

1996 ANNUAL REPORT  
OF THE  
BUREAU OF FINANCIAL  
INSTITUTIONS

State Corporation Commission

Commonwealth of Virginia

Banks  
Credit Unions  
Savings Institutions  
Trust Companies

OPERATING IN VIRGINIA AT THE CLOSE OF BUSINESS  
DECEMBER 31, 1996



FROM REPORTS FILED IN THE  
BUREAU OF FINANCIAL INSTITUTIONS

## TABLE OF CONTENTS

---

Letter of Transmittal.....	3
Personnel.....	4
Legal Holidays.....	5
Organizational Chart.....	6
Domestic Deposits in Virginia Bank Offices.....	7
<b>BANKS:</b>	
Consolidated Report of Condition.....	8
Consolidated Report of Income.....	9
Operating Ratios for all State Chartered Banks.....	10
Bank Applications Received and/or Acted Upon.....	14
Bank Status Changes.....	32
Individual Bank Balance Sheets.....	44
Alphabetical Listing by Name of State Banks	
Showing Officers and Branches.....	79
Alphabetical Listing by Location of State	
Banks and Branches Per City and County.....	108
Registered Bank Holding Companies.....	136
Trust Subsidiaries.....	143
Foreign Branches and Edge Act Banks.....	143
<b>TRUST COMPANIES:</b>	
Consolidated Report of Condition.....	144
Alphabetical Listing of Trust Companies.....	146
Trust Company Status Changes.....	146
<b>SAVINGS INSTITUTIONS:</b>	
Consolidated Report of Condition.....	147
Savings Institution Applications Received and/or Acted Upon.....	148
Savings Institution Status Changes.....	148
Individual Savings Institution Balance Sheets.....	150
Alphabetical Listing by Name of State Savings	
Institutions Showing Officers and Branches.....	152
Alphabetical Listing by Location of State Savings	
Institutions and Branches Per City and County.....	153
<b>CREDIT UNIONS:</b>	
Consolidated Balance Sheet.....	154
Consolidated Statement of Income and Expenses.....	155
Credit Union Applications Received and/or Acted Upon.....	156
Credit Union Status Changes.....	157
Alphabetical Listing by Name of Credit Unions	
Showing Treasurers, Assets and Service Facilities.....	158

**STATE CORPORATION COMMISSION**

---

HULLIHEN WILLIAMS MOORE, Chairman

THEODORE V. MORRISON, JR.

I. CLINTON MILLER

WILLIAM J. BRIDGE, Clerk of the Commission

**Report of the Bureau of Financial Institutions**

---

Richmond, Virginia, December 31, 1996

TO THE STATE CORPORATION COMMISSION  
Richmond, Virginia

**GREETINGS:**

I have the honor to submit herewith the Annual Report of the Bureau of Financial Institutions for the year ended December 31, 1996.

Respectfully,

SIDNEY A. BAILEY  
Commissioner of Financial Institutions

**BUREAU OF FINANCIAL INSTITUTIONS**

SIDNEY A. BAILEY  
Commissioner of Financial Institutions

**ADMINISTRATION AND FINANCE**

GERALD E. FALLEN  
Assistant Commissioner

**BANKS AND SAVINGS INSTITUTIONS**

JOHN M. CROCKETT  
Deputy Commissioner

**CONSUMER FINANCE**

E. JOSEPH FACE, JR.  
Deputy Commissioner

**CORPORATE STRUCTURE AND RESEARCH**

NICHOLAS C. KYRUS  
Deputy Commissioner

**CREDIT UNIONS**

GEORGE H. LATHAM  
Deputy Commissioner

OFFICERS THROUGH WHOM THE STATE CORPORATION COMMISSION  
HAS ADMINISTERED THE BANKING LAWS

*Chief Examiner of Banks*

C. C. BARKSDALE, June 15, 1910 to February 15, 1919  
JOHN T. GARRETT (Acting), February 16, 1919 to March 9, 1919  
J. H. PINNER, March 10, 1919 to April 30, 1919  
F. B. RICHARDSON, May 1, 1919 to July 31, 1923  
M. E. BRISTOW, August 1, 1923 to July 14, 1927

*Chief Deputy to the Commissioner of Insurance and Banking*

M. E. BRISTOW, July 15, 1927 to January 15, 1930

*Commissioner of Insurance and Banking*

M. E. BRISTOW, January 16, 1930 to June 20, 1938

*Commissioner of Banking*

M. E. BRISTOW, June 21, 1938 to January 31, 1939  
MILTON R. MORGAN, February 1, 1939 to January 15, 1951  
LOGAN R. RITCHIE, January 16, 1951 to June 30, 1965  
THOMAS D. JONES, JR., July 1, 1965 to May 2, 1973  
RALPH S. JESSEE (Acting), May 3, 1973 to January 24, 1974  
THOMAS D. JONES, JR., January 25, 1974 to May 7, 1975  
RALPH S. JESSEE (Acting), May 8, 1975 to December 14, 1976  
THOMAS D. JONES, JR., December 15, 1976 to May 31, 1977  
SIDNEY A. BAILEY, June 1, 1977 to June 30, 1978

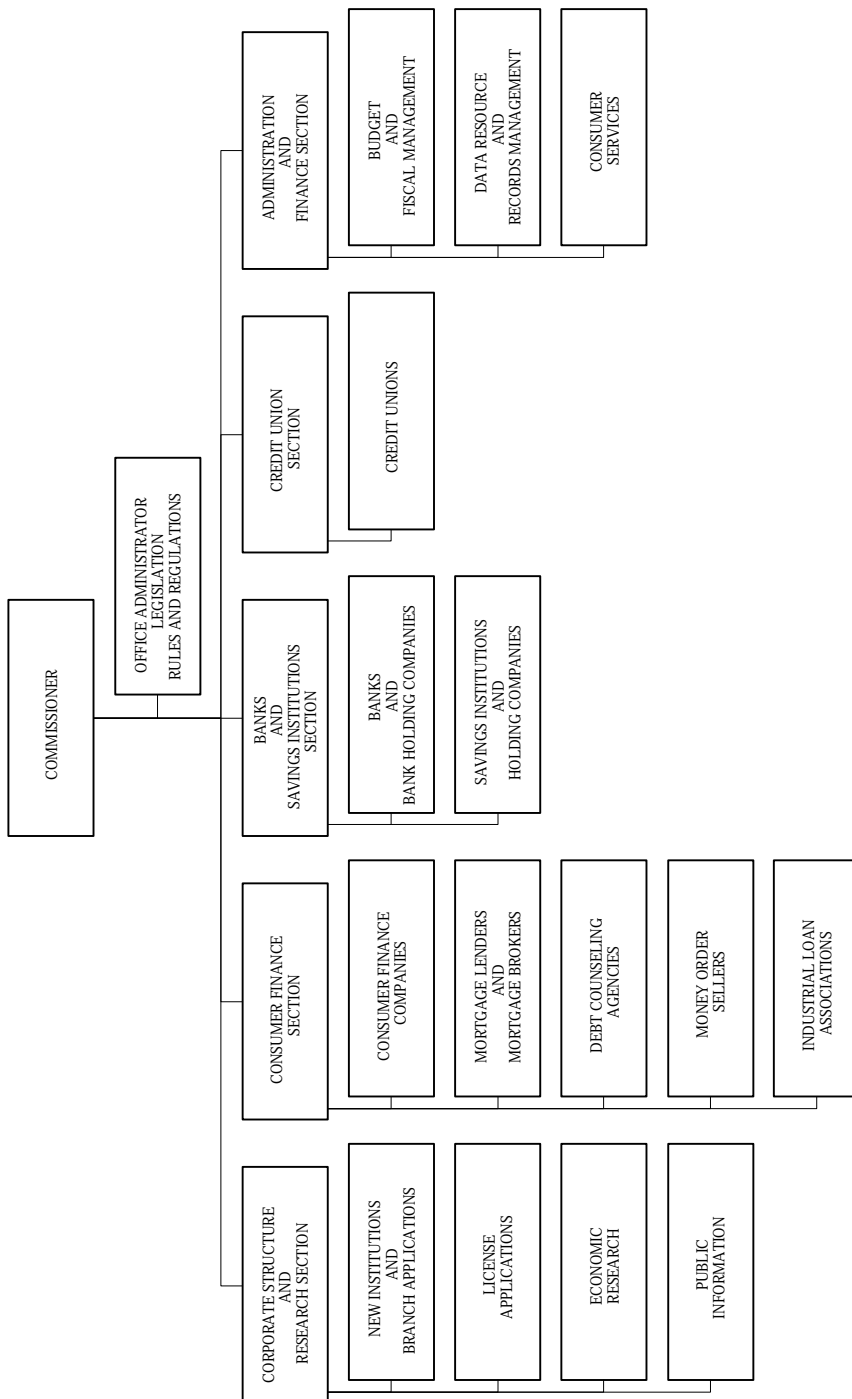
*Commissioner of Financial Institutions*

SIDNEY A. BAILEY, July 1, 1978 to Date

LEGAL HOLIDAYS

In each year, the first day of January (New Year's Day), the third Monday in January (Lee-Jackson-King Day), the third Monday in February (George Washington Day), the last Monday in May (Memorial Day), the fourth day of July (Independence Day), the first Monday in September (Labor Day), the second Monday in October (Columbus and Yorktown Victory Day), the eleventh day of November (Veterans Day), the fourth Thursday in November and the Friday next following (Thanksgiving), the twenty-fifth day of December (Christmas Day), or whenever any of such days shall fall on a Saturday, the Friday next preceding such day, or whenever any of such days shall fall on Sunday, the Monday next following such day, and any day so appointed by the Governor of this Commonwealth or the President of the United States, shall be a legal holiday as to the transaction of all business (Title 2.1, Chapter 3, Code of Virginia).

