

Loans by County

Respondent ID: 0000034603

Small Business Loans - Originations

Agency: FDIC - 3

Institution: MVB BANK INC.

State: ALABAMA (01)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <=\$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SHELBY COUNTY (117), AL</b>										
<b>MSA 13820</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	126	0	0	1	126	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	126	0	0	1	126	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	126	0	0	1	126	0	0
STATE TOTAL	0	0	1	126	0	0	1	126	0	0

Loans by County

Respondent ID: 0000034603

Small Business Loans - Originations

Agency: FDIC - 3

Institution: MVB BANK INC.

State: DELAWARE (10)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <=\$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>NEW CASTLE COUNTY (003), DE</b>										
<b>MSA 48864</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	396	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	396	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	396	0	0	0	0
STATE TOTAL	0	0	0	0	1	396	0	0	0	0

Loans by County

Respondent ID: 0000034603

Small Business Loans - Originations

Agency: FDIC - 3

Institution: MVB BANK INC.

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <=\$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		Num of Loans
<b>PINELLAS COUNTY (103), FL</b>										
<b>MSA 45300</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	100	0	0	0	0	1	100	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	0	0	0	0	1	100	0	0
STATE TOTAL	1	100	0	0	0	0	1	100	0	0

Loans by County

Respondent ID: 0000034603

Small Business Loans - Originations

Agency: FDIC - 3

Institution: MVB BANK INC.

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <=\$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>FREDERICK COUNTY (021), MD</b>										
<b>MSA 23224</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	530	1	530	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	530	1	530	0	0

**MONTGOMERY COUNTY (031), MD**

**MSA 23224**

**Outside Assessment Area**

Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	700	1	700	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	700	1	700	0	0

Loans by County

Respondent ID: 0000034603

Small Business Loans - Originations

Agency: FDIC - 3

Institution: MVB BANK INC.

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <=\$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PRINCE GEORGE'S COUNTY (033), MD</b>										
<b>MSA 47894</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	500	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	3	1,730	2	1,230	0	0
STATE TOTAL	0	0	0	0	3	1,730	2	1,230	0	0

Loans by County

Respondent ID: 0000034603

Small Business Loans - Originations

Agency: FDIC - 3

Institution: MVB BANK INC.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>NEW YORK COUNTY (061), NY</b>										
<b>MSA 35614</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	538	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	538	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	538	0	0	0	0
STATE TOTAL	0	0	0	0	1	538	0	0	0	0

Loans by County

Respondent ID: 0000034603

Small Business Loans - Originations

Agency: FDIC - 3

Institution: MVB BANK INC.

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <=\$1 Million		Memo Item: Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
<b>FORSYTH COUNTY (067), NC</b>									
<b>MSA 49180</b>									
<b>Outside Assessment Area</b>									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	250	0	0	0	0	0
STATE TOTAL	0	0	1	250	0	0	0	0	0

Loans by County  
 Small Business Loans - Originations  
 Institution: MVB BANK INC.

Respondent ID: 0000034603  
 Agency: FDIC - 3  
 State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <=\$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		
<b>WASHINGTON COUNTY (125), PA</b>										
<b>MSA 38300</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	70	0	0	0	0	1	70	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	70	0	0	0	0	1	70	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	70	0	0	0	0	1	70	0	0
STATE TOTAL	1	70	0	0	0	0	1	70	0	0

Loans by County

Respondent ID: 0000034603

Small Business Loans - Originations

Agency: FDIC - 3

Institution: MVB BANK INC.

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <=\$1 Million		Memo Item: Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
<b>MAURY COUNTY (119), TN</b>									
<b>MSA 34980</b>									
<b>Outside Assessment Area</b>									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	1	500	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	500	1	500	0
STATE TOTAL	0	0	0	0	1	500	1	500	0

Loans by County  
 Small Business Loans - Originations  
 Institution: MVB BANK INC.  
 Respondent ID: 0000034603  
 Agency: FDIC - 3  
 State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <=\$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		
<b>ARLINGTON COUNTY (013), VA</b>										
<b>MSA 47894</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	1	150	0	0
Upper Income	1	100	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	1	650	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	150	1	650	1	150	0	0

