntington, WV 25701
Phone: (304) 429-1213

West Virginia Baptist State Convention Credit Union

P. O. Box 283
Hilltop, WV 25855
Phone: (304) 469-3737

West Virginia Central Credit Union

1306 Murdoch Avenue
Parkersburg, WV 26101
Phone: (304) 485-4523

West Virginia Corporate Credit Union

PO Box 209
Parkersburg, WV 26102
Phone: (304) 485-4563

West Virginia Public Employees Credit Union d/b/a The State Credit Union

2200 Washington Street, East
Charleston, WV 25305-0919
Phone: (304)558-0513/0132 after hours #

**West Virginia State Credit Unions Statement of Financial Condition as of
December 31, 2005**

<u>BALANCE SHEET</u>	<u>Total Liabilities</u>	<u>Shares</u>	<u>Total Equity</u>	<u>Total Assets</u>
Clarksburg Area Postal Clarksburg, WV	714,738	8,442,848	1,157,396	10,307,047
Local #317 I.A.F.F. Charleston, WV	97,730	4,314,836	410,875	4,823,441
The State Credit Union Charleston, WV	300,737	27,330,573	3,155,437	30,786,747
Wayne Co. School Employees Huntington, WV	3,224	2,298,671	312,364	2,614,259
WV Baptist State Convention Hilltop, WV	0	251,481	16,778	268,259
WV Central Parkersburg, WV	1,027,148	43,544,233	5,159,399	49,730,780
TOTALS	\$2,143,577	\$86,182,642	\$10,212,249	\$98,530,533

**West Virginia State Credit Unions Statement of Financial Condition as of
December 31, 2005**

<u>INCOME STATEMENT</u>	<u>Interest Income</u>	<u>Interest Expense</u>	<u>Net Interest Income</u>	<u>Non-Interest Income</u>	<u>Non- Interest Expense</u>	<u>Net Income</u>
Clarksburg Area Postal Clarksburg, WV	556,439	161,036	395,403	39,331	364,393	70,341
Local #317 I.A.F.F. Charleston, WV	274,186	190,330	83,856	805	55,827	28,834
The State Credit Union Charleston, WV	1,642,159	414,452	1,227,707	322,291	1,282,128	206,370
Wayne Co. School Emp. Huntington, WV	142,313	41,216	101,097	6,548	83,340	23,305
WV Baptist State Convention Hilltop, WV	3,355	0	3,355	609	2,316	1,648
WV Central Parkersburg, WV	2,862,219	1,057,429	1,804,790	863,710	2,066,695	479,563
TOTALS	\$5,480,671	\$1,864,463	\$3,616,208	\$1,233,294	\$3,854,699	\$810,061

West Virginia Corporate Credit Union Statement of Financial Condition as of December 31, 2005

Statement of Financial Condition

Liabilities	\$36,489,629
Shares	\$210,179,664
Equity	\$8,386,635
Total Assets	\$255,055,928

Income Statement

Total Interest Income	\$8,699,633
Total Dividend & Interest Expense	\$7,432,146
Net Interest Income	\$1,267,487
Total Non-Interest Income	\$343,581
Total Non-Interest Expense	\$96,295
Net Income	\$597,047

West Virginia Division of Banking
Licensed Mortgage Lenders as of December 31, 2005

Mortgage Lender

1st American Mortgage, Inc.	Fairfax, VA
1st Virtual Mortgage LLC	Palm Beach Gardens, FL
21st Mortgage Corporation	Knoxville, TN
A. Anderson Scott Mortgage Group, Inc.	Rockville, MD
Aames Capital Corporation	Los Angeles, CA
Aames Funding Corporation	Los Angeles, CA
Aames Investment Corporation	Los Angeles, CA
Academy Mortgage Corporation	Salt Lake City, UT
Accredited Home Lenders, Inc.	San Diego, CA
Ace Mortgage Funding, LLC	Indianapolis, IN
Acoustic Home Loans, LLC	Orange, CA
Advanced Financial Services, Inc.	Newport, RI
Aegis Correspondent Corporation	Houston, TX
Aegis Funding Corporation	Mesa, AZ
Aegis Lending Corporation	Baton Rouge, LA
Aegis Mortgage Corporation	Houston, TX
Aegis Wholesale Corporation	Monroeville, PA
Alaska Eastern Partners, A Limited Partnership	Eureka, CA
Alaska Seaboard Limited Partnership	Eureka, CA
All Credit Considered Mortgage, Inc.	Rockville, MD
Allied Home Mortgage Capital Corporation	Houston, TX
Allied Home Mortgage Corp.	Houston, TX
Allied Mortgage Group, Inc.	Bala Cynwyd, PA
America East Mortgage LLC	Frederick, MD
America's Choice Mortgage, Inc.	Martinez, GA
America's Money Line	Glen Allen, VA
American Business Mortgage Services, Inc.	Philadelphia, PA
American Equity Mortgage, Inc.	St. Louis, MO
American General Financial Services, Inc., a DE Corp	Evansville, IN
American General Financial Services, Inc., an Ohio Corp.	Evansville, IN
American Home Mortgage Acceptance, Inc.	Melville, NY
American Home Mortgage Corp.	Melville, NY
American Home Mortgage Servicing, Inc.	Irving, TX
American Mortgage Network, Inc.	San Diego, CA
Americas First Home Mortgage Company, Inc.	Frederick, MD
AmeriFirst Home Improvement Finance Co.	Calverton, MD
Amerisave Mortgage Corporation	Atlanta, GA
Amherst Funding Group, L.P.	Austin, TX
Avelo Mortgage, L.L.C.	Irving, TX
Barclays Bank PLC	New York, NY
Bay Capital Corp.	Owings Mills, MD
BayView Financial, L.P.	Coral Gables, FL
Bayview Loan Servicing, LLC	Coral Gables, FL
Bear Stearns Mortgage Capital Corporation	New York, NY
Beazer Mortgage Corporation	Atlanta, GA
Berwyn Mortgage, Inc.	Frederick, MD

