

Rank	Company Name	City	Total Assets	Net Interest Rank	Non-Int Income Rank	Non-Int Expense Rank	Efficiency Rank	NPA's Rank	Asset Quality Rank	ROA Rank	ROE Rank	Average of Rankings
1	City National Bank of West Virginia	Charleston	6,142,217	15	3	14	1	10	3	2	3	6.4
2	Pioneer Community Bank, Inc.	laeger	163,220	6	1	44	7	19	19	1	4	12.6
3	Clay County Bank, Inc.	Clay	124,004	3	22	19	8	8	25	4	19	13.5
4	Summit Community Bank, Inc	Moorefield	4,626,874	8	32	5	3	31	12	5	12	13.5
5	The Bank of Monroe	Union	221,960	21	6	22	12	13	14	9	14	13.9
6	Logan Bank & Trust Company	Logan	336,819	28	16	6	5	15	38	6	1	14.4
7	The Citizens Bank of Weston	Weston	257,886	2	35	8	2	36	29	3	5	15.0
8	Union Bank, Inc.	Middlebourne	363,564	33	29	2	4	14	33	8	2	15.6
9	Citizens Bank of West Virginia, Inc.	Elkins	651,855	29	18	7	6	27	30	9	9	16.9
10	Mountain Valley Bank, N.A.	Elkins	187,629	12	33	19	16	6	21	14	23	18.0