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <=\$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		
<b>FAIRFAX COUNTY (059), VA</b>										
<b>MSA 47894</b>										
<b>Inside AA 0003</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	150	0	0	1	150	0	0
Median Family Income 80-90%	2	105	0	0	0	0	1	55	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	2	1,083	1	333	0	0
Median Family Income 110-120%	0	0	0	0	2	700	1	350	0	0
Median Family Income >= 120%	1	75	0	0	3	2,238	1	438	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	180	1	150	7	4,021	5	1,326	0	0

Loans by County

Small Business Loans - Originations  
 Institution: MVB BANK INC.

Respondent ID: 0000034603  
 Agency: FDIC - 3  
 State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <=\$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		
<b>HALIFAX COUNTY (083), VA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	0	0	1	250	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	1	250	0	0
<b>LOUDOUN COUNTY (107), VA</b>										
<b>MSA 47894</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	75	1	200	1	500	1	500	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	1	200	1	500	1	500	0	0
<b>PAGE COUNTY (139), VA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	1,000	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0

Loans by County

Small Business Loans - Originations  
 Institution: MVB BANK INC.

Respondent ID: 0000034603  
 Agency: FDIC - 3  
 State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <=\$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		
<b>PRINCE WILLIAM COUNTY (153), VA</b>										
<b>MSA 47894</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	1	350	0	0	0	0
Moderate Income	0	0	1	200	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	1	350	0	0	0	0
<b>ALEXANDRIA CITY (510), VA</b>										
<b>MSA 47894</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	304	1	304	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	304	1	304	0	0
<b>FAIRFAX CITY (600), VA</b>										
<b>MSA 47894</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	0	0	0	0	1	100	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0

Loans by County

Respondent ID: 0000034603

Small Business Loans - Originations

Agency: FDIC - 3

Institution: MVB BANK INC.

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <=\$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ROANOKE CITY (770), VA</b>										
<b>MSA 40220</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	191	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	191	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	6	455	4	700	11	5,825	9	2,380	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	441	1	1,000	1	250	0	0
STATE TOTAL	6	455	6	1,141	12	6,825	10	2,630	0	0

Loans by County

Respondent ID: 0000034603

Small Business Loans - Originations

Agency: FDIC - 3

Institution: MVB BANK INC.

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <=\$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		Num of Loans
<b>KING COUNTY (033), WA</b>										
<b>MSA 42644</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	1,000	0	0	0	0
STATE TOTAL	0	0	0	0	1	1,000	0	0	0	0

Loans by County

Respondent ID: 0000034603

Small Business Loans - Originations

Agency: FDIC - 3

Institution: MVB BANK INC.

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <=\$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		
<b>BERKELEY COUNTY (003), WV</b>										
<b>MSA 25180</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	1	126	0	0	1	126	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	126	0	0	1	126	0	0
<b>HARRISON COUNTY (033), WV</b>										
<b>MSA NA</b>										
<b>Inside AA 0002</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	375	3	473	3	1,666	6	548	0	0
Upper Income	0	0	3	478	4	2,370	4	2,063	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	375	6	951	7	4,036	10	2,611	0	0
<b>JEFFERSON COUNTY (037), WV</b>										
<b>MSA 47894</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	634	1	634	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	634	1	634	0	0

Loans by County

Respondent ID: 0000034603

Small Business Loans - Originations

Agency: FDIC - 3

Institution: MVB BANK INC.

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <=\$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>KANAWHA COUNTY (039), WV</b>										
<b>MSA 16620</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	93	0	0	0	0	1	93	0	0
Upper Income	1	39	0	1,750	2	1,750	1	39	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	132	0	1,750	2	1,750	2	132	0	0
<b>LOGAN COUNTY (045), WV</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	640	1	640	0	0	0	0
Middle Income	0	0	0	955	1	955	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	1,595	2	1,595	0	0	0	0
<b>MARION COUNTY (049), WV</b>										
<b>MSA NA</b>										
<b>Inside AA 0002</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	125	0	0	0	0	1	25	0	0
Middle Income	3	214	1	250	0	0	2	176	0	0
Upper Income	3	69	2	367	3	1,678	3	196	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	408	3	617	3	1,678	6	397	0	0

Loans by County

Respondent ID: 0000034603

Small Business Loans - Originations

Agency: FDIC - 3

Institution: MVB BANK INC.