Mortgage Lender

Best Rate Funding Corp	Santa Ana, CA
Bismark Mortgage Company, LLC	Bellevue, WA
BNY Mortgage Company LLC	West Paterson, NJ
Bravo Credit Corporation	Irvine, CA
Briner, Incorporated	Middleburg, VA
Buckingham Mortgage Corporation	Vienna, VA
Calusa Investments, LLC dba Next Day Loans	Herndon, VA
Capital Mortgage Finance Corp.	Columbia, MD
Capital Quest Mortgage, Inc.	Burtonsville, MD
Cardinal Financial Company, Limited Partnership	Warminster, PA
Carteret Mortgage Corporation	Centreville, VA
Centex Home Equity Company, LLC	Dallas, TX
CGB AGRI Financial Services, Inc.	Louisville, KY
Challenge Financial Investors Corporation	St. Petersburg, FL
Chapel Mortgage Corporation	Rancocas, NJ
CIT Group/Consumer Finance, Inc.	Livingston, NJ
CIT Group/Sales Financing, Inc.	Livingston, NJ
Co-Op Holdings, Inc.	Las Vegas, NV
Corestar Financial Group, LLC	Timonium, MD
Countrywide Home Loans Servicing, LP	Plano, TX
Countrywide Home Loans, Inc.	Calabasas, CA
Countrywide Mortgage Ventures, LLC	Calabasas Hills, CA
Credit Suisse Financial Corporation	Princeton, NJ
Credit Suisse First Boston Mortgage Capital, LLC	New York, NY
Credit-Based Asset Servicing and Securitization LLC	New York, NY
Crescent Mortgage Company	Atlanta, GA
Crescent Mortgage Services, Inc.	Atlanta, GA
CreveCor Mortgage, Inc.	Brentwood, MO
CTX Mortgage Company, LLC	Dallas, TX
CUNA Mutual Mortgage Corporation	Madison, WI
D & M Financial Corp.	Belleville, NJ
Dana Capital Group, Inc.	Irvine, CA
DB Structured Products, Inc.	New York, NY
DCG Home Loans, Inc.	Irvine, CA
Decision One Mortgage Company, LLC	Charlotte, NC
DeepGreen Financial, Inc.	Highland Hills, OH
Del Norte Refi, LLC	Eureka, CA
DLJ Mortgage Capital, Inc.	New York, NY
Dollar Mortgage Corporation	La Mesa, CA
Dovenmuehle Mortgage, Inc.	Schaumburg, IL
Draper and Kramer Mortgage Corp	Chicago, IL
Dream House Mortgage Corporation	Providence, RI
Dreamhome Community Development Corporation	Grantsville, WV
DSC Services, Inc.	Portersville, PA
E-Loan, Inc.	Pleasanton, CA
ECC Capital Corporation	Irvine, CA
eHome Credit Corp.	Garden City, NY
Emax Financial Group L.L.C.	Christiansted, VI
EMC Mortgage Corporation	Irving, TX