# ORGANIZATIONAL CHART BUREAU OF FINANCIAL INSTITUTIONS





CONSOLIDATED REPORT OF CONDITION - VIRGINIA STATE BANKS  
DECEMBER 31, 1995 & 1996 (IN THOUSANDS OF DOLLARS)

	December 31, 1995 127 State Banks 1,170 Branches	December 31, 1996 121 State Banks 1,284 Branches
<b>ASSETS</b>		
Cash and balances due from depository institutions .....	\$ 3,028,039	\$ 2,655,963
Noninterest-bearing balances and currency and coin .....	2,588,931	2,466,360
Interest-bearing balances .....	439,108	189,603
Securities .....	10,707,752	12,681,442
Federal funds sold & securities purchased under agreement to resell .....	1,896,175	2,010,727
Loan and lease financing receivables:		
Loans and leases, net of unearned income .....	30,634,037	36,014,612
LESS: Allowance for loan and lease losses .....	555,144	628,637
LESS: Allocated transfer risk reserve .....	0	0
Loans and leases, net of unearned income and allowance for losses .....	30,078,893	35,385,975
Assets held in trading accounts .....	485,751	557,238
Premises and fixed assets (including capitalized leases) .....	925,963	1,032,390
Other real estate owned .....	93,268	88,368
Investments in unconsolidated subsidiaries and associated companies .....	286	2,646
Customers' liabilities to banks on acceptances outstanding .....	6,745	4,255
Intangible assets .....	285,895	378,026
Other assets .....	1,703,812	1,803,841
<b>TOTAL ASSETS</b> .....	<b>\$ 49,212,579</b>	<b>\$ 56,600,871</b>
<b>LIABILITIES</b>		
Deposits:		
In domestic offices	\$ 35,111,315	\$ 39,779,492
(1) Noninterest-bearing .....	6,916,204	7,610,907
(2) Interest-bearing .....	28,195,111	32,168,585
In foreign offices, Edge and Agreement subsidiaries, and IBFs .....	49,846	43,271
(1) Noninterest-bearing .....	0	4
(2) Interest-bearing .....	49,846	43,267
Federal funds purchased and securities sold under agreement to repurchase .....	4,858,008	5,413,089
Demand notes issued to the U.S. Treasury .....	57,632	81,560
Other borrowed money .....	3,505,821	5,008,965
Mortgage indebtedness and obligations under capitalized leases .....	18,255	13,645
Banks' liabilities on acceptances executed and outstanding .....	6,745	4,255
Notes and debentures subordinated to deposits .....	315,500	485,000
Other liabilities .....	1,285,545	1,207,239
<b>TOTAL LIABILITIES</b> .....	<b>45,208,667</b>	<b>52,036,516</b>
<b>EQUITY CAPITAL</b>		
Perpetual preferred stock .....	0	0
Common stock .....	652,849	708,862
Surplus .....	1,224,962	1,323,304
Undivided profits and capital reserves .....	2,055,739	2,543,512
LESS: Net unrealized loss on marketable equity securities .....	(70,362)	11,323
<b>TOTAL EQUITY</b> .....	<b>4,003,912</b>	<b>4,564,355</b>
<b>TOTAL LIABILITIES AND EQUITY CAPITAL</b> .....	<b>\$ 49,212,579</b>	<b>\$ 56,600,871</b>



## STATE CORPORATION COMMISSION

9

CONSOLIDATED REPORT OF INCOME FOR VIRGINIA STATE CHARTERED BANKS  
AS OF DECEMBER 31 (IN THOUSANDS OF DOLLARS)

	1995	1996
<b>INTEREST INCOME:</b>		
Interest and fees on loans .....	\$ 2,877,960	\$ 3,390,393
Income from lease financing receivables .....	16,191	15,488
Interest on balances due from depository institutions .....	11,400	13,680
Interest and dividends on securities.....	585,859	763,555
Interest from assets held in trading accounts.....	31,862	33,416
Interest on federal funds sold and securities purchased under agreements to resell.....	127,609	97,053
<b>TOTAL INTEREST INCOME.....</b>	<b>3,650,881</b>	<b>4,313,585</b>
<b>INTEREST EXPENSE:</b>		
Interest on time certificates of deposit of \$100,000 or more .....	157,587	226,208
Interest on other deposits .....	954,937	1,108,372
Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs .....	6,528	8,341
Expense of federal funds purchased and securities sold under agreements to repurchase.....	250,654	208,625
Interest on demand notes issued to the U.S. Treasury and on other borrowed money.....	222,493	297,484
Interest on mortgage indebtedness and obligations under capitalized leases.....	1,891	1,500
Interest on notes and debentures subordinated to deposits .....	26,328	27,398
<b>TOTAL INTEREST EXPENSE.....</b>	<b>1,620,418</b>	<b>1,849,928</b>
<b>NET INTEREST INCOME.....</b>	<b>2,030,463</b>	<b>2,463,657</b>
Provision for loan and lease losses.....	178,925	347,709
<b>NONINTEREST INCOME:</b>		
Income from fiduciary activities .....	50,717	63,952
Service charges on deposit accounts in domestic offices .....	210,572	249,163
Other fees .....	727,554	1,032,942
Gains (losses) and fees from assets held in trading accounts .....	2,643	37,248
Other noninterest income .....	77,055	94,797
<b>TOTAL NONINTEREST INCOME.....</b>	<b>1,101,734</b>	<b>1,478,157</b>
Gains (losses) on securities not held in trading accounts.....	(3,478)	716
<b>NONINTEREST EXPENSE:</b>		
Salaries and employee benefits .....	884,101	855,289
Expenses of premises and fixed assets (net of rental income).....	237,235	262,116
Other noninterest expense.....	937,847	1,336,458
<b>TOTAL NONINTEREST EXPENSE.....</b>	<b>2,059,183</b>	<b>2,453,863</b>
<b>INCOME BEFORE INCOME TAXES AND EXTRA- ORDINARY ITEMS AND OTHER ADJUSTMENTS.....</b>	<b>890,611</b>	<b>1,140,958</b>
<b>APPLICABLE INCOME TAXES.....</b>	<b>290,279</b>	<b>379,558</b>
<b>INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS .....</b>	<b>600,332</b>	<b>761,400</b>
<b>EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS NET OF INCOME TAXES .....</b>	<b>0</b>	<b>0</b>
<b>NET INCOME.....</b>	<b>\$ 600,332</b>	<b>\$ 761,400</b>

## OPERATING RATIOS FOR ALL STATE CHARTERED BANKS FOR 1996

CLASSIFICATION IN MILLIONS OF DOLLARS	Under 25	25- 50	50- 100	100- 250	250- 500	500- 1,000	Over 1,000	All Banks
NUMBER OF BANKS IN GROUP	4	16	33	50	8	6	4	121
SOURCE AND DISTRIBUTION OF INCOME:								
Percentage of Average Assets:								
INTEREST INCOME:								
Interest and fees on loans .....	5.04	5.82	5.68	5.91	5.80	5.28	6.31	6.12
Income from lease financing receivables .....	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.03
Interest on balances due from depository institutions .....	0.29	0.03	0.03	0.01	0.01	0.01	0.03	0.02
Interest and dividends on securities .....	0.88	1.37	1.53	1.64	1.61	1.88	1.24	1.38
Interest from assets held in trading accounts.....	0.00	0.04	0.00	0.01	0.00	0.00	0.09	0.06
Interest on federal funds sold and securities purchased under agreement to resell .....	0.40	0.31	0.29	0.16	0.09	0.08	0.19	0.18
TOTAL INTEREST INCOME.....	6.61	7.57	7.53	7.73	7.51	7.25	7.90	7.79
INTEREST EXPENSE:								
Interest on time certificates of deposit of \$100,000 or more .....	0.20	0.49	0.54	0.41	0.30	0.37	0.41	0.41
Interest on other deposits .....	2.40	2.71	2.64	2.96	2.47	2.64	1.58	1.95
Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs .....	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.02
Expense of federal funds purchased and securities sold under agreement to repurchase .....	0.00	0.01	0.10	0.05	0.22	0.12	0.50	0.38
Interest on demand notes issued to the U.S. Treasury and other borrowed money .....	0.00	0.00	0.01	0.09	0.13	0.01	0.76	0.54
Interest on mortgage indebtedness and obligations under capitalized leases.....	0.00	0.01	0.01	0.00	0.00	0.00	0.00	0.00
Interest on notes and debentures subordinated to deposits.....	0.00	0.00	0.00	0.00	0.00	0.00	0.08	0.04
TOTAL INTEREST EXPENSE.....	2.60	3.22	3.30	3.51	3.12	3.14	3.35	3.34
NET INTEREST INCOME.....	4.01	4.35	4.23	4.22	4.39	4.09	4.55	4.45
Provisions for loans and lease losses .....	0.15	0.19	0.16	0.18	0.16	0.15	0.84	0.63

## OPERATING RATIOS FOR ALL STATE CHARTERED BANKS FOR 1996

CLASSIFICATION IN MILLIONS OF DOLLARS	Under 25	25- 50	50- 100	100- 250	250- 500	500- 1,000	Over 1,000	All Banks
NONINTEREST INCOME:								
Income from fiduciary activities .....	0.00	0.00	0.00	0.04	0.13	0.09	0.14	0.12
Service charges on deposit accounts in domestic offices .....	0.25	0.36	0.38	0.34	0.45	0.43	0.48	0.45
Gains (losses) and fees from assets held in trading accounts .....	0.00	0.00	0.01	0.00	0.00	0.00	0.10	0.07
Other fees .....	0.14	0.12	0.13	0.20	0.28	0.25	2.63	1.86
Other noninterest income .....	0.27	0.16	0.05	0.05	0.21	0.41	0.17	0.17
TOTAL NONINTEREST INCOME .....	0.66	0.64	0.57	0.63	1.07	1.18	3.52	2.67
Gains (losses) on securities not held in trading accounts .....	0.00	0.01	0.00	0.00	0.00	0.01	0.00	0.00
NONINTEREST EXPENSE:								
Salaries and employee benefits .....	2.26	1.59	1.57	1.38	1.49	1.57	1.57	1.54
Expenses of premises and fixed assets (net of rental income) .....	0.69	0.44	0.46	0.41	0.43	0.45	0.49	0.47
Other noninterest expense .....	1.30	1.10	0.98	1.01	1.30	1.13	3.03	2.42
TOTAL NONINTEREST EXPENSE .....	4.25	3.13	3.01	2.80	3.22	3.16	5.09	4.43
INCOME BEFORE INCOME TAXES AND EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS .....								
	0.27	1.67	1.63	1.87	2.08	1.98	2.14	2.06
APPLICABLE INCOME TAXES .....	0.24	0.35	0.48	0.55	0.63	0.67	0.74	0.68
INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS .....								
	0.03	1.32	1.16	1.31	1.45	1.31	1.40	1.38
EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS NET OF INCOME TAXES .....								
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
NET INCOME .....	0.03	1.32	1.16	1.31	1.45	1.31	1.40	1.38



## OPERATING RATIOS FOR ALL STATE CHARTERED BANKS FOR 1996

CLASSIFICATION IN MILLIONS OF DOLLARS	Under 25	25- 50	50- 100	100- 250	250- 500	500- 1,000	Over 1,000	All Banks
DISTRIBUTION OF LIABILITIES:								
Percentage of Total Assets:								
Deposits:								
In domestic offices .....	79.73	87.63	86.62	85.98	81.36	87.29	63.11	70.28
Noninterest-bearing.....	17.35	16.72	14.51	11.67	14.27	15.47	13.37	13.45
Interest-bearing.....	62.38	70.91	72.11	74.31	67.09	71.82	49.74	56.83
In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	0.00	0.00	0.00	0.00	0.00	0.00	0.11	0.08
Noninterest-bearing.....	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Interest-bearing.....	0.00	0.00	0.00	0.00	0.00	0.00	0.11	0.08
Federal funds purchased and securities sold under agreements to repurchase .....	0.00	0.51	2.31	1.86	6.06	2.86	12.71	9.56
Demand notes issued to the U.S. Treasury.....	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.01
Trading liabilities .....	0.00	0.03	0.04	0.03	0.16	0.18	0.16	0.13
Other borrowed money .....	0.00	0.00	0.31	1.85	2.47	0.61	12.35	8.85
Mortgage indebtedness and obligations under capitalized leases.....	0.00	0.05	0.02	0.01	0.00	0.04	0.02	0.03
Banks' liabilities on acceptances executed and outstanding .....	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01
Notes and debentures subordinated to deposits .....	0.00	0.00	0.00	0.00	0.00	0.00	1.26	0.86
Other liabilities .....	0.63	0.67	0.70	0.63	0.73	0.74	2.81	2.13
<b>TOTAL LIABILITIES .....</b>	<b>80.36</b>	<b>88.89</b>	<b>90.00</b>	<b>90.36</b>	<b>90.78</b>	<b>91.72</b>	<b>92.56</b>	<b>91.94</b>
DISTRIBUTION OF EQUITY CAPITAL:								
Percentage of Total Assets:								
Perpetual preferred stock.....	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Common stock .....	8.77	3.50	2.35	1.77	2.14	1.31	0.95	1.25
Surplus .....	9.19	4.83	2.33	2.01	1.38	2.25	2.43	2.34
Undivided profits and capital reserves.....	1.69	2.80	5.35	5.87	5.68	4.72	4.09	4.49
LESS: Net unrealized loss on marketable equity securities .....	0.01	0.02	0.03	0.01	-0.02	0.00	0.03	0.02
<b>TOTAL EQUITY CAPITAL .....</b>	<b>19.64</b>	<b>11.11</b>	<b>10.00</b>	<b>9.64</b>	<b>9.22</b>	<b>8.28</b>	<b>7.44</b>	<b>8.06</b>
<b>TOTAL LIABILITIES AND EQUITY CAPITAL.....</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
OTHER RATIOS								
Loans (net) to deposits.....	73.33	69.67	68.25	74.20	79.16	69.79	99.11	88.96
Noninterest-bearing deposits to total deposits .....	21.76	19.08	16.75	13.58	17.54	17.72	21.18	19.13
Bank premises to total equity .....	13.49	17.02	20.64	19.15	18.13	21.82	24.40	22.62
Total equity to total deposits.....	24.63	12.68	11.55	11.21	11.33	9.49	11.79	11.47
Equity and subordinated notes and debentures to assets.....	19.64	11.11	10.00	9.64	9.22	8.28	8.70	8.92