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <=\$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		
<b>MINERAL COUNTY (057), WV</b>										
<b>MSA 19060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	400	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	0	0	0	0
<b>MONONGALIA COUNTY (061), WV</b>										
<b>MSA 34060</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	500	0	0	0	0
Middle Income	3	133	1	168	4	2,178	5	1,061	0	0
Upper Income	1	51	0	0	0	0	1	51	0	0
Income Not Known	0	0	1	200	0	0	1	200	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	184	2	368	5	2,678	7	1,312	0	0
<b>MONROE COUNTY (063), WV</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	0	0	0	0

Loans by County

Small Business Loans - Originations  
 Institution: MVB BANK INC.  
 Respondent ID: 0000034603  
 Agency: FDIC - 3  
 State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item:	
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	with Gross Annual Revenues <=\$1 Million		Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>POCAHONTAS COUNTY (075), WV</b>						
<b>MSA NA</b>						
<b>Outside Assessment Area</b>						
Low Income	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0
Middle Income	0	2	370	0	1	170
Upper Income	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0
County Total	0	2	370	0	1	170
<b>PRESTON COUNTY (077), WV</b>						
<b>MSA 34060</b>						
<b>Outside Assessment Area</b>						
Low Income	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0
Middle Income	0	1	195	4	2,469	606
Upper Income	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0
County Total	0	1	195	4	2,469	606
<b>TAYLOR COUNTY (091), WV</b>						
<b>MSA NA</b>						
<b>Outside Assessment Area</b>						
Low Income	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0
Middle Income	1	10	0	0	1	10
Upper Income	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0
County Total	1	10	0	0	1	10
<b>TOTAL INSIDE AA IN STATE</b>	<b>17</b>	<b>967</b>	<b>1,936</b>	<b>15</b>	<b>8,392</b>	<b>4,320</b>

Loans by County

Respondent ID: 0000034603  
 Agency: FDIC - 3  
 State: WEST VIRGINIA (54)

Small Business Loans - Originations  
 Institution: MVB BANK INC.

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <=\$1 Million		Memo Item: Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
TOTAL OUTSIDE AA IN STATE	3	142	4	691	11	7,148	8	1,678	0
STATE TOTAL	20	1,109	15	2,627	26	15,540	31	5,998	0
TOTAL ACROSS ALL STATES									
TOTAL INSIDE AA	23	1,422	15	2,636	26	14,217	32	6,700	0
TOTAL OUTSIDE AA	5	312	8	1,508	19	12,312	15	3,954	0
TOTAL INSIDE & OUTSIDE	28	1,734	23	4,144	45	26,529	47	10,654	0

Respondent ID: 0000034603

Loans by County

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: MVB BANK INC.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
<b>ORANGE COUNTY (059), CA</b>									
<b>MSA 11244</b>									
<b>Outside Assessment Area</b>									
Median Family Income < 10%	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	246	2	1,033	3	1,279	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	0	0	1	246	2	1,033	3	1,279	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	246	2	1,033	3	1,279	0
STATE TOTAL	0	0	1	246	2	1,033	3	1,279	0

Respondent ID: 0000034603

Loans by County

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: MVB BANK INC.

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <=\$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)

**FAIRFAX COUNTY (059), VA**

**MSA 47894**

**Inside AA 0003**

Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	3	0	0	0	0	1	3	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	25	0	0	0	0	1	25	0	0
Median Family Income 80-90%	1	15	0	0	0	0	1	15	0	0
Median Family Income 90-100%	2	28	0	0	0	0	2	28	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	20	0	0	0	0	1	20	0	0
Median Family Income >= 120%	3	94	0	0	0	0	3	94	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	185	0	0	0	0	9	185	0	0

**LOUDOUN COUNTY (107), VA**

**MSA 47894**

**Inside AA 0003**

Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0



2023 Institution Disclosure Statement - Table 3  
 Assessment Area/Non-Assessment Area Activity  
 Small Business Loans  
 Institution: MVB BANK INC.