Mortgage Lender

Encore Credit Corp.	Irvine, CA
Equity Services, Inc.	Raleigh, NC
Fed Funding Mortgage Corporation	Vienna, VA
Federation of Appalachian Housing Enterprises, Inc.	Berea, KY
Fidelity Home Mortgage Corporation	Baltimore, MD
Fieldstone Investment Corporation	Columbia, MD
Fieldstone Mortgage Company	Columbia, MD
Finance America, LLC	Irvine, CA
Financial Mortgage Inc.	Fairfax, VA
First Consolidated Mortgage Company	Dallas, TX
First Equity Mortgage, Incorporated	Cincinnati, OH
First Guaranty Mortgage Corporation	McLean, VA
First Home Mortgage Corporation	Baltimore, MD
First Magnus Financial Corporation	Tucson, AZ
First National Mortgage Banc, Inc.	Dayton, OH
First NLC Financial Services, LLC	Deerfield Beach, FL
First Savings Mortgage Corporation	McLean, VA
Flick Mortgage Investors, Inc.	Miami, FL
FMF Capital LLC	Southfield, MI
Franklin American Mortgage Company	Franklin, TN
Franklin Credit Management Corporation	New York, NY
Freedom Mortgage Corporation	Mt. Laurel, NJ
Gateway Funding Diversified Mortgage Services, L.P.	Horsham, PA
GE HF Holdings, Inc.	St. Paul, MN
GE Mortgage Services, LLC	Raleigh, NC
Genisys Financial Corp.	San Diego, CA
Global Equity Lending, Inc.	Suwanee, GA
Global Home Loans & Finance Inc.	Melville, NY
GMAC Mortgage Corporation	Horsham, PA
GMFS, LLC	Baton Rouge, LA
Green Tree Servicing LLC	St. Paul, MN
Greenlight Financial Services, Inc.,	Irvine, CA
Greentree Mortgage Corporation	Owings Mills, MD
Greenwich Capital Financial Products, Inc.	Greenwich, CT
GRP Loan, LLC	White Plains, NY
GRP Strategies, LLC	White Plains, NY
Guaranteed Home Mortgage Company, Inc.	White Plains, NY
H & R Block Mortgage Corporation	Lake Forest, CA
Harbourton Mortgage Investment Corporation	Santa Rosa, CA
Harwood Street Funding I, LLC	Dallas, TX
Harwood Street Funding II, LLC	Dallas, TX
HDMF II, LLC	Edison, NJ
HDMF-I, LLC	Edison, NJ
HIC-STAR Corporation	Santa Ana, CA
Hollander Financial Holding, Inc.	Upland, CA
Home Consultants, Inc.	Lake Ariel, PA
Home Loan Center, Inc.	Irvine, CA
Home Loan Corporation	Houston, TX
Home123 Corporation	Irvine, CA

Mortgage Lender

HomeAmerican Credit, Inc.	Philadelphia, PA
HomeAmerican Mortgage Corporation	Reston, VA
HomeComings Financial Network, Inc.	Minneapolis, MN
Homeloan USA Corporation	Frisco, TX
HomeOne Credit Corp.	Houston, TX
Homeowners Mortgage Enterprises, Inc.	Columbia, SC
Housing Authority of Mingo County	Delbarton, WV
Howard Hanna Financial Services, Inc.	Pittsburgh, PA
HSBC Mortgage Services Inc.	Brandon, FL
Impac Funding Corporation	Newport Beach, CA
Ingomar Limited Partnership	Eureka, CA
Innovex Mortgage, Inc.	San Diego, CA
InterBay Funding, LLC	Coral Gables, FL
Intercoastal Mortgage Company	Fairfax, VA
Irwin Home Equity Corporation	San Ramon, CA
J.A.M. Consultants, Inc.	Alexandria, IN
J.P. Morgan Mortgage Acquisition Corp.	New York, NY
JAMS-01, Inc	Fairfax, VA
JLM Direct Funding, Ltd.	Houston, TX
K. Hovnanian American Mortgage, L.L.C.	W. Palm Beach, FL
KBM Financial Group, LLC	Rockville, MD
Lime Financial Services, Ltd.	Lake Oswego, OR
Litton Loan Servicing, LP	Houston, TX
LoanCare Servicing Center, Inc.	Norfolk, VA
LoanCity, Incorporated	San Jose, CA
Loanleaders of America, Inc.	Irvine, CA
Long Beach Mortgage Company	Anaheim, CA
Mandalay Mortgage, LLC	Woodland Hills, CA
Mason Dixon Funding, Inc.	Rockville, MD
Maverick Residential Mortgage, Inc.	Frisco, TX
Meridias Capital, Inc.	Henderson, NV
Merit Financial, Inc.	Kirkland, WA
Merrill Lynch Mortgage Lending, Inc.	Minneapolis, MN
MetAmerica Mortgage Bankers, Inc.	Virginia Beach, VA
Metrocities Mortgage, LLC	Sherman Oaks, CA
Metropolitan Mortgage Bankers, Inc.	Silver Spring, MD
MHC I, Inc.	Arlington, VA
Michigan Fidelity Acceptance Corporation	Southfield, MI
Mid-States Financial Group, Inc.	Martinsburg, WV
Midland Mortgage Co.	Oklahoma City, OK
Midwest American Mortgage, LLC	Vandalia, OH
Mila, Inc.	Mountlake Terrace, WA
Molton, Allen & Williams Mortgage Company, LLC	Fairfax, VA
Montgomery Capital Corporation	Piscataway, NJ
Montgomery Mortgage Capital Corporation	Parsippany, NJ
Morgan Stanley Credit Corporation	Riverwoods, IL
Mortgage & Equity Funding Corporation	Leesburg, VA
Mortgage Access Corp.	Morris Plains, NJ
Mortgage Capital Associates, Inc.	Los Angeles, CA