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1996  
PURSUANT TO THE BANKING ACT**

**NEW BANKS**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
10/06/95	Harbor Bank	11001 Warwick Boulevard City of Newport News, VA	Approved 01/29/96
12/05/95	BIW Acquisition Bank	1803 South Church Street Smithfield, Isle of Wight County, VA	Approved 02/28/96
12/18/95	NBI Interim Bank	100 South Main Street Blacksburg, Montgomery County, VA	Approved 04/01/96
03/26/96	Citizens Acquisition Subsidiary, Inc.	643 East Riverside Drive Tazewell, Tazewell County, VA	Approved 05/29/96
07/12/96	BH Acquisition Subsidiary, Inc.	7021 Mechanicsville Turnpike Mechanicsville, Hanover County, VA	Approved 09/11/96
07/12/96	Crestar Bank DC	8245 Boone Boulevard Vienna, Fairfax County, VA	Approved 08/15/96
12/02/96	Metro-County Bank of Virginia, Inc.	8194 Atlee Road Mechanicsville, Hanover County, VA	Pending
12/03/96	Guaranty Bank	1658 State Farm Boulevard Albemarle County, VA	Pending
12/23/96	First-Citizens Bank, A Virginia Corporation	3601 Thirlane Road City of Roanoke, VA	Pending

**MERGERS**

DATE RECEIVED	DESCRIPTION	ACTIVITY
12/06/95	Bank of Isle of Wight, Smithfield, VA to merge into it BIW Acquisition Bank (Phantom), Smithfield, VA	Approved 02/28/96
12/18/95	Bank of Tazewell County, Tazewell, VA to merge into it NBI Interim Bank (Phantom), Blacksburg, VA	Approved 04/01/96
01/24/96	Signet Bank, Richmond, VA to merge into it Signet Bank, National Association, Washington, D.C.	Approved 04/17/96
01/30/96	Citizens Bank of Maryland, Laurel, MD to merge into it Citizens Bank of Virginia, Vienna, VA	No Objection 05/06/96
05/02/96	First Virginia Bank - Shenandoah Valley, Woodstock, VA to merge into it First Virginia Bank-Central, Charlottesville, VA	Approved 06/13/96

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1996  
PURSUANT TO THE BANKING ACT**

**MERGERS (Continued)**

DATE RECEIVED	DESCRIPTION	ACTIVITY
05/29/96	F & M Bank-Hallmark, Springfield, VA to merge into it F&M Bank-Potomac, Herndon, VA	Approved 07/24/96
05/29/96	F & M Bank-Hallmark, Springfield, VA to merge into it Fairfax Bank & Trust Company, Fairfax, VA	Approved 07/24/96
08/02/96	Crestar Bank DC, Vienna, VA to merge into it Crestar Bank MD, Bethesda, MD	Approved 10/16/96
08/02/96	Crestar Bank DC, Vienna, VA to merge into it Crestar Bank, Richmond, VA	Approved 10/16/96
09/03/96	First Virginia Bank-Colonial, Richmond, VA to merge into it First Virginia Bank-South Hill, South Hill, VA	Approved 10/21/96

**ACQUISITIONS PURSUANT TO CHAPTER 13 OF TITLE 6.1 OF THE VIRGINIA CODE**

DATE RECEIVED	DESCRIPTION	ACTIVITY
11/30/95	James River Bankshares, Inc., Suffolk, VA to acquire 100% of the voting shares of Bank of Isle of Wight, Smithfield, VA	Approved 02/28/96
12/18/95	National Bankshares, Inc., Blacksburg, VA to acquire 100% of the voting shares of Bank of Tazewell County, Tazewell, VA	Approved 04/01/96
01/29/96	F & M National Corporation, Winchester, VA to acquire 100% of the voting shares of FB&T Financial Corporation, Fairfax, VA	Approved 03/18/96
03/26/96	Cardinal Bankshares Corporation, Floyd, VA to acquire 100% of the voting shares of The Bank of Floyd, Floyd, VA	Approved 05/09/96
04/25/96	Community Bankshares Incorporated, Petersburg, VA to acquire 100% of the voting stock of Commerce Bank of Virginia, Richmond, VA	Approved 06/20/96
05/01/96	United Community Bankshares, Inc., Franklin, VA to acquire 100% of the voting shares of The Bank of Franklin, Franklin, VA	Approved 06/13/96
05/01/96	United Community Bankshares, Inc., Franklin, VA to acquire 100% of the voting shares of The Bank of Sussex and Surry, Wakefield, VA	Approved 06/13/96
05/16/96	Mid-Atlantic Community BankGroup, Inc., Gloucester, VA to acquire 100% of the voting shares of Peninsula Trust Bank, Incorporated, Gloucester, VA	Approved 07/09/96

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1996  
PURSUANT TO THE BANKING ACT**

**ACQUISITIONS PURSUANT TO CHAPTER 13 OF TITLE 6.1 OF THE VIRGINIA CODE  
(Continued)**

DATE RECEIVED	DESCRIPTION	ACTIVITY
05/28/96	Mainstreet Bankgroup Incorporated, Martinsville, VA to acquire 100% of the voting shares of The First National Bank of Clifton Forge, Clifton Forge, VA	Approved 07/24/96
06/26/96	Union Bankshares Corporation, Bowling Green, VA to acquire 100% of the voting shares of King George State Bank, Inc., King George, VA	Approved 08/07/96
07/12/96	Mainstreet Bankgroup Incorporated, Martinsville, VA to acquire 100% of the voting shares of Hanover Bank, Mechanicsville, VA	Approved 09/11/96
07/12/96	Summit Bankshares, Inc., Raphine, VA to acquire 100% of the voting shares of Bank of Rockbridge, Raphine, VA	Approved 08/16/96
09/06/96	Highland County Bankshares, Inc., Monterey, VA to acquire 100% of the voting shares of First and Citizens Bank, Monterey, VA	Approved 11/05/96
09/30/96	Virginia Financial Corporation, Staunton, VA to acquire 100% of the voting shares of Planters Bank & Trust Company of Virginia, Staunton, VA	Approved 11/19/96
12/03/96	Guaranty Financial Corporation, Albemarle, VA to acquire 100% of the voting stock of Guaranty Bank, Albemarle, VA	Pending

**ACQUISITIONS PURSUANT TO CHAPTER 14 OF TITLE 6.1 OF THE VIRGINIA CODE**

DATE RECEIVED	DESCRIPTION	ACTIVITY
12/23/96	First Citizens Bancshares, Inc., Raleigh, NC to acquire and hold the stock of First-Citizens Bank & Trust Company, a Virginia corporation (bank in organization), Roanoke, VA	Pending

**ACQUISITIONS PURSUANT TO CHAPTER 15 OF TITLE 6.1 OF THE VIRGINIA CODE**

DATE RECEIVED	DESCRIPTION	ACTIVITY
03/13/96	George Mason Bankshares, Inc, Fairfax, VA to acquire Palmer National Bank, Washington, D.C.	Approved 04/12/96
03/26/96	FCFT, Inc., Princeton, WV to acquire Citizens Bank of Tazewell, Tazewell, VA	Approved 05/29/96



**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1996  
PURSUANT TO THE BANKING ACT**

**ACQUISITIONS PURSUANT TO CHAPTER 15 OF TITLE 6.1 OF THE VIRGINIA CODE  
(Continued)**

DATE RECEIVED	DESCRIPTION	ACTIVITY
07/16/96	F & M National Corporation, Winchester, VA to acquire Allegiance Bank, N.A., Bethesda, MD	Approved 08/12/96
10/03/96	Crestar Financial Corporation, Richmond, VA to acquire Citizens Bancorp, Laurel, MD	Approved 11/04/96

**BRANCHES**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
11/13/95	Crestar Bank Richmond, VA	801 James Madison Highway Wal-Mart Supercenter, Culpeper, Culpeper County, VA	Approved 01/03/96
11/20/95	Virginia Heartland Bank Fredericksburg, VA	5996 Plank Road Spotsylvania County, VA	Approved 01/04/96
11/21/95	Chesapeake Bank Kilmarnock, VA	4492 John Tyler Highway James City County, VA	Approved 01/04/96
12/15/95	The Farmers Bank of Appomattox, Appomattox, VA	Southeast corner of State Rt. 20 and U.S. Route 15, Dillwyn, Buckingham County, VA	Approved 01/29/96
12/18/95	The Bank of Waverly Waverly, VA	200 N. Main Street City of Franklin, VA	Approved 02/09/96
12/18/95	The Bank of Waverly Waverly, VA	22241 Main Street Courtland, Southampton County, VA	Approved 02/09/96
12/21/95	The Bank of Tidewater Virginia Beach, VA	1304 Greenbrier Parkway City of Chesapeake, VA	Approved 02/09/96
12/27/95	First-Citizens Bank & Trust Company Raleigh, NC	200 East Virginia Avenue Crewe, Nottoway County, VA	No Objection 01/29/96
12/28/95	Crestar Bank Richmond, VA	Statler Square Shopping Center 850 Statler Boulevard, City of Staunton, VA	Approved 02/14/96
01/18/96	The Bank of Fincastle Fincastle, VA	4370 Cloverdale Road Botetourt County, VA	Approved 03/01/96

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1996  
PURSUANT TO THE BANKING ACT**