PAGE: 1 OF 1  
 Respondent ID: 0000034603  
 Agency: FDIC - 3

	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ASSESSMENT AREA LOANS						
WV - MONONGALIA COUNTY (061) - MSA 34060	11	3,230	7	1,312	0	0
WV - HARRISON COUNTY (033) - MSA NA	18	5,362	10	2,611	0	0
WV - MARION COUNTY (049) - MSA NA	14	2,703	6	397	0	0
VA - ARLINGTON COUNTY (013) - MSA 47894	3	900	1	150	0	0
VA - FAIRFAX COUNTY (059) - MSA 47894	11	4,351	5	1,326	9	185
VA - LOUDOUN COUNTY (107) - MSA 47894	3	775	1	500	1	50
VA - PRINCE WILLIAM COUNTY (153) - MSA 47894	2	550	0	0	2	29
VA - ALEXANDRIA CITY (510) - MSA 47894	1	304	1	304	0	0
VA - FAIRFAX CITY (600) - MSA 47894	1	100	1	100	0	0

**2023 Institution Disclosure Statement - Table 5**  
**Community Development/Consortium-Third Party Activity**  
**Institution: MVB BANK INC.**

**Respondent ID: 0000034603**  
**Agency: FDIC - 3**

	Memo Item: Loans by Affiliates			
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	17	53,801	0	0
Purchased	0	0	0	0
Total	17	53,801	0	0
Consortium/Third Party Loans (optional)				

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: MVB BANK INC.

ASSESSMENT AREA - 0001

MONONGALIA COUNTY (061), WV

MSA: 34060

Low Income

0101.03\*

Moderate Income

0102.03\* 0102.04\* 0110.00 0112.00\*

Middle Income

0102.02 0104.00\* 0106.01\* 0107.00\* 0108.00 0111.00\* 0113.00\* 0114.00 0115.00\* 0116.01\* 0118.03

0118.04\* 0118.05\*

Upper Income

0106.02\* 0109.01\* 0109.02\* 0116.02 0117.00\* 0118.06\* 0119.00\* 0120.00\*

Income Not Known

0101.01 0101.04\*

ASSESSMENT AREA - 0002

HARRISON COUNTY (033), WV

MSA: NA

Moderate Income

0302.00\* 0306.01\*

Middle Income

0301.00 0303.00 0304.00 0308.01 0308.02\* 0310.00\* 0316.00\* 0319.00\* 0320.00

Upper Income

0305.01\* 0305.02\* 0306.03\* 0306.04\* 0307.00\* 0311.00\* 0312.00 0313.00\* 0314.00\* 0315.00\* 0317.00\*

0318.00\* 0321.03 0321.04

MARION COUNTY (049), WV

MSA: NA

Low Income

0201.00\*

Moderate Income

**2023 Institution Disclosure Statement - Table 6**

**Respondent ID: 0000034603**

**Agency: FDIC - 3**

**Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: MVB BANK INC.**

0202.00	0208.00								
<b>Middle Income</b>									
0205.00*	0206.00*	0207.00*	0209.00	0211.00	0215.00*	0216.02*	0217.00*	0218.00*	
<b>Upper Income</b>									
0203.00	0204.00*	0210.01*	0210.02	0212.01	0212.02	0213.00*	0214.00*	0216.01*	
<b>ASSESSMENT AREA - 0003</b>									
<b>ARLINGTON COUNTY (013), VA</b>									
<b>MSA: 47894</b>									
<b>Low Income</b>									
1022.00*	1027.01*								
<b>Moderate Income</b>									
1017.04*	1020.03*	1028.04*	1029.04*	1038.00*					
<b>Middle Income</b>									
1008.00*	1012.00*	1014.01	1014.05*	1014.09*	1015.01*	1016.02*	1017.05*	1023.02*	1025.00*
1028.03*	1029.03*	1031.00*	1032.00*	1033.00*	1034.01*	1035.01*	1035.03*	1035.05*	1036.02*
<b>Upper Income</b>									
1001.00*	1002.00*	1003.00*	1004.00*	1005.00*	1006.00*	1007.00*	1009.00*	1010.00*	1011.00*
1014.02*	1014.06*	1014.07*	1014.08*	1015.02*	1015.03*	1016.01	1016.03*	1017.01*	1017.03*
1018.03*	1018.05*	1019.00*	1021.00*	1023.01*	1024.00*	1027.02*	1028.02*	1029.01*	1030.00*
1034.04*	1034.05*	1035.04*	1036.01*	1037.00*					1034.03*
<b>Income Not Known</b>									
1018.04	1020.01*	1020.02*	9801.00*	9802.00*					
<b>FAIRFAX COUNTY (059), VA</b>									
<b>MSA: 47894</b>									
<b>Median Family Income 30-40%</b>									
4215.00*	4514.00	4516.01*	4523.01*	4619.02*					
<b>Median Family Income 40-50%</b>									
4154.01*	4523.02*	4525.02*	4528.01*						
<b>Median Family Income 50-60%</b>									