Mortgage Lender

Mortgage Investors Corporation	St. Petersburg, FL
Mortgage Lenders Network USA	Middletown, CT
Mortgage South, Inc.	Richmond, VA
Mortgage Strategies Group, LLC	Boca Raton, FL
Mortgageclose.Com, Inc.	Orange, CA
Mortgagelt Holdings, Inc.	New York, NY
Mortgagelt, Inc.	New York, NY
National Future Mortgage, Inc.	Gibbsboro., NJ
Nations Home Funding, Inc.	Reston, VA
Nationwide Advantage Mortgage Company	West Des Moines, IA
Network Funding, L.P.	Houston, TX
New Century Credit Corporation	Irvine, CA
New Century Mortgage Corporation	Irvine, CA
New Century Mortgage Ventures, LLC	Irvine, CA
New York Mortgage Funding, LLC	New York, NY
Nexstar Financial Corporation	St. Charles, MO
NFS Loans, Inc.	Irvine, CA
Nomura Credit and Capital, Inc.	New York, NY
NovaStar Home Mortgage, Inc.	Kansas City, MO
NovaStar Mortgage, Inc.	Kansas City, MO
Novelle Financial Services, Inc.	Newport Beach, CA
NVR Mortgage Finance, Inc.	Canonsburg, PA
Ocwen Financial Solutions Private Limited	Bangalore 560 030, IX
Ocwen Loan Servicing, LLC	Bangalore, IN
OlympiaWest Mortgage Group, LLC	Vienna, VA
One Source Mortgage, L.L.C.	Lewisville, TX
Opteum Financial Services, LLC.	Paramus, NJ
Option One Mortgage Corporation	Irvine, CA
Origen Financial, LLC	Southfield, MI
Origen Servicing, Inc.	Southfield, MI
Pacific Reverse Mortgage, Inc.	San Diego, CA
PHH Home Loans, LLC	Mt. Laurel, NJ
PHH Mortgage Corporation	Mt. Laurel, NJ
Pinnacle Financial Corporation	Orlando, FL
Pinnacle Mortgage Group, Inc.	Lakewood, CO
Platinum Capital Group, Inc.	Irvine, CA
Popular Mortgage Servicing, Inc.	Cherry Hill, NJ
Prime Mortgage Financial, Inc.	Southborough, MA
Pro-Buy Equities Corp	Beverly Hills, CA
Provident Funding Group, Inc.	Burlingame, CA
Quick Loan Funding, Inc.	Costa Mesa, CA
Quicken Loans, Inc.	Livonia, MI
Quotemearate.com, Inc.	Houston, TX
RBC Mortgage Company	Chicago, IL
Residential Funding Corporation	Minneapolis, MN
Residential Mortgage Solution LLC	Santa Monica, CA
ResMAE Mortgage Corporation	Brea, CA
Resurgent Capital Services, L.P.	Greenville, SC
Revolutionary Mortgage Company	Frederick, MD

Mortgage Lender

Saxon Funding Management, Inc.	Glen Allen, VA
Saxon Mortgage, Inc.	Glen Allen, VA
Schmidt Mortgage Company	Rocky River, OH
Security National Consumer Services, LLC	Eureka, CA
Select Mortgage Group LTD, LLC.	Centerville, OH
Select Portfolio Servicing, Inc.	Salt Lake City, UT
Shore Financial Services, Inc.	Birmingham, MI
Sidus Financial, LLC	Greenville, NC
Silver State Financial Services, Inc.	Las Vegas, NV
Sirva Mortgage, Inc.	Mayfield Heights, OH
Skyline Financial Corp.	Encino, CA
SLM Financial Corporation	Mount Laurel, NJ
SN Commercial, LLC	Eureka, CA
SN Servicing Corporation	Eureka, CA
SNBOA, LLC	Eureka, CA
SNGC, LLC	Eureka, CA
Southern Trust Mortgage, LLC	Norfolk, VA
SouthStar Funding, LLC	Atlanta, GA
Specialized Loan Servicing LLC	Highlands Ranch, CO
Stearns Lending, Inc.	Santa Ana, CA
Suburban Mortgage Corp	Big Otter, WV
Sunset Mortgage Company, LP	Chadds Ford, PA
SZI, Inc.	Fairfax, VA
Tammac Corporation	Wilkes-Barre, PA
Tammac Holdings Corporation	Wilkes-Barre, PA
Taylor, Bean & Whitaker Mortgage Corp.	Ocala, FL
TCIF, LLC	Armonk, NY
Terwin Advisors, LLC	New York, NY
Terwin REIT I Corp	New York, NY
The Aliso Pacific Company LLC	Aliso Viejo, CA
The Mortgage Group, Inc.	Fairfax, VA
The Mortgage Group, LLC	Fairfax, VA
The Mortgage Store Financial, Inc.	Los Angeles, CA
The New York Mortgage Company, LLC	New York, NY
Thornburg Mortgage Home Loans, Inc.	Santa Fe, NM
Transland Financial Services, Inc.	Maitland, FL
Triad Financial Services, Inc.	Jacksonville, FL
TriBeCa Lending Corporation	New York, NY
UBS Real Estate Securities Inc.	New York, NY
UMG Mortgage, LLC	Vienna, VA
Union National Mortgage Co.	Strongsville, OH
United Financial Mortgage Corp	Phoenix, AZ
Universal American Mortgage Company, LLC	Clearwater, FL
UST Mortgage Company	Jacksonville, FL
Vanderbilt Mortgage and Finance, Inc.	Maryville, TN
Vanguard Mortgage & Title Inc.	Littleton, CO
Vision Mortgage, L.L.C.	Rockville, MD
Wall Street Mortgage Bankers, LTD	Lake Success, NY
Walter Mortgage Company	North Richland Hills, TX