**BRANCHES (Continued)**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
01/18/96	The Bank of Fincastle Fincastle, VA	860 Roanoke Road Daleville, Botetourt County, VA	Approved 03/01/96
02/01/96	First-Citizens Bank & Trust Company Raleigh, NC	1322 South Main Street Blacksburg, Montgomery County, VA	No Objection 02/06/96
02/05/96	First Virginia Bank Falls Church, VA	20522 Falcons Landing Circle Sterling, Loudoun County, VA	Approved 03/07/96
02/05/96	Regency Bank Richmond, VA	northwest corner of Huguenot Road and Promenade Parkway, Chesterfield County, VA	Approved 03/21/96
02/08/96	First Virginia Bank - Commonwealth Grafton, VA	1033 West Mercury Boulevard City of Hampton, VA	Approved 03/13/96
02/08/96	First Virginia Bank - Commonwealth Grafton, VA	1112 Big Bethel Road City of Hampton, VA	Approved 03/13/96
02/08/96	First Virginia Bank - Commonwealth Grafton, VA	11718 Jefferson Avenue City of Newport News, VA	Approved 03/13/96
02/08/96	First Virginia Bank - Commonwealth Grafton, VA	397 Denbigh Boulevard City of Newport News, VA	Approved 03/13/96
02/08/96	First Virginia Bank - Commonwealth Grafton, VA	452 Wythe Creek Road City of Poquoson, VA	Approved 03/13/96
02/08/96	First Virginia Bank - Commonwealth Grafton, VA	5003 Victory Boulevard York County, VA	Approved 03/13/96
02/12/96	Wachovia Bank of North Carolina, N. A Winston-Salem, NC	999 Waterside Drive City of Norfolk, VA	No Objection 03/20/96
02/20/96	The Commonwealth Bank Richmond, VA	900 N. Parham Road Henrico County, VA	Approved 04/02/96

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1996  
PURSUANT TO THE BANKING ACT**

**BRANCHES (Continued)**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
02/26/96	First-Citizens Bank & Trust Company Raleigh, NC	4119 Boonsboro Road Campbell County, VA	No Objection 02/27/96
02/27/96	First-Citizens Bank & Trust Company Raleigh, NC	4400 Brambleton Avenue Roanoke County, VA	No Objection 02/27/96
03/08/96	Union Bank and Trust Company Bowling Green, VA	8520 Jefferson Davis Highway Spotsylvania County, VA	Approved 04/10/96
03/11/96	Citizens Bank of Virginia Vienna, VA	11600 Plaza America Drive Reston, Fairfax County, VA	Approved 04/16/96
03/13/96	The Bank of Hampton Roads, Chesapeake, VA	1400 Kempsville Road, Suite 102 City of Chesapeake, VA	Approved 04/15/96
03/14/96	Crestar Bank Richmond, VA	5700 Williamsburg Landing Drive James City County, VA	Approved 04/15/96
03/19/96	Virginia Heartland Bank Fredericksburg, VA	1016 Charles Street City of Fredericksburg, VA	Approved 04/22/96
03/21/96	Bank of the Commonwealth Norfolk, VA	1870 Kempsville Road City of Virginia Beach, VA	Approved 04/23/96
03/21/96	The George Mason Bank Fairfax, VA	531-A East Market Street Leesburg, Loudoun County, VA	Approved 04/22/96
03/22/96	County Bank of Chesterfield Midlothian, VA	348 East Hundred Road Chester, Chesterfield County, VA	Approved 04/29/96
03/28/96	Fairfax Bank & Trust Company Fairfax, VA	6257A Old Dominion Drive McLean, Fairfax County, VA	Approved 05/01/96
04/04/96	Princess Anne Bank Virginia Beach, VA	Holland Road & Windsor Oaks Blvd. City of Virginia Beach, VA	Approved 05/09/96
04/08/96	Hanover Bank Mechanicsville, VA	11400 Nuckols Road Hanover County, VA	Approved 05/13/96
04/17/96	Signet Bank Richmond, VA	555 Quince Orchard Road, Suite 110 Gaithersburg, MD	Approved 05/22/96

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1996  
PURSUANT TO THE BANKING ACT**

**BRANCHES (Continued)**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
04/18/96	The Bank of Alexandria Alexandria, VA	7901 Richmond Highway Fairfax County, VA	Approved 05/22/96
04/18/96	Rockingham Heritage Bank Harrisonburg, VA	410 Spotswood Avenue Elkton, Rockingham County, VA	Approved 05/22/96
04/29/96	Bank of Suffolk Suffolk, VA	1589 Bridge Road City of Suffolk, VA	Approved 05/28/96
05/01/96	First-Citizens Bank & Trust Company Raleigh, NC	3862 Electric Road Roanoke County, VA	No Objection 05/28/96
05/06/96	Bank of Botetourt Buchanan, VA	Lot 1, Perimeter East Commerce Center, US Route 460 and Trail Drive, Roanoke County, VA	Approved 06/12/96
05/06/96	Northern Neck State Bank Warsaw, VA	1660 Tappahannock Boulevard Tappahannock, Essex County, VA	Approved 06/12/96
05/06/96	Centura Bank Rocky Mount, NC	1600 General Booth Boulevard City of Virginia Beach, VA	No Objection 05/30/96
05/22/96	First Virginia Bank-Mountain Empire Damascus, VA	13245 Lee Highway City of Bristol, VA	Approved 06/24/96
05/23/96	First-Citizens Bank & Trust Company Raleigh, NC	2317 Wards Road City of Lynchburg, VA	No Objection 06/21/96
05/23/96	First-Citizens Bank & Trust Company Raleigh, NC	9613 Timberlake Road Campbell County, VA	No Objection 06/21/96
05/23/96	First-Citizens Bank & Trust Company Raleigh, NC	Highway 460 Appomattox, Appomattox County, VA	No Objection 06/21/96
05/24/96	Crestar Bank Richmond, VA	550 Old Franklin Turnpike Rocky Mount, Franklin County, VA	Approved 06/24/96
06/19/96	FWB Bank Rockville, MD	301 S. Washington Street City of Alexandria, VA	No Objection 08/20/96
06/19/96	First Virginia Bank Falls Church, VA	20789 Great Falls Plaza Loudoun County, VA	Approved 07/22/96

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1996  
PURSUANT TO THE BANKING ACT**

**BRANCHES (Continued)**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
06/19/96	First National Bank of Maryland Baltimore, MD	11260 Roger Bacon Drive Reston, Fairfax County, VA	No Objection 07/18/96
07/16/96	The Bank of Hampton Roads Chesapeake, VA	Northeast corner of Portsmouth Blvd. and Gum Road, City of Chesapeake, VA	Approved 08/16/96
07/16/96	First Virginia Bank - Commonwealth Williamsburg, VA	1900 Cunningham Drive Wal-Mart Supercenter #1631, City of Hampton, VA	Approved 08/16/96
07/19/96	Key Bank and Trust Baltimore, MD	1031 Edwards Ferry Road Leesburg, Loudoun County, VA	No Objection 10/01/96
07/26/96	Central Virginia Bank Powhatan, VA	2036 New Dorset Road Powhatan County, VA	Approved 08/30/96
07/29/96	Crestar Bank Richmond, VA	12201 Chalkley Road Chesterfield County, VA	Approved 08/26/96
08/12/96	Community Bank of Northern Virginia Sterling, VA	13826 Lee Highway Centreville, Fairfax County, VA	Approved 09/19/96
08/12/96	Century National Bank Washington, DC	8201 Greensboro Drive McLean, VA	No Objection 09/06/96
08/23/96	Central Virginia Bank Powhatan, VA	Northside of U.S. Route 60 1/2 mile southwest of State Route 19 Cumberland County, VA	Approved 10/11/96
08/23/96	Crestar Bank Richmond, VA	10921 Hull Street Road Midlothian, Chesterfield County, VA	Approved 09/25/96
08/23/96	Crestar Bank Richmond, VA	11400 West Huguenot Road Midlothian, Chesterfield County, VA	Approved 09/25/96
08/23/96	Crestar Bank Richmond, VA	1841 West Main Street City of Salem, VA	Approved 09/25/96
08/23/96	Crestar Bank Richmond, VA	4816 South Laburnum Avenue Henrico County, VA	Approved 09/25/96
08/23/96	Crestar Bank Richmond, VA	9480 West Broad Street Henrico County, VA	Approved 09/25/96

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1996  
PURSUANT TO THE BANKING ACT**

**BRANCHES (Continued)**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
09/11/96	Security Bank Corporation Manassas, VA	7813 Sudley Road Prince William County, VA	Approved 11/01/96
09/17/96	First-Citizens Bank & Trust Company Raleigh, NC	5301 Bernard Drive Roanoke County, VA	No Objection 10/11/96
09/27/96	Capital Bank, N.A. Rockville, MD	2230 Gallows Road Fairfax, VA	No Objection 10/24/96
10/01/96	Crestar Bank Richmond, VA	1790 East Market Street City of Harrisonburg, VA	Approved 11/18/96
10/16/96	Union Bank and Trust Company Bowling Green, VA	4690 Pouncey Tract Road Glen Allen, Henrico County, VA	Withdrawn 11/01/96
10/22/96	F & M Bank - Richmond Richmond, VA	6980 Forest Hill Avenue City of Richmond, VA	Approved 11/22/96
10/24/96	Bank of Tidewater, The Virginia Beach, VA	2251 W. Great Neck Road City of Virginia Beach, VA	Approved 11/25/96
10/30/96	Highlands Union Bank Abingdon, VA	1425 North Main Street Marion, Smyth County, VA	Approved 12/06/96
11/04/96	First-Citizens Bank & Trust Company Raleigh, NC	970 Hardy Road Vinton, Roanoke County, VA	No Objection 12/03/96
11/06/96	Centura Bank Rocky Mount, NC	201 East Little Creek Road City of Norfolk, VA	No Objection 12/04/96
11/06/96	Centura Bank Rocky Mount, NC	4692 Columbus Street City of Virginia Beach, VA	No Objection 12/04/96
11/06/96	Centura Bank Rocky Mount, NC	Princess Anne Road & Lynnhaven Parkway City of Virginia Beach, VA	No Objection 12/04/96
11/06/96	Centura Bank Rocky Mount, NC	Shore Drive & Northampton Boulevard City of Virginia Beach, VA	No Objection 12/04/96
11/12/96	Heritage Bank & Trust Norfolk, VA	4807 Colley Avenue City of Norfolk, VA	Approved 12/16/96

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1996  
PURSUANT TO THE BANKING ACT**

**BRANCHES (Continued)**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
11/19/96	F&M Bank-Northern Virginia Fairfax, VA	7900 Sudley Road Prince William County, VA	Approved 12/30/96
11/22/96	Crestar Bank Richmond, VA	500 North Harrison Street City of Richmond, VA	Approved 12/23/96
12/16/96	Crestar Bank Richmond, VA	11400 West Broad Street Road Henrico County, VA	Pending
12/16/96	Crestar Bank Richmond, VA	7901 Brook Road Henrico County, VA	Pending
12/16/96	Crestar Bank Richmond, VA	7951 Brook Road Henrico County, VA	Pending
12/16/96	James River Bank Waverly, VA	22510 Linden Street Courtland, Southampton County, VA	Pending
12/18/96	Centura Bank Rocky Mount, NC	2744 S. Crater Road City of Petersburg, VA	Pending
12/18/96	Centura Bank Rocky Mount, NC	1912 Laskin Road City of Virginia Beach, VA	Pending
12/18/96	Centura Bank Rocky Mount, NC	891 Temple Avenue City of Colonial Heights, VA	Pending
12/18/96	Centura Bank Rocky Mount, NC	20 Prosperity Lane Stafford County, VA	Pending
12/18/96	Centura Bank Rocky Mount, NC	610 England Street Ashland, Hanover County, VA	Pending
12/18/96	Centura Bank Rocky Mount, NC	1013 North Boulevard City of Richmond, VA	Pending
12/18/96	Centura Bank Rocky Mount, NC	Highway 58, U.S. Route 501 Halifax County, VA	Pending
12/18/96	Centura Bank Rocky Mount, NC	128 N. Main Street City of Emporia, VA	Pending
12/18/96	Centura Bank Rocky Mount, NC	702 E. Atlantic Avenue South Hill, Mecklenburg County, VA	Pending