2023 Institution Disclosure Statement - Table 6

Respondent ID: 0000034603

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Assessment Area(s) by Tract

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Income Not Known

6115.01\* 9801.00\*

PRINCE WILLIAM COUNTY (153), VA

MSA: 47894

Low Income

9005.04\* 9006.01\* 9006.02\* 9009.01 9011.02\* 9014.19\* 9017.04\*

Moderate Income

9002.01\* 9002.03\* 9003.01 9003.02\* 9004.03\* 9004.04\* 9004.07\* 9004.09\* 9004.10\* 9005.03\* 9007.01\*  
 9007.02\* 9008.03 9010.12\* 9010.13\* 9010.15\* 9011.01\* 9012.03\* 9012.09\* 9012.22\* 9014.03\* 9014.07\*  
 9015.04\* 9016.01\* 9016.02 9017.02\* 9019.00\*

Middle Income

9001.00\* 9002.02\* 9004.08\* 9005.02\* 9008.01\* 9008.04\* 9009.04\* 9009.05\* 9010.11\* 9010.14\* 9010.16\*  
 9012.08\* 9012.11\* 9012.12\* 9012.21\* 9012.23\* 9012.24\* 9012.25\* 9012.26\* 9012.27\* 9012.28\* 9012.29\*  
 9012.30\* 9012.32\* 9012.37\* 9013.03\* 9013.04\* 9013.05\* 9014.09\* 9014.12\* 9014.13\* 9014.18\* 9015.06\*  
 9015.07\* 9015.08\* 9017.03\*

Upper Income

9010.05\* 9010.09\* 9010.10\* 9012.19\* 9012.31\* 9012.33\* 9012.34\* 9012.35\* 9012.36\* 9013.06\* 9014.11\*  
 9014.14\* 9014.15\* 9014.16\* 9014.17\* 9014.20\* 9014.21\* 9015.03\* 9015.05\* 9015.09\* 9015.10\* 9015.11\*

Income Not Known

9801.00\*

ALEXANDRIA CITY (510), VA

MSA: 47894

Low Income

2001.04\* 2004.08\* 2004.09\* 2005.00\* 2012.05\* 2012.06\*

Moderate Income

2001.02\* 2001.08\* 2001.09\* 2001.11\* 2003.01\* 2003.04\* 2004.06\*

Middle Income

2001.05\* 2001.06\* 2002.01\* 2003.02\* 2003.05\* 2004.03\* 2004.07\* 2006.00\* 2007.01\* 2008.02\* 2010.00\*  
 2012.04\* 2016.01\*

**2023 Institution Disclosure Statement - Table 6**

**Respondent ID: 0000034603**

**Agency: FDIC - 3**

**Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: MVB BANK INC.**

**Upper Income**

2001.10\* 2002.02\* 2004.04\* 2007.03\* 2007.04\* 2007.05\* 2008.01\* 2009.00\* 2011.00\* 2012.02\* 2013.00\*  
2014.00\* 2015.00\* 2016.02\* 2018.02\* 2018.03\* 2018.04\* 2018.05 2019.00\* 2020.01\* 2020.02\*