Mortgage Lender

Washtenaw Mortgage	Ann Arbor, MI
Watermark Financial Partners, Inc.	Denver, CO
Wendover Financial Services Corporation	Greensboro, NC
Wilmington Finance, Inc.	Plymouth Meeting, PA
Wilshire Credit Corporation	Beaverton, OR
WinStar Mortgage Partners, Inc.	Plymouth, MN
WMC Mortgage Corporation	Burbank, CA
Woodmen Mortgage Services, Inc.	Omaha, NE
Worldwide Financial Resources, Inc.	Morganville, NJ
Yorktown Funding, Inc.	Camp Hill, PA

West Virginia Division of Banking
Licensed Mortgage Brokers as of December 31, 2005

Mortgage Broker

1st Choice Mortgage Corporation	Little Hocking, OH
21st Mortgage Corporation	Knoxville, TN
A.A. Financial & Mortgage, Inc.	Herndon, VA
A.T. Mortgage, Inc.	Vienna, VA
AA Mortgage Group, LLC	Frederick, MD
Absolute Mortgage Solutions, Inc.	Hagerstown, MD
Ace Mortgage Funding, LLC	Indianapolis, IN
Advanced Mortgage Services	Stephens City, VA
Advantage First Mortgage Corp.	Ellicott City, MD
Advantage One Home Mortgage, LLC	Oak Hill, WV
AdVisa Mortgage Corporation	Harrisonburg, VA
Alcova Mortgage, LLC	Blacksburg, VA
ALE Limited	Chesapeake, OH
All Credit Considered Mortgage, Inc.	Rockville, MD
Allied Home Mortgage Capital Corporation	Houston, TX
All-In-One Mortgages, LLC	Charleston, WV
Allstate Mortgage, Inc.	Burke, VA
Ambassador Mortgage, Inc.	Winchester, VA
American Discount Mortgage Company	McConnellsburg, PA
American Equity Mortgage, Inc.	St. Louis, MO
American Home Mortgage Corp.	Melville, NY
American Mortgage & Financial Services, Incorporated	Oakland, MD
American Union Mortgage, LLC	Pittsburgh, PA
Americas First Home Mortgage Company, Inc.	Frederick, MD
Americorp Mortgage Services, Inc.	Reston, VA
AmeriFirst Funding, LLC	Charles Town, WV
Amerifirst Home Improvement Finance Co.	Calverton, MD
AmeriFirst Mortgage, LLC	Charles Town, WV
Amerinet Financial, LLC	Bowie, MD
Amerisave Mortgage Corporation	Atlanta, GA
Ameritrust Home Mortgage, LP	Martinsburg, WV
Apple Valley Mortgage LLC	Winchester, VA
Atlantic Bay Mortgage Group, LLC	Virginia Beach, VA
Barrow & Birchenough Mortgage Services, Inc.	Winchester, VA
Bay Capital Corp.	Owings Mills, MD
Beazer Mortgage Corporation	Atlanta, GA
Berwyn Mortgage, Inc.	Frederick, MD
Best Financial Services, Inc.	Steubenville, OH
Blackstone Mortgage Group, Inc.	Washington, DC
BMIC Mortgage, Inc.	Rockville, MD
BNY Mortgage Company LLC	West Paterson, NJ
Bravo Credit Corporation	Irvine, CA
Brian Taylor Inc.	Buckhannon, WV
Brinsfield Mortgage Group, LLC	Cumberland, MD
BrookStone Mortgage Company, Inc.	Columbus, OH
Buckeye Mortgage Company of West Virginia, LLC	Wheeling, WV
Buckingham Mortgage Corporation	Vienna, VA
Capital Mortgage Firm, Inc.	St. Clairsville, OH

Mortgage Broker

Capital Mortgage Services, Inc.	Mineral Wells, WV
Carson Capital LLC	Glen Dale, WV
Carteret Mortgage Corporation	Centreville, VA
Catoctin Mortgage, LLC	Manassas, VA
CBSK Financial Group, Inc.	Santa Ana, CA
Challenge Financial Investors Corp	St. Petersburg, FL
Chesapeake Mortgage Consultants, Inc.	Laurel, MD
Clark West Agency, Inc.	Oak Hill, WV
Commerce Mortgage, Inc.	Winchester, VA
Community Home Mortgage, LLC	Manassas, VA
Consumer Disclosure, Inc.	Fishers, IN
Continental Mortgage and Investment Corporation	Arlington, VA
Co-Op Holdings, Inc.	Las Vegas, NV
Corestar Financial Group, LLC	Timonium, MD
Cornerstone First Financial, LLC	Washington, DC
Countrywide Home Loans, Inc.	Calabasas, CA
Covenant Financial Services, LLC	Stafford, VA
Creative Mortgage Banking, Inc.	Cumberland, MD
Cross Country Mortgage Group, Inc.	Parkersburg, WV
CTX Mortgage Company, LLC	Dallas, TX
Customer One Mortgage Corporation	Annandale, VA
Dana Capital Group, Inc.	Irvine, CA
Davis Agency	Morgantown, WV
DCG Home Loans, Inc.	Irvine, CA
Directsource Funding, Inc.	Harpers Ferry, WV
Diversified Financial Mortgage Corporation	Rockville, MD
Don Miller Insurance Agency, Inc.	Parkersburg, WV
Doug Gray Insurance	Clarksburg, WV
DSC Services, Inc.	Portersville, PA
East West Mortgage Company, Inc.	McLean, VA
Eastern Ohio Mortgage, LLC	St. Clairsville, OH
ECC Capital Corporation	Irvine, CA
EFI Capital Corp.	Garden City, NY
E-Loan, Inc.	Pleasanton, CA
Empire Equity Group, Inc.	Montvale, NJ
Encore Credit Corp.	Irvine, CA
Entrust Lending, LLC	Winchester, VA
Equity South Mortgage, LLC	Brooklyn, NY
Equity United Mortgage Corporation	Ellicott City, MD
Express Mortgage Financial Services, P.C.	Hyndman, PA
Express Mortgage, LLC	Cross Lanes, WV
F & M Mortgage Corporation	Fairfax Station, VA
Fairfax Mortgage Investments, Inc.	Fairfax, VA
FCB Mortgage, LLC	Frederick, MD
Fed Funding Mortgage Corporation	Vienna, VA
Federated Home Mortgage, Inc.	Alpharetta, GA
Fidelity Mortgage of Kentucky, Inc.	Union, KY
Fieldstone Mortgage Company	Columbia, MD
Finance America, LLC	Irvine, CA
First Braddock Mortgage Corporation	Cumberland, MD
First Central Mortgage Company, Inc.	Hampstead, MD