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1996  
PURSUANT TO THE BANKING ACT**

**BRANCHES (Continued)**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
12/26/96	First Bank and Trust Company, The Lebanon, VA	970 East Main Street Lebanon, Russell County, VA	Pending

**BRANCH OFFICE RELOCATIONS**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
12/29/95	Crestar Bank Richmond, VA	From: 5626 George Washington Memorial Hwy, Grafton, York County, VA To: 5208 George Washington Memorial Hwy, Grafton, York County, VA	Approved 01/25/96
01/02/96	Princess Anne Bank Virginia Beach, VA	From: 2251 West Great Neck Road, City of Virginia Beach, VA To: 3001 Shore Drive, City of Virginia Beach, VA	Approved 02/05/96
02/26/96	Miners Exchange Bank Coeburn, VA	From: northeast corner of the intersection of Depot Street and Main Street, Appalachia, Wise County, VA To: 102 West Main Street, Appalachia, Wise County, VA	Approved 03/22/96
03/11/96	Crestar Bank Richmond, VA	From: 4259 Wilson Boulevard, Arlington County, VA To: 4301 Wilson Boulevard, Arlington County, VA	Approved 04/05/96
04/18/96	First Virginia Bank Falls Church, VA	From: 9100 Center Street, City of Manassas, VA To: SW corner of the intersection of Wellington and Dumfries Roads, City of Manassas, VA	Approved 05/13/96
05/08/96	Capital One Bank Richmond, VA	From: 6-8 Old Bond Street, London, England To: No. 1 Northumberland Avenue, London, England	Approved 06/05/96



**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1996  
PURSUANT TO THE BANKING ACT**

**BRANCH OFFICE RELOCATIONS (Continued)**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
06/14/96	First Virginia Bank Falls Church, VA	From: 3010 Annandale Road, Fairfax County, VA To: 3012 Annandale Road, Fairfax County, VA	Approved 07/12/96
06/25/96	Capital One Bank Richmond, VA	From: No. 1 Northumberland Avenue, London, England To: 18 Hanover Square, London, England	Approved 07/19/96
07/15/96	Burke & Herbert Bank & Trust Company Alexandria, VA	From: 1828 Duke Street, City of Alexandria, VA To: 1800 Block Jamieson Avenue, Block E, Lot 706 of Carlyle, City of Alexandria, VA	Approved 08/14/96
08/16/96	Signet Bank Richmond, VA	From: 790 West North Avenue, Baltimore, MD To: 2500 Pennsylvania Avenue, Baltimore, MD	Approved 09/16/96
10/11/96	Crestar Bank Richmond, VA	From: 445 11th Street, N.W., Washington, DC To: 555 12th Street, N.W., Washington, DC	Approved 11/20/96
10/11/96	Crestar Bank Richmond, VA	From: 2 N. Charles Street, Baltimore, MD To: 120 East Baltimore Street, Baltimore, MD	Approved 11/20/96
12/04/96	First Virginia Bank Falls Church, VA	From: 2062 Plank Road, City of Fredericksburg, VA To: 1151 Carl Silver Parkway, City of Fredericksburg, VA	Approved 12/30/96
12/09/96	Signet Bank Richmond, VA	From: Kent Plaza Shopping Center, Chestertown, MD To: 503-A Washington Avenue, Chestertown, MD	Pending

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1996  
PURSUANT TO THE BANKING ACT**

**EFT FACILITIES**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
12/05/95	F & M Bank-Peoples Warrenton, VA	northwest corner of the Intersection of Interstate 95 and U.S. Route 17, Stafford County, VA	Approved 01/04/96
12/11/95	Chesapeake Bank Kilmarnock, VA	4707 County Drive New Bohemia, Prince George County, VA	Approved 01/04/96
12/11/95	Chesapeake Bank Kilmarnock, VA	626 Warrenton Road Stafford County, VA	Approved 01/04/96
12/11/95	Chesapeake Bank Kilmarnock, VA	801 England Street Ashland, Hanover County, VA	Approved 01/04/96
12/15/95	F & M Bank-Peoples Warrenton, VA	6902 Leeds Manor Road Orlean, Fauquier County, VA	Approved 01/16/96
12/15/95	First Community Bank Forest, VA	Liberty University 3765 Candler's Mountain Road City of Lynchburg, VA	Approved 01/11/96
01/18/96	The Bank of Southside Virginia Carson, VA	3140 South Crater Road City of Petersburg, VA	Approved 02/15/96
01/23/96	Crestar Bank Richmond, VA	7900 Westpark Drive McLean, Fairfax County, VA	Approved 02/13/96
01/29/96	First Bank Strasburg, VA	294 Front Royal Road Strasburg, Shenandoah County, VA	Approved 02/26/96
02/09/96	Crestar Bank Richmond, VA	Sentara Leigh Hospital 830 Kempsville Road City of Norfolk, VA	Approved 03/06/96
02/12/96	Bank of Botetourt Buchanan, VA	4070 Roanoke Road Fincastle, Botetourt County, VA	Approved 03/11/96
04/08/96	Crestar Bank Richmond, VA	2600 International Parkway City of Virginia Beach, VA	Approved 05/02/96
04/08/96	Crestar Bank Richmond, VA	Sentara Bayside Hospital 800 Independence Boulevard City of Virginia Beach, VA	Approved 05/02/96
04/08/96	Signet Bank Richmond, VA	4340 Innslake Drive Glen Allen, Henrico County, VA	Approved 05/02/96

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1996  
PURSUANT TO THE BANKING ACT**

**EFT FACILITIES (Continued)**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
04/19/96	Bank of Carroll Hillsville, VA	northeast corner of the intersection of U.S. Route 58 & State Route 743, Carroll County, VA	Approved 05/17/96
04/22/96	First Virginia Bank Falls Church, VA	Fairfax County Government Center 12011 Government Center Parkway, Fairfax County, VA	Approved 05/20/96
05/15/96	Bank of Rockbridge Raphine, VA	125 West Nelson Street City of Lexington, VA	Approved 06/14/96
05/15/96	Bank of Rockbridge Raphine, VA	northeast corner of the intersection of Interstate 81 and State Route 710, Rockbridge County, VA	Approved 06/14/96
05/15/96	Crestar Bank Richmond, VA	Regency Square Shopping Center 1420 Parham Road, Henrico County, VA	Approved 06/07/96
05/22/96	The Bank of Southside Virginia Carson, VA	South Park Avenue and Roslyn Road City of Colonial Heights, VA	Approved 06/14/96
06/12/96	Chesapeake Bank Kilmarnock, VA	10007 James Madison Highway Warrenton, Fauquier County, VA	Approved 07/08/96
06/18/96	Crestar Bank Richmond, VA	1601 Willow Lawn Drive Henrico County, VA	Approved 07/08/96
06/21/96	Crestar Bank Richmond, VA	411 West Randolph Road City of Hopewell, VA	Approved 07/18/96
06/28/96	The Bank of Fincastle Fincastle, VA	2635 Colonial Avenue City of Roanoke, VA	Approved 07/18/96
07/29/96	Signet Bank Richmond, VA	7175 Columbia Gateway Drive, Bldg D, Columbia, MD	Approved 08/22/96
08/05/96	Crestar Bank Richmond, VA	Richmond International Airport Airport Drive, Sandston, Henrico County, VA	Approved 08/30/96
08/06/96	F & M Bank - Massanutten Harrisonburg, VA	400 Augusta Avenue Grottoes, Rockingham County, VA	Approved 08/30/96

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1996  
PURSUANT TO THE BANKING ACT**

**EFT FACILITIES (Continued)**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
08/22/96	F & M Bank - Winchester Winchester, VA	southwest corner of U.S. Route 211 and Cadet Road, New Market, Shenandoah County, VA	Approved 09/20/96
08/26/96	Crestar Bank Richmond, VA	1000 Semmes Avenue City of Richmond, VA	Approved 09/20/96
08/27/96	The Bank of Alexandria Alexandria, VA	118 King Street City of Alexandria, VA	Approved 09/23/96
08/27/96	Bank of Rockbridge Raphine, VA	Virginia Military Institute Lejeune Hall, City of Lexington, VA	Approved 09/23/96
09/03/96	F&M Bank-Northern Virginia Fairfax, VA	9311 Lee Avenue City of Manassas, VA	Approved 10/01/96
09/10/96	The Bank of Fincastle Fincastle, VA	Quickette Market U.S. Route 220 North, Fincastle, Botetourt County, VA	Approved 10/04/96
09/12/96	First Virginia Bank-Blue Ridge Staunton, VA	1617 E. Market Street City of Harrisonburg, VA	Approved 10/11/96
09/12/96	First Virginia Bank-Blue Ridge Staunton, VA	710 Port Republic Road City of Harrisonburg, VA	Approved 10/11/96
09/13/96	F & M Bank - Massanutten Harrisonburg, VA	U.S. Route 11 and State Route 256 Augusta County, VA	Approved 10/11/96
09/16/96	F & M Bank-Emporia Emporia, VA	1589 Skippers Road Greensville County, VA	Approved 10/11/96
09/20/96	The Bank of Southside Virginia Carson, VA	5201 Oaklawn Boulevard City of Hopewell, VA	Approved 10/18/96
09/26/96	Crestar Bank Richmond, VA	Fort Lee Main Exchange Shopping Center, Fort Lee Military Installation, Fort Lee, Prince George County, VA	Approved 10/15/96
09/26/96	F & M Bank - Central Virginia Charlottesville, VA	1220 Seminole Trail Albemarle County, VA	Approved 10/25/96

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1996  
PURSUANT TO THE BANKING ACT**

**EFT FACILITIES (Continued)**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
09/26/96	Planters Bank & Trust Company of Virginia Staunton, VA	600 North Coalter Street City of Staunton, VA	Approved 10/25/96
09/27/96	F & M Bank-Peoples Warrenton, VA	14630 Lee Highway Amissville, Rappahannock County, VA	Approved 10/25/96
09/27/96	F & M Bank-Peoples Warrenton, VA	4662 Catlett Road Midland, Fauquier County, VA	Approved 10/25/96
09/27/96	F & M Bank-Peoples Warrenton, VA	5171 Lee Highway New Baltimore, Fauquier County, VA	Approved 10/25/96
10/03/96	First Virginia Bank Falls Church, VA	Dulles Airport Marriott 333 West Service Road, Loudoun County, VA	Approved 11/04/96
10/09/96	F & M Bank - Winchester Winchester, VA	1502 Orkney Grade Bayse, Shenandoah County, VA	Approved 11/01/96
10/09/96	F & M Bank - Winchester Winchester, VA	250 Conicville Road Mount Jackson, Shenandoah County, VA	Approved 11/01/96
10/09/96	F & M Bank - Winchester Winchester, VA	60 Stoney Creek Road Edinburg, Shenandoah County, VA	Approved 11/01/96
10/10/96	F & M Bank - Winchester Winchester, VA	10178 Winchester Road Front Royal, Warren County, VA	Approved 11/08/96
10/10/96	F & M Bank - Winchester Winchester, VA	1544 Martinsburg Pike Frederick County, VA	Approved 11/08/96
10/10/96	F & M Bank - Winchester Winchester, VA	4697 John Marshall Road Linden, Warren County, VA	Approved 11/08/96
10/10/96	F & M Bank - Winchester Winchester, VA	502 South King Street Leesburg, Loudoun County, VA	Approved 11/08/96
10/10/96	F & M Bank - Winchester Winchester, VA	7 East Gerrard Street City of Winchester, VA	Approved 11/08/96
10/10/96	F & M Bank - Winchester Winchester, VA	Route 2, Box 4535 Berryville, Clarke County, VA	Approved 11/08/96