**Income Not Known**

9800.00\*

**FAIRFAX CITY (600), VA**

**MSA: 47894**

**Middle Income**

3001.00\* 3003.00\*

**Upper Income**

3002.00\* 3004.00\* 3005.00

**FALLS CHURCH CITY (610), VA**

**MSA: 47894**

**Upper Income**

5001.00\* 5002.00\* 5003.00\*

**MANASSAS CITY (683), VA**

**MSA: 47894**

**Moderate Income**

9101.00\* 9102.02\* 9103.01\* 9103.02\* 9104.01\*

**Middle Income**

9102.01\* 9104.02\*

**MANASSAS PARK CITY (685), VA**

**MSA: 47894**

**Low Income**

9202.01\*

**Moderate Income**

9201.00\*

**Middle Income**

9202.02\*

2023 Institution Disclosure Statement - Table 6

Respondent ID: 0000034603

Agency: FDIC - 3

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: MVB BANK INC.

OUTSIDE ASSESSMENT AREA

SHELBY COUNTY (117), AL

MSA: 13820

Upper Income

0302.20

ORANGE COUNTY (059), CA

MSA: 11244

Median Family Income >= 120%

0627.02

NEW CASTLE COUNTY (003), DE

MSA: 48864

Median Family Income >= 120%

0112.06

PINELLAS COUNTY (103), FL

MSA: 45300

Median Family Income >= 120%

0201.05

FREDERICK COUNTY (021), MD

MSA: 23224

Upper Income

7522.06

MONTGOMERY COUNTY (031), MD

MSA: 23224

Median Family Income 60-70%

7007.33

PRINCE GEORGE'S COUNTY (033), MD

MSA: 47894

Median Family Income >= 120%

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: MVB BANK INC.

Respondent ID: 0000034603

Agency: FDIC - 3

8007.01

NEW YORK COUNTY (061), NY

MSA: 35614

Median Family Income >= 120%

0047.00

FORSYTH COUNTY (067), NC

MSA: 49180

Middle Income

0032.02

WASHINGTON COUNTY (125), PA

MSA: 38300

Moderate Income

7753.00

MAURY COUNTY (119), TN

MSA: 34980

Middle Income

0102.04

HALIFAX COUNTY (083), VA

MSA: NA

Middle Income

9301.00

PAGE COUNTY (139), VA

MSA: NA

Middle Income

0302.00

ROANOKE CITY (770), VA

MSA: 40220

Upper Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: MVB BANK INC.

Respondent ID: 0000034603

Agency: FDIC - 3

0011.00

**KING COUNTY (033), WA**

MSA: 42644

Median Family Income 110-120%

0058.01

**BERKELEY COUNTY (003), WV**

MSA: 25180

Low Income

9715.00

**JEFFERSON COUNTY (037), WV**

MSA: 47894

Middle Income

9726.02

**KANAWHA COUNTY (039), WV**

MSA: 16620

Middle Income

0103.00

Upper Income

0020.00 0105.00

**LOGAN COUNTY (045), WV**

MSA: NA

Moderate Income

9564.00

Middle Income

9562.00

**MINERAL COUNTY (057), WV**

MSA: 19060

Middle Income

**2023 Institution Disclosure Statement - Table 6**

**Respondent ID: 0000034603**

**Agency: FDIC - 3**

**Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: MVB BANK INC.**

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0103.00
<b>MONROE COUNTY (063), WV</b>
<b>MSA: NA</b>
<b>Middle Income</b>
9502.00
<b>POCAHONTAS COUNTY (075), WV</b>
<b>MSA: NA</b>
<b>Middle Income</b>
9601.02 9602.01
<b>PRESTON COUNTY (077), WV</b>
<b>MSA: 34060</b>
<b>Middle Income</b>
9639.00
<b>TAYLOR COUNTY (091), WV</b>
<b>MSA: NA</b>
<b>Middle Income</b>
9646.00

2023 Institution Disclosure Statement - Table E-1

Error Status Information

Institution: MVB BANK INC.

Respondent ID: 0000034603

Agency: FDIC - 3

Record Identifier: <u>11</u>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	84	84	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	13	13	0	0.00%
Total	99	99	0	0.00%

**Footnote:**

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.