Mortgage Broker

First Choice Lending, Inc.	Bluefield, WV
First Dominion Mortgage Corporation	Ashland, VA
First Equity Mortgage, Incorporated	Cincinnati, OH
First Foundation Mortgage, LLC	Frederick, MD
First Guaranty Mortgage Corporation	McLean, VA
First Home Mortgage Corporation	Baltimore, MD
First Magnus Financial Corporation	Tucson, AZ
First Mortgage & Financial Services of Western Maryland, Inc.	LaVale, MD
First Mortgage Company, Inc.	Elkins, WV
First National Mortgage Banc, Inc.	Dayton, OH
Frederick Mortgage Group, Inc.	Frederick, MD
Freedom Mortgage Corporation	Mt. Laurel, NJ
FreedomPoint Financial Corporation	Columbia, MD
G & P, Inc.	Chapmanville, WV
Gateway Funding Diversified Mortgage Services, L.P.	Horsham, PA
General Mortgage Services, Inc.	Lexington, SC
Genisys Financial Corp.	San Diego, CA
Global Equity Lending, Inc.	Suwanee, GA
Global Home Loans & Finance, Inc.	Melville, NY
Global Mortgage, Inc.	Clearwater, FL
Gloria Jane Young	Berkeley Springs, WV
GMAC Mortgage Corporation	Horsham, PA
GMFS, LLC	Baton Rouge, LA
Good Neighbor Mortgage, Inc.	Washington, WV
Greentree Mortgage Corporation	Owings Mills, MD
Guaranteed Home Mortgage Company, Inc.	White Plains, NY
Hansford Insurance Agency Inc.	Parsons, WV
Harbor Home Lending	Moorefield, WV
Harbor Mortgage Inc.	Horsham, PA
Harts Community Development, Inc.	Harts, WV
Heritage Home Funding Corp.	Winchester, VA
Home Consultants, Inc.	Lake Ariel, PA
Home Mortgages, Inc.	Hurricane, WV
Home123 Corporation	Irvine, CA
HomeAmerican Mortgage Corporation	Reston, VA
HomeFirst Mortgage Corp.	Alexandria, VA
Homeloan USA Corporation	Frisco, TX
HomeOne Credit Corp.	Houston, TX
Homeownership Center, Incorporated	Elkins, WV
Housing Authority of Mingo County	Delbarton, WV
iHomeowners, Inc.	Calabasas, CA
Infinity Home Mortgages, LLC	Charleston, WV
Innovex Mortgage, Inc.	San Diego, CA
Integrity Home Mortgage Corporation	Winchester, VA
Irwin Mortgage Corporation	Fishers, IN
J. Michael Mortgage Corporation	Wheeling, WV
Jeffrey E. Lewis, Mortgage Broker	Lewisburg, WV
John L. Jones	Leesburg, VA
Judith Bookman & Associates, Inc.	Buckhannon, WV
Judy Scott Preferred Mortgage Company, LLC	South Charleston, WV
Just Right Mortgage, Inc.	Weston, WV