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1996  
PURSUANT TO THE BANKING ACT**

**EFT FACILITIES (Continued)**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
10/15/96	F & M Bank - Massanutten Harrisonburg, VA	1010 W. Market Street City of Harrisonburg, VA	Approved 11/08/96
10/15/96	F & M Bank - Massanutten Harrisonburg, VA	121 N. Main Street Bridgewater, Rockingham County, VA	Approved 11/08/96
10/15/96	F & M Bank - Massanutten Harrisonburg, VA	261 Lee Street Broadway, Rockingham County, VA	Approved 11/08/96
10/15/96	F & M Bank - Massanutten Harrisonburg, VA	953 High Street City of Harrisonburg, VA	Approved 11/08/96
10/23/96	F & M Bank-Peoples Warrenton, VA	10520 James Madison Highway Edgehill, King George County, VA	Approved 11/15/96
10/23/96	F & M Bank-Peoples Warrenton, VA	10900 Courthouse Road Spotsylvania County, VA	Approved 11/15/96
10/23/96	F & M Bank-Peoples Warrenton, VA	1113 James Monroe Highway Culpeper County, VA	Approved 11/15/96
10/23/96	F & M Bank-Peoples Warrenton, VA	15250 Washington Street Haymarket, Prince William County, VA	Approved 11/15/96
10/23/96	F & M Bank-Peoples Warrenton, VA	201 Jefferson Davis Highway City of Fredericksburg, VA	Approved 11/15/96
10/23/96	F & M Bank-Peoples Warrenton, VA	432 Garrisonville Road, Suite 10 Garrisonville, Stafford County, VA	Approved 11/15/96
10/23/96	F & M Bank-Peoples Warrenton, VA	8902 Courthouse Road Spotsylvania County, VA	Approved 11/15/96
10/23/96	F & M Bank-Peoples Warrenton, VA	9719 James Madison Highway Warrenton, Fauquier County, VA	Approved 11/15/96
10/24/96	Bank of Botetourt Buchanan, VA	Creekside Market, 8201 Williamson Road, Roanoke County, VA	Approved 11/18/96
11/01/96	Crestar Bank Richmond, VA	11160 Viers Mill Road Wheaton, MD	Approved 11/25/96
11/04/96	Bank of Marion, The Marion, VA	1193 North Main Street Marion, Smyth County, VA	Approved 12/03/96

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1996  
PURSUANT TO THE BANKING ACT**

**EFT FACILITIES (Continued)**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
11/14/96	Bank of Alexandria, The Alexandria, VA	1320 Braddock Place City of Alexandria, VA	Approved 12/10/96
11/19/96	F & M Bank - Richmond Richmond, VA	7274 Mechanicsville Turnpike Mechanicsville, Hanover County, VA	Approved 12/12/96
11/26/96	F & M Bank - Central Virginia Charlottesville, VA	201 Bowen Loop Albemarle County, VA	Approved 12/27/96
12/09/96	Peoples Bank of Virginia Chesterfield, VA	509 Southpark Boulevard City of Colonial Heights, VA	Pending
12/10/96	Second Bank & Trust Culpeper, VA	501 Sunset Lane Culpeper, Culpeper County, VA	Pending
12/18/96	The Bank of Southside Virginia Carson, VA	southwest corner of intersection of Interstate 95 and U. S. Route 301, Stony Creek, Sussex County, VA	Pending
12/31/96	F & M Bank - Richmond Richmond, VA	2320 W. Hundred Road Chester, Chesterfield County, VA	Pending

**BANK STATUS CHANGES - 1996****NEW BANKS**

February	29	BIW Acquisition Bank opened for business at 1803 South Church Street, Smithfield, Isle of Wight County, VA
May	31	NBI Interim Bank opened for business at 100 South Main Street, Blacksburg, Montgomery County, VA
July	08	Harbor Bank opened for business at 11001 Warwick Boulevard, City of Newport News, VA
November	14	Crestar Bank DC opened for business at 8245 Boone Boulevard, Vienna, Fairfax County, VA

**MERGERS**

January	01	First-Citizens Bank & Trust Company, Raleigh, NC merged into it First-Citizens Bank & Trust Company, Lawrenceville, VA
February	29	Bank of Isle of Wight, Smithfield, VA merged into it BIW Acquisition Bank (Phantom), Smithfield, VA
May	31	Bank of Tazewell County, Tazewell, VA merged into it NBI Interim Bank (Phantom), Blacksburg, VA
May	31	Signet Bank, Richmond, VA merged into it Signet Bank, National Association, Washington, D.C.
June	17	First Virginia Bank - Shenandoah Valley, Woodstock, VA merged into it First Virginia Bank-Central, Charlottesville, VA
July	03	Citizens Acquisition Subsidiary, Inc., Tazewell, VA merged into it Citizens Bank of Tazewell, Tazewell, VA
August	09	F & M Bank-Hallmark, Springfield, VA merged into it F&M Bank-Potomac, Herndon, VA
August	09	F & M Bank-Hallmark, Springfield, VA merged into it Fairfax Bank & Trust Company, Fairfax, VA
August	12	Citizens Bank of Maryland, Laurel, MD merged into it Citizens Bank of Virginia, Vienna, VA
November	14	Crestar Bank DC, Vienna, VA merged into it Crestar Bank, Richmond, VA
November	14	Crestar Bank DC, Vienna, VA merged into it Crestar Bank MD, Bethesda, MD
November	18	First Virginia Bank-Colonial, Richmond, VA merged into it First Virginia Bank-South Hill, South Hill, VA



**BANK STATUS CHANGES - 1996****CHANGES IN TITLE**

February	26	First Commercial Bank, Arlington, VA changed its name to United Bank
March	01	The Bank of Waverly, Waverly, VA changed its name to James River Bank
April	01	Virginia Bankers' Bank, Richmond, VA changed its name to Community Bankers' Bank
June	17	First Virginia Bank-Shenandoah Valley, Staunton, VA changed its name to First Virginia Bank-Blue Ridge
July	19	Commerce Bank, Virginia Beach, VA changed its name to Branch Banking and Trust Company of Virginia
August	09	F & M Bank-Hallmark, Fairfax, VA changed its name to F & M Bank-Northern Virginia
November	14	Crestar Bank DC, Vienna, VA changed its name to Crestar Bank

**MAIN OFFICE REDESIGNATIONS**

June	17	First Virginia Bank-Blue Ridge redesignated its main office from 200 North Main Street, Woodstock, Shenandoah County, VA to 125 North Central Avenue, City of Staunton, VA
August	09	F & M Bank-Northern Virginia redesignated its main office from 6810 Commerce Street, Springfield, Fairfax County, VA to 4117 Chain Bridge Road, City of Fairfax, VA

**BRANCH OPENINGS**

January	02	The George Mason Bank, Fairfax, VA opened a branch office at 2300 Ninth Street, South, Arlington County, VA
January	22	First Virginia Bank, Falls Church, VA opened a branch office at 13920 Nobelwood Plaza, Woodbridge, Prince William County, VA
January	29	Virginia Commerce Bank, Arlington, VA opened a branch office at 6500 Williamsburg Boulevard, Arlington County, VA
January	29	The Middleburg Bank, Middleburg, VA opened a branch office at northeast corner of Harrison Street and Catocin Circle, Leesburg, Loudoun County, VA
February	12	Bank of Essex, Tappahannock, VA opened a branch office at 1681 Main Street, West Point, King William County, VA
February	12	Crestar Bank, Richmond, VA opened a branch office at 801 James Madison Highway, Wal-Mart Supercenter, Culpeper, Culpeper County, VA

**BANK STATUS CHANGES - 1996****BRANCH OPENINGS (Continued)**

February	15	Community Bank of Northern Virginia, Sterling, VA opened a branch office at 6809 Old Dominion Drive, McLean, Fairfax County, VA
February	15	Crestar Bank, Richmond, VA opened a branch office at Statler Square Shopping Center, 850 Statler Boulevard, City of Staunton, VA
March	15	Union Bank and Trust Company, Bowling Green, VA opened a branch office at 620 Cambridge Street, Suite B, Stafford County, VA
March	18	Bank of Clarke County, Berryville, VA opened a branch office at 382 Fairfax Pike, Stephens City, Frederick County, VA
March	18	First Virginia Bank - Commonwealth, Grafton, VA opened a branch office at 452 Wythe Creek Road, City of Poquoson, VA
March	18	First Virginia Bank - Commonwealth, Grafton, VA opened a branch office at 397 Denbigh Boulevard, City of Newport News, VA
March	18	First Virginia Bank - Commonwealth, Grafton, VA opened a branch office at 1112 Big Bethel Road, City of Hampton, VA
March	18	First Virginia Bank - Commonwealth, Grafton, VA opened a branch office at 5003 Victory Boulevard, York County, VA
March	18	First Virginia Bank - Commonwealth, Grafton, VA opened a branch office at 11718 Jefferson Avenue, City of Newport News, VA
March	18	First Virginia Bank - Commonwealth, Grafton, VA opened a branch office at 1033 West Mercury Boulevard, City of Hampton, VA
March	18	Miners and Merchants Bank and Trust Company, Grundy, VA opened a branch office at U.S. Route 460, 0.2 miles east of its intersection with State Route 624, Oakwood, Buchanan County, VA
March	18	Miners Exchange Bank, Coeburn, VA opened a branch office at 201 Laurel Avenue, Coeburn, Wise County, VA
March	20	Bank of Ferrum, Ferrum, VA opened a branch office at the north side of U. S. Route 220, 0.25 mile south of State Route 697, Franklin County, VA
March	22	First-Citizens Bank & Trust Company, Raleigh, NC opened a branch office at 231 E. Church Street, City of Martinsville, VA
March	22	First-Citizens Bank & Trust Company, Raleigh, NC opened a branch office at 115 Virginia Avenue, Collinsville, Henry County, VA
March	25	James River Bank, Waverly, VA opened a branch office at 200 N. Main Street, City of Franklin, VA
March	25	James River Bank, Waverly, VA opened a branch office at 22241 Main Street, Courtland, Southampton County, VA

