#### Edgar Filing: STILWELL CRAIG G - Form 4

STILWELL Form 4	CRAIG G									
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(Print or Type	Responses)									
	Address of Reporting L CRAIG G	Sym	ssuer Name <b>an</b> bol Y HOLDIN			I	5. Relationship of Reporting Person(s) to Issuer (Check all applicable)			
(Last) (First) (Middle) 25 GATEWATER ROAD			3. Date of Earliest Transaction (Month/Day/Year) 02/01/2013				Director 10% Owner X Officer (give title Other (specify below) below) EVP Retail Banking			
	(Street)		Amendment, D l(Month/Day/Yea	-	ıl	A	. Individual or Join Applicable Line) X_ Form filed by Or			
CROSS LA	NES, WV 25313					_	Form filed by Mo erson			
(City)	(State)	(Zip)	Table I - Non-	Derivative	Secu	rities Acqui	red, Disposed of,	or Beneficiall	y Owned	
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)		Code ar) (Instr. 8)	4. Securiti oror Dispos (Instr. 3, 4 Amount	ed of (		5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
Common Stock							1,539.8656 (1)	Ι	by 401(k) Plan & Trust	
Common Stock	02/01/2013		М	10,000	A	\$ 33.9	43,471	D		
Common Stock	02/01/2013		S	10,000	D	\$ 38.2005	33,471	D		

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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## Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transacti Code (Instr. 8)	orDeri Secu Acqu or D (D)	rities uired (A) isposed of r. 3, 4,	6. Date Exerci Expiration Dat (Month/Day/Y	te	7. Title and A Underlying S (Instr. 3 and	Securities
				Code V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stock Option to Buy	\$ 33.9	02/01/2013		М		10,000	(2)	02/24/2014	Common Stock	10,000
Stock Option to Buy	\$ 31.32						(3)	02/24/2015	Common Stock	5,000
Stock Option to Buy	\$ 36.9						12/21/2005	12/20/2015	Common Stock	5,000
Stock Option to Buy	\$ 39.34						(4)	02/27/2017	Common Stock	10,000
Stock Option to Buy	\$ 40.88						03/26/2013	03/25/2018	Common Stock	3,000
Stock Option to Buy	\$ 28.15						03/25/2014	03/24/2019	Common Stock	3,000
Stock Option to Buy	\$ 32.09						02/26/2015	02/25/2020	Common Stock	3,000
Stock Option to Buy	\$ 35.09						03/30/2016	03/29/2021	Common Stock	3,000
Stock Option to Buy	\$ 35.39						03/28/2017	03/27/2022	Common Stock	3,234

### **Reporting Owners**

Reporting Owner Name / Address	Relationships							
	Director	10% Owner	Officer	Other				
STILWELL CRAIG G 25 GATEWATER ROAD CROSS LANES, WV 25313			EVP Retail Banking					
Signatures								
Victoria A. Faw, attorney-in-fact	02/05/2013							
**Signature of Reporting Person		Date						
Evaluation of Poononooo								

### Explanation of Responses:

- \* If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Includes shares acquired pursuant to the Company's 401(k) Plan & Trust during the fiscal year in transactions exempt from 16b under old Rule 16a8(b). Share totals are reported as of the 12/31/2012 valuation date.
- (2) Option awards are subject to value vesting and vest only when the stock achieves certain target thresholds. All options awarded pursuant to this grant have achieved their target thresholds and are vested.
- Options will vest and become exerciseable in five separate installments as follows: 1,000 on 2/25/2006; 1,000 on 2/25/2007; 1,000 on 2/25/2009; and 1,000 on 2/25/2010. All options awarded pursuant to this grant have vested.
- (4) Options will vest and become exerciseable in two separate installments as follows: 5,000 on 2/28/2011; and 5,000 on 2/28/2012. All options awarded pursuant to this grant have vested.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.