Mortgage Broker

K. Hovnanian American Mortgage, L.L.C.
Kanawha Institute for Social Research & Action, Inc.
KBM Financial Group, LLC
Kennedy Mortgage Corp
LeadPoint, Inc.
LenderLive Network, Inc.
Lending Mortgage Services, Inc.
Lending Tree, Inc.
Lincoln Mortgage, LLC
Live Well Financial, Inc.
Loanleaders of America, Inc.
LowerMyBills, Inc.
Lowe's Mortgage, LLC
Maharzada Financial, Inc.
Major Savings, Inc.
Maverick Residential Mortgage, Inc.
MBA Financial Services, Inc.
MBS Mortgage Company, LLC
Melisscon, Inc.
MetAmerica Mortgage Bankers, Inc.
Metrocities Mortgage, LLC
Middletown Home Sales, Inc.
Mid-States Financial Group, Inc.
Midwest American Mortgage, LLC
Millennium Financial Group, Inc.
Monocacy Home Mortgage, LLC
Montgomery Mortgage Capital Corporation
Morgan Stanley DW, Inc.
Mortgage & Equity Funding Corporation
Mortgage Associates, Inc.
Mortgage Center of America, Inc.
Mortgage Concepts, Inc.
Mortgage Connection, Inc.
Mortgage Financing.com
Mortgage Investors Corporation
Mortgage Net, Inc.
Mortgage One Corporation
Mortgage Quest, Inc.
Mortgage Strategies Group, LLC
MortgageEase.com, LLC
Mortgagelt, Inc.
Mountain State Lending Associates, Inc.
Myers National Mortgage Company, Inc.
National City Mortgage
National Future Mortgage, Inc.
National Home Mortgage Services, Inc.
Nations Home Funding, Inc.
Nationwide Advantage Mortgage
Nationwide Mortgage Corporation
Navigator Financial Services, Inc.
Network Funding, L.P.
W. Palm Beach, FL
Dunbar, WV
Rockville, MD
Las Vegas, NV
Los Angeles, CA
Glendale, CO
Martinsburg, WV
Charlotte, NC
Winchester, VA
Richmond, VA
Irvine, CA
Santa Monica, CA
Norcross, GA
Derwood, MD
Wheeling, WV
Frisco, TX
Bel Air, MD
Ft. Lauderdale, FL
Ashland, KY
Virginia Beach, VA
Sherman Oaks, CA
Fairmont, WV
Martinsburg, WV
Vandalia, OH
Frederick, MD
Frederick, MD
Parsippany, NJ
Charleston, WV
Leesburg, VA
Columbia, MD
Fairfax, VA
Fairfax, VA
Huntington, WV
Martinsburg, WV
St. Petersburg, FL
Charleston, WV
White Sulphur Springs, WV
Reston, VA
Boca Raton, FL
Germantown, MD
New York, NY
Weirton, WV
Overland Park, KS
Frederick, MD
Gibbsboro., NJ
Parkersburg, WV
Reston, VA
West Des Moines, IA
Annandale, VA
Severna Park, MD
Houston, TX

Mortgage Broker

New Century Mortgage Corporation	Irvine, CA
New Century Mortgage Ventures, LLC	Irvine, CA
Nexstar Financial Corporation	St. Charles, MO
Nextag, Inc.	San Mateo, CA
North Central Kentucky Mortgage Services	Elizabethtown, KY
NorthPoint Financial, Inc.	Reston, VA
NovaStar Home Mortgage, Inc.	Kansas City, MO
NovaStar Mortgage, Inc.	Kansas City, MO
NVR Mortgage Finance, Inc.	Canonsburg, PA
Oak Tree Mortgage Services, Inc.	Williamsport, MD
OakCrest Mortgage, L.L.C.	Winchester, VA
OlympiaWest Mortgage Group, LLC	Vienna, VA
Optimal Financial Services	Charleston, WV
Pacific Reverse Mortgage, Inc.	San Diego, CA
Pamela Elaine Johnson	Tustin, CA
Parrack Insurance Agency LLC	Elkins, WV
Passero & Wilson, Inc.	Nitro, WV
Patriot Funding, LLC	Germantown, MD
Peoples Mortgage Group, LLC	Huntington, WV
PHH Home Loans, LLC	Mt. Laurel, NJ
PHH Mortgage Corporation	Mt. Laurel, NJ
Pinnacle Financial Corporation	Orlando, FL
Pioneer Home Equity Corporation	Sharpsville, PA
Pioneer Mortgage Group, LLC	Bluefield, WV
Platinum Capital Group, Inc.	Irvine, CA
Potomac Lending LLC	Ashburn, VA
Preferred Credit, Inc.	Hurricane, WV
Prime Mortgage Financial, Inc.	Southborough, MA
Primerica Financial Services Home Mortgage, Inc.	Duluth, GA
Pro-Buy Equities Corp	Beverly Hills, CA
Prosperity Mortgage Company	Chantilly, VA
Providence Mortgage, LLC	Ashburn, VA
Quick Loan Funding, Inc.	Costa Mesa, CA
Quotemearate.com, Inc.	Houston, TX
RBC Mortgage Company	Chicago, IL
Residential Mortgage Group, Inc.	Winchester, VA
Revolutionary Mortgage Company	Frederick, MD
Richard Tocado Companies	Charlotte, NC
Riley Home Mortgage Corporation	Springfield, VA
Riverfront Mortgages Incorporated	Wellsburg, WV
Rivertown Mortgage Service, LLC	Belpre, OH
Ronald P. Staller LLC	Brigantine, NJ
RSA Mortgage Solutions, Inc.	Amherst, NY
Safe Housing and Economic Development, Inc.	Kimball, WV
Security Financial Corporation	Sterling, VA
Security One Mortgage, Inc.	Kearneysville, WV
Select Mortgage Group LTD, LLC.	Centerville, OH
Severn Mortgage Corporation	Leesburg, VA
Silver State Financial Services, Inc.	Las Vegas, NV
Skyline Mortgage Group, LC	Reston, VA
SLM Financial Corporation	Mount Laurel, NJ