**BANK STATUS CHANGES - 1996****BRANCH OPENINGS (Continued)**

March	25	Wachovia Bank of North Carolina, N.A., Winston Salem, NC opened a branch office at 999 Waterside Drive, City of Norfolk, VA
April	10	First-Citizens Bank & Trust Company, Raleigh, NC opened a branch office at 1322 South Main Street, Blacksburg, Montgomery County, VA
April	24	First Virginia Bank, Falls Church, VA opened a branch office at 16541 River Ridge Boulevard, Woodbridge, Prince William County, VA
May	01	First Virginia Bank, Falls Church, VA opened a branch office at 20522 Falcons Landing Circle, Sterling, Loudoun County, VA
May	06	First Virginia Bank - Commonwealth, Grafton, VA opened a branch office at Patrick Henry Mall, Suite 726, 12300 Jefferson Avenue, City of Newport News, VA
May	20	Crestar Bank, Richmond, VA opened a branch office at 5700 Williamsburg Landing Drive, James City County, VA
May	28	The George Mason Bank, Fairfax, VA opened a branch office at 531-A East Market Street, Leesburg, Loudoun County, VA
May	31	Benchmark Community Bank, Kenbridge, VA opened a branch office at 1500-1508 W. Virginia Avenue, Crewe, Nottoway County, VA
June	10	Bank of Suffolk, Suffolk, VA opened a branch office at 1589 Bridge Road, City of Suffolk, VA
June	21	First-Citizens Bank & Trust Company, Raleigh, NC opened a branch office at 200 East Virginia Avenue, Crewe, Nottoway County, VA
July	01	The Commonwealth Bank, Richmond, VA opened a branch office at 900 N. Parham Road, Henrico County, VA
July	01	Bank of the Commonwealth, Norfolk, VA opened a branch office at 1870 Kempsville Road, City of Virginia Beach, VA
July	03	Capital One Bank, Richmond, VA opened a branch office at 18 Hanover Square, London, England
July	08	The Bank of Fincastle, Fincastle, VA opened a branch office at 860 Roanoke Road, Daleville, Botetourt County, VA
July	15	Signet Bank, Richmond, VA opened a branch office at 555 Quince Orchard Road, Suite 110, Gaithersburg, MD
July	15	The Horizon Bank of Virginia, Fairfax, VA opened a branch office at 9720 Lee Highway, City of Fairfax, VA
July	15	Fairfax Bank & Trust Company, Fairfax, VA opened a branch office at 6257A Old Dominion Drive, McLean, Fairfax County, VA

**BANK STATUS CHANGES - 1996****BRANCH OPENINGS (Continued)**

July	17	Crestar Bank, Richmond, VA opened a branch office at 550 Old Franklin Turnpike, Rocky Mount, Franklin County, VA
July	22	First National Bank of Maryland, Baltimore, MD opened a branch office at 11260 Roger Bacon Drive, Reston, Fairfax County, VA
July	24	Southern Financial Bank, Warrenton, VA opened a branch office at 1095 Millwood Pike, Frederick County, VA
July	25	Chesapeake Bank, Kilmarnock, VA opened a branch office at 4492 John Tyler Highway, James City County, VA
August	12	Citizens Bank of Virginia, Vienna, VA opened a branch office at Kingstowne Shopping Center, Kingstowne Blvd. and South Van Dorn, Fairfax County, VA
August	26	First Virginia Bank-Mountain Empire, Damascus, VA opened a branch office at 13245 Lee Highway, City of Bristol, VA
August	28	Virginia Community Bank, Louisa, VA opened a branch office at 701 South Main Street, Culpeper, Culpeper County, VA
September	03	Virginia Heartland Bank, Fredericksburg, VA opened a branch office at 1016 Charles Street, City of Fredericksburg, VA
September	23	FWB Bank, Rockville, MD opened a branch office at 301 S. Washington Street, City of Alexandria, VA
September	23	Hanover Bank, Mechanicsville, VA opened a branch office at 11400 Nuckols Road, Glen Allen, Henrico County, VA
September	27	Union Bank and Trust Company, Bowling Green, VA opened a branch office at 8520 Jefferson Davis Highway, Spotsylvania County, VA
September	30	Crestar Bank, Richmond, VA opened a branch office at 12201 South Chalkley Road, Chesterfield County, VA
October	01	Key Bank and Trust, Baltimore, MD opened a branch office at 1031 Edward's Ferry Road, Leesburg, Loudoun County, VA
October	02	Central Virginia Bank, Powhatan, VA opened a branch office at 2036 New Dorset Road, Powhatan County, VA
October	02	The Bank of Tidewater, Virginia Beach, VA opened a branch office at 1304 Greenbrier Parkway, City of Chesapeake, VA
October	07	The Bank of Alexandria, Alexandria, VA opened a branch office at 7901 Richmond Highway, Fairfax County, VA
October	19	Crestar Bank, Richmond, VA opened a branch office at 10921 Hull Street Road, Midlothian, Chesterfield County, VA

**BANK STATUS CHANGES - 1996****BRANCH OPENINGS (Continued)**

October	19	Crestar Bank, Richmond, VA opened a branch office at 4816 South Laburnum Avenue, Henrico County, VA
October	19	Crestar Bank, Richmond, VA opened a branch office at 9480 West Broad Street, Henrico County, VA
October	23	Crestar Bank, Richmond, VA opened a branch office at 1841 West Main Street, City of Salem, VA
October	23	First Virginia Bank - Commonwealth, Grafton, VA opened a branch office at 1900 Cunningham Drive, Wal-Mart Supercenter #1631, City of Hampton, VA
October	25	The Bank of Hampton Roads, Chesapeake, VA opened a branch office at 1400 Kempsville Road, Suite 102, City of Chesapeake, VA
October	25	Citizens Bank and Trust Company, Blackstone, VA opened a branch office at 1712 S. Main Street, Farmville, Prince Edward County, VA
October	30	Northern Neck State Bank, Warsaw, VA opened a branch office at 1660 Tappahannock Boulevard, Tappahannock, Essex County, VA
November	09	Crestar Bank, Richmond, VA opened a branch office at 11400 West Huguenot Road, Midlothian, Chesterfield County, VA
November	18	Rockingham Heritage Bank, Harrisonburg, VA opened a branch office at 410 Spotswood Avenue, Elkton, Rockingham County, VA
November	29	Crestar Bank, Richmond, VA opened a branch office at 1790 East Market Street, City of Harrisonburg, VA
December	02	Regency Bank, Richmond, VA opened a branch office 2500 Promenade Parkway, Chesterfield County, VA
December	09	First Virginia Bank, Falls Church, VA opened a branch office at 20789 Great Falls Plaza, Loudoun County, VA
December	16	The Bank of Tidewater, Virginia Beach, VA opened a branch office at 2251 W. Great Neck Road, City of Virginia Beach, VA

**BRANCH OFFICE RELOCATIONS**

January	03	Signet Bank, Richmond, VA relocated a branch office from 2000 Linden Avenue, Baltimore, MD to 790 West North Avenue, Baltimore, MD
March	11	Crestar Bank, Richmond, VA relocated a branch office from 5626 George Washington Memorial Highway, Grafton, York County, VA to 5208 George Washington Memorial Highway, Grafton, York County, VA

**BANK STATUS CHANGES - 1996****BRANCH OFFICE RELOCATIONS (Continued)**

March	11	Princess Anne Bank, Virginia Beach, VA relocated a branch office from 2251 West Great Neck Road, City of Virginia Beach, VA to 3001 Shore Drive, City of Virginia Beach, VA
March	22	Miners Exchange Bank, Coeburn, VA relocated a branch office from the northeast corner of the intersection of Depot Street and Main Street, Appalachia, Wise County, VA to 102 West Main Street, Appalachia, Wise County, VA
July	03	Capital One Bank, Richmond, VA relocated a branch office from 6-8 Old Bond Street, London, England to No. 1 Northumberland Avenue, London, England
August	05	Crestar Bank, Richmond, VA relocated a branch office from 4259 Wilson Boulevard, Arlington County, VA to 4301 Wilson Boulevard, Arlington County, VA
September	02	Capital One Bank, Richmond, VA relocated a branch office from No. 1 Northumberland Avenue, London, England to 18 Hanover Square, London, England
October	26	First Virginia Bank, Falls Church, VA relocated a branch office from 3010 Annandale Road, Fairfax County, VA to 3012 Annandale Road, Fairfax County, VA
November	18	Signet Bank, Richmond, VA relocated a branch office from 790 West North Avenue, Baltimore, MD to 2500 Pennsylvania Avenue, Baltimore, MD
December	09	Crestar Bank, Richmond, VA relocated a branch office from 2 North Charles Street, Baltimore, MD to 120 East Baltimore Street, Baltimore, MD
December	16	Crestar Bank, Richmond, VA relocated a branch office from 445 11th Street, N.W., Washington, DC to 555 12th Street, N.W., Washington, DC

**EFT FACILITY OPENINGS**

January	18	Citizens and Farmers Bank, West Point, VA opened an EFT facility at Food Lion Store, 100 Winter Street, West Point, King William County, VA
February	01	Crestar Bank, Richmond, VA opened an EFT facility at Sentara Hampton General Hospital, 3120 Victoria Boulevard, City of Hampton, VA
February	01	Citizens and Farmers Bank, West Point, VA opened an EFT facility at Food Lion Store, Route 17 Bypass, Saluda, Middlesex County, VA
February	20	F & M Bank-Peoples, Warrenton, VA opened an EFT facility at northwest corner of the intersection of Interstate 95 and U.S. Route 17, Stafford County, VA
February	23	First Community Bank, Forest, VA opened an EFT facility at Liberty University, DeMoss Learning Center, 3765 Candler Mountain Road, City of Lynchburg, VA

**BANK STATUS CHANGES - 1996****EFT FACILITY OPENINGS (Continued)**

February	26	Crestar Bank, Richmond, VA opened an EFT facility at 217 Garrisonville Road, Wal-Mart #2438, Stafford County, VA
February	26	Crestar Bank, Richmond, VA opened an EFT facility at 7900 Westpark Drive, McLean, Fairfax County, VA
February	27	F & M Bank-Peoples, Warrenton, VA opened an EFT facility at 6902 Leeds Manor Road, Orlean, Fauquier County, VA
March	21	Chesapeake Bank, Kilmarnock, VA opened an EFT facility at 801 England Street, Ashland, Hanover County, VA
March	21	Chesapeake Bank, Kilmarnock, VA opened an EFT facility at 626 Warrenton Road, Stafford County, VA
March	22	Chesapeake Bank, Kilmarnock, VA opened an EFT facility at 4707 County Drive, New Bohemia, Prince George County, VA
March	29	Crestar Bank, Richmond, VA opened an EFT facility at 7910 Richmond Highway, Wal-Mart #2258, Fairfax County, VA
March	29	Crestar Bank, Richmond, VA opened an EFT facility at 5800 Kingstowne Boulevard, Wal-Mart #2194, Franconia, Fairfax County, VA
April	04	F & M Bank - Winchester, Winchester, VA opened an EFT facility at Loudoun County Government Complex, One Harrison Street, SE, Leesburg, Loudoun County, VA
April	04	Crestar Bank, Richmond, VA opened an EFT facility at Sentara Leigh Hospital, 830 Kempsville Road, City of Norfolk, VA
April	11	First Bank, Strasburg, VA opened an EFT facility at 294 Front Royal Road, Strasburg, Shenandoah County, VA
April	29	Bank of Botetourt, Buchanan, VA opened an EFT facility at 4070 Roanoke Road, Fincastle, Botetourt County, VA
May	15	Signet Bank, Richmond, VA opened an EFT facility at 4340 Innslake Drive, Glen Allen, Henrico County, VA
May	20	The Bank of Southside Virginia, Carson, VA opened an EFT facility at 3140 South Crater Road, City of Petersburg, VA
June	10	Crestar Bank, Richmond, VA opened an EFT facility at Sentara Bayside Hospital, 800 Independence Boulevard, City of Virginia Beach, VA
June	10	Crestar Bank, Richmond, VA opened an EFT facility at 2600 International Parkway, City of Virginia Beach, VA
June	20	Bank of Carroll, Hillsville, VA opened an EFT facility at the northeast corner of the intersection of U.S. Route 58 & State Route 743, Carroll County, VA