Mortgage Broker

Solomon Homes, Inc.	Morgantown, WV
Solution One Mortgage, LLC	South Charleston, WV
Southern Trust Mortgage, LLC	Norfolk, VA
Southland Log Homes Mortgage Company, LLC	Irmo, SC
Stearns Lending, Inc.	Santa Ana, CA
Suburban Mortgage Corp.	Big Otter, WV
Success Mortgage, LLC	Winchester, VA
Sunset Mortgage Company, LP	Huntington, WV
Sweitzer, Simson & Associates, Inc.	Oakland, MD
Terry Pennington Agency, Inc.	Beckley, WV
The American Mortgage Group, Inc.	Inwood, WV
The First Fidelity Mortgage Group, LLC	Baltimore, MD
The Hills Mortgage and Finance Company, LLC	Martinsville, NJ
The Housing Authority of the City of Fairmont	Fairmont, WV
The Mortgage Center of Virginia	Winchester, VA
The Mortgage Group, Inc.	Fairfax, VA
The Mortgage Group, LLC	Fairfax, VA
The Mortgage Store Financial, Inc.	Los Angeles, CA
The New York Mortgage Company, LLC	New York, NY
Trinity, Inc.	Wheeling, WV
Trio Limited	Columbus, OH
Turnstone Mortgage Company	Exton, PA
U.S. Window Finance Corporation, Inc.	Royal, AR
UMG Mortgage, LLC	Vienna, VA
Union National Mortgage Co	Strongsville, OH
Universal American Mortgage Company, LLC	Clearwater, FL
UST Mortgage Company	Jacksonville, FL
Valley Broker Services, Inc.	Harrisonburg, VA
Vanguard Mortgage & Title Inc.	Littleton, CO
Victory Mortgage, Inc.	Washington, PA
Vintage Mortgage, LLC	Morgantown, WV
Vision Mortgage, L.L.C.	Rockville, MD
W.R. Clouse & Associates Mortgage Company	Indianapolis, IN
Washington Financial Mortgage Services Corp	Washington, PA
West Virginia Five Star Mortgage Corporation	Charleston, WV
West Virginia Mortgage Store Corporation	Daniels, WV
Wilmington Finance, Inc.	Plymouth Meeting, PA
Winterwood Mortgage Group, LLC	Greenwood, IN
WV Capitol Mortgage, Inc.	South Charleston, WV
Yorktown Funding, Inc.	Camp Hill, PA

Money Transmitter List

Licensee

ADP Payroll Services, Inc.	Roseland, NJ
American Express Travel Related Services Co., Inc.	New York, NY -
CheckFreePay Corporation	Wallingford, CT
Comdata Corporation	Brentwood, TN
Global Express Money Orders, Inc.	Silver Spring, MD
Green Dot Corporation	Monrovia, CA
GSC Enterprises, Inc. dba Fidelity Express	Sulphur Springs, TX
Integrated Payment Systems, Inc.	Greenwood Village, CO
Interpayment Services Limited	Toronto, Canada
ITC Financial Licenses, Inc.	West Point, GA
Merchants Express Money Order Company	Wormleysburg, PA
Metavante Payment Services, LLC	Milwaukee, WI
MoneyGram Payment Systems, Inc.	Minneapolis, MN
Omnex Group, Inc.	Lake Forest, CA
Orlandi Valuta	Cerritos, CA
PayPal, Inc.	San Jose, CA
R.M. Roach & Sons, Inc.	Martinsburg, WV
Sigue Corporation	San Fernando, CA
Travelex Currency Services, Inc.	Toronto, Canada
Travellers Cheque Associates LTD	New York, NY
Western Union Financial Services, Inc.	Greenwood Village, CO

WEST VIRGINIA REGULATED CONSUMER LENDERS

as of December 31, 2005

	12-31-05 TOTALS	12-31-04 TOTALS
Number of Offices	65	66
<u>ASSETS</u>		
Cash	\$1,324,813	\$1,172,110
Due from Depository Institutions	554,681	525,858
Loans:		
Secured by real estate	667,464,609	584,004,445
Secured by other collateral	133,659,888	147,079,963
Loans unsecured	191,352,503	151,635,917
Installment sales contracts purchased	44,639,139	50,130,348
Less income collected but not earned	(66,489,971)	(77,872,088)
Total Loans	970,626,168	854,978,585
Less reserve for loan losses	(31,855,886)	(29,144,449)
Net Loans	938,770,282	825,834,136
Total Investments	5,523,109	5,177,970
Total Fixed Assets	1,263,799	1,115,506
Other Assets	42,461,134	42,761,936
TOTAL ASSETS	989,897,818	876,587,516
LIABILITIES AND CAPITAL		
Due to parent or other affiliate	866,433,759	769,342,985
Other Borrowings or rediscounts	2,973,909	6,364,046
Other Liabilities	17,130,097	8,937,820
Total Liabilities	886,537,765	784,644,851
Total Capital	103,360,053	91,942,665
Total Liabilities and Capital	989,897,818	876,587,516