**BANK STATUS CHANGES - 1996****EFT FACILITY OPENINGS (Continued)**

June	24	The Bank of Southside Virginia, Carson, VA opened an EFT facility at South Park Avenue and Roslyn Road, City of Colonial Heights, VA
July	18	Bank of Rockbridge, Raphine, VA opened an EFT facility at NE corner of the intersection of Interstate 81 and State Route 710, Rockbridge County, VA
July	19	Bank of Rockbridge, Raphine, VA opened an EFT facility at 125 West Nelson Street, City of Lexington, VA
July	30	Crestar Bank, Richmond, VA opened an EFT facility at 1601 Willow Lawn Drive, Henrico County, VA
July	31	Crestar Bank, Richmond, VA opened an EFT facility at 411 West Randolph Road, City of Hopewell, VA
August	22	Chesapeake Bank, Kilmarnock, VA opened an EFT facility at 10007 James Madison Highway, Warrenton, Fauquier County, VA
August	30	Signet Bank, Richmond, VA opened an EFT facility at 7175 Columbia Gateway Drive, Bldg D, Columbia, MD
September	05	Crestar Bank, Richmond, VA opened an EFT facility at Richmond International Airport, Airport Drive, Sandston, Henrico County, VA
October	16	F & M Bank - Winchester, Winchester, VA opened an EFT facility at the southwest corner of U.S. Route 211 and Cadet Road, New Market, Shenandoah County, VA
October	23	The Bank of Southside Virginia, Carson, VA opened an EFT facility at 5201 Oaklawn Boulevard, City of Hopewell, VA
November	15	The Bank of Fincastle, Fincastle, VA opened an EFT facility at 2635 Colonial Avenue, City of Roanoke, VA
November	15	The Bank of Fincastle, Fincastle, VA opened an EFT facility at Quickette Market, U.S. Route 220 North, Fincastle, Botetourt County, VA
November	20	Crestar Bank, Richmond, VA opened an EFT facility at Fort Lee Main Exchange Shopping Center, Fort Lee Military Installation, Fort Lee, Prince George County, VA
November	21	Crestar Bank, Richmond, VA opened an EFT facility at Regency Square Shopping Center, 1420 Parham Road, Henrico County, VA
November	26	Planters Bank & Trust Company of Virginia, Staunton, VA opened an EFT facility at 600 North Coalter Street, City of Staunton, VA
December	02	F&M Bank-Northern Virginia, Springfield, VA opened an EFT facility at 9311 Lee Avenue, City of Manassas, VA



**BANK STATUS CHANGES - 1996****EFT FACILITY OPENINGS (Continued)**

December	10	F & M Bank - Massanutten, Harrisonburg, VA opened an EFT facility at U.S. Route 11 and State Route 256, Augusta County, VA
December	10	F & M Bank - Winchester, Winchester, VA opened an EFT facility at 60 Stoney Creek Road, Edinburg, Shenandoah County, VA
December	10	F & M Bank - Massanutten, Harrisonburg, VA opened an EFT facility at 400 Augusta Avenue, Grottoes, Rockingham County, VA
December	19	Crestar Bank, Richmond, VA opened an EFT facility at 11160 Viers Mill Road, Wheaton, MD
December	20	F & M Bank-Emporia, Emporia, VA opened an EFT facility at 1589 Skippers Road, Greensville County, VA

**BRANCH OFFICE CLOSINGS**

January	31	First Virginia Bank-Colonial, Richmond, VA closed its branch office at 700 East Franklin Street, City of Richmond, VA
March	18	First Virginia Bank of Tidewater, Norfolk, VA closed its branch office at Village Square Shopping Center, 5003 Victory Boulevard, Tabb, York County, VA
March	18	First Virginia Bank of Tidewater, Norfolk, VA closed its branch office at 1112 Big Bethel Road, City of Hampton, VA
March	18	First Virginia Bank of Tidewater, Norfolk, VA closed its branch office at 397 Denbigh Boulevard, City of Newport News, VA
March	18	First Virginia Bank of Tidewater, Norfolk, VA closed its branch office at 1033 W. Mercury Boulevard, City of Hampton, VA
March	18	First Virginia Bank of Tidewater, Norfolk, VA closed its branch office at 452 Wythe Creek Road, City of Poquoson, VA
March	18	First Virginia Bank of Tidewater, Norfolk, VA closed its branch office at Jefferson Avenue & Pilot House Drive, City of Newport News, VA
April	15	Signet Bank, Richmond, VA closed its branch office at 401 East Grace Street, City of Richmond, VA
April	22	Signet Bank, Richmond, VA closed its branch office at 9605 Gayton Road, Henrico County, VA
April	26	Crestar Bank, Richmond, VA closed its branch office at 900 Memorial Boulevard, South, City of Martinsville, VA
April	26	Crestar Bank, Richmond, VA closed its branch office at 4203 Melrose Avenue, N. W., City of Roanoke, VA

**BANK STATUS CHANGES - 1996****BRANCH OFFICE CLOSINGS (Continued)**

May	18	Signet Bank, Richmond, VA closed its branch office at 1014 Charles Street, City of Fredericksburg, VA
July	17	Crestar Bank, Richmond, VA closed its branch office at 2613 Parham Road, Henrico County, VA
July	19	Signet Bank, Richmond, VA closed its branch office at 9027 Forest Hill Avenue, Chesterfield County, VA
July	26	First Virginia Bank - Southwest, Roanoke, VA closed its branch office at 223 East Main Street, City of Salem, VA
September	13	First Virginia Bank - Southwest, Roanoke, VA closed its branch office at 3730 Knollridge Road, Roanoke County, VA
October	26	First Virginia Bank, Falls Church, VA closed its branch office at 7202 Arlington Boulevard, Fairfax County, VA
December	06	First Virginia Bank of Tidewater, Norfolk, VA closed its branch office at 1003 E. Brambleton Avenue, City of Norfolk, VA
December	07	Signet Bank, Richmond, VA closed its branch office at 4221 West Hundred Road, Chesterfield County, VA
December	09	Signet Bank, Richmond, VA closed its branch office at 11011 West Broad Street, Henrico County, VA

**EFT FACILITY CLOSINGS**

March	04	Bank of McKenney, McKenney, VA closed its EFT facility located at 671 South Park Blvd, City of Colonial Heights, VA
April	30	Crestar Bank, Richmond, VA closed its EFT facility located at 1660 Tappahannock Boulevard, Wal-Mart #1730, Tappahannock, Essex County, VA
May	08	Signet Bank, Richmond, VA closed its EFT facility located at 7798 Carousel Lane, Henrico County, VA
October	21	Crestar Bank, Richmond, VA closed its EFT facility located at 1851 West Main Street, City of Salem, VA
November	29	F & M Bank-Peoples, Warrenton, VA closed its EFT facility located at 6902 Leeds Manor Road, Orlean, Fauquier County, VA
December	09	Signet Bank, Richmond, VA closed its EFT facility located at 1957 Westmoreland Street, Henrico County, VA
December	09	Signet Bank, Richmond, VA closed its EFT facility located at 8007 Discovery Drive, Henrico County, VA

**BANK STATUS CHANGES - 1996**

**EFT FACILITY CLOSINGS (Continued)**

December	16	Signet Bank, Richmond, VA closed its EFT facility located at Best Products Corporate Headquarters, 1400 Best Plaza, Henrico County, VA
----------	----	--

## REPORT OF CONDITION

	B-953 *HIGHLANDS UNION BANK		B-929 THE BANK OF ALEXANDRIA	
	ABINGDON		ALEXANDRIA	
	5 OFFICES		3 OFFICES	
ASSETS				
1. Cash and balances due from depository institutions: .....	\$	7,874	\$	15,322
a. Non interest-bearing balances and currency and coin .....		7,828		3,307
b. Interest-bearing balances .....		46		12,015
2. Securities .....		31,345		8,898
a. Held to Maturity .....		0		0
b. Available for sale .....		31,345		8,898
3. Federal Funds sold and securities purchased under agreements to resell .....		7,948		50
a. Federal funds sold .....		7,948		50
b. Securities purchased under agreements to resell .....		0		0
4. Loans and lease financing receivables: .....				
a. Loans and leases, net of unearned income .....		154,951		48,925
b. LESS: Allowance for loan and lease losses .....		1,072		547
c. LESS: Allocated transfer risk reserve .....		0		0
d. Loans and leases, net of unearned income, allowance for loan and lease losses.....		153,879		48,378
5. Assets held in trading accounts .....		0		0
6. Premises and fixed assets .....		4,443		1,939
7. Other real estate owned.....		0		1,847
8. Investments in unconsolidated subsidiaries and associated companies.....		0		0
9. Customers' liability to this bank on acceptances outstanding .....		0		0
10. Intangible assets .....		0		0
11. Other assets.....		1,952		1,402
12. TOTAL ASSETS.....	\$	207,441	\$	77,836
LIABILITIES				
13. Deposits: .....	\$	189,719	\$	69,912
a. In domestic offices .....		26,233		11,255
(1) Noninterest-bearing .....		163,486		58,657
(2) Interest-bearing.....		0		0
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's .....		0		0
(1) Noninterest-bearing .....		0		0
(2) Interest-bearing.....		0		0
14. Federal funds purchased and securities sold under agreements to repurchase .....		0		0
a. Federal funds purchased .....		0		0
b. Securities sold under agreements to repurchase .....		0		0
15. a. Demand notes issued to the U.S. Treasury.....		0		0
b. Trading Liabilities.....		0		0
16. Other borrowed money.....		1,928		0
a. With original maturity of one year or less.....		71		0
b. With original maturity of more than one year .....		1,857		0
17. Mortgage indebtedness and obligations under capitalized leases .....		0		0
18. Bank's liability on acceptances executed and outstanding .....		0		0
19. Notes and debentures subordinated to deposits.....		0		0
20. Other liabilities.....		1,671		700
21. TOTAL LIABILITIES.....		193,318		70,612
EQUITY CAPITAL				
22. Perpetual preferred stock .....		0		0
23. Common Stock .....		3,055		3,270
24. Surplus .....		5,187		3,337
25. Undivided profits and capital reserves .....		5,899		595
LESS: Net unrealized loss on marketable equity securities .....		18		(22)
26. Cumulative foreign currency translation adjustments .....		0		0
27. TOTAL EQUITY CAPITAL.....		14,123		7,224
28. TOTAL LIABILITIES AND EQUITY CAPITAL.....	\$	207,441	\$	77,836

\* Member of Federal Reserve

## STATE CORPORATION COMMISSION

45

DECEMBER 31, 1996 (IN THOUSANDS OF DOLLARS)

B-638 BURKE & HERBERT BANK & TRUST COMPANY	B-1039 *THE FARMERS BANK OF APPOMATTOX	B-1016 *THE BANK OF NORTHERN VIRGINIA	B-1107 *UNITED BANK	B-1096 *VIRGINIA COMMERCE BANK	
ALEXANDRIA	APPOMATTOX	ARLINGTON	ARLINGTON	ARLINGTON	
12 OFFICES	3 OFFICES	2 OFFICES	2 OFFICES	5 OFFICES	
\$ 32,591	\$ 3,703	\$ 6,511	\$ 6,442	\$ 3,676	1
32,591	3,703	2,248	6,442	3,676	
0	0	4,263	0	0	
191,736	18,409	23,822	6,262	36,251	2
82,062	11,825	15,576	2,410	25,037	
109,674	6,584	8,246	3,852	11,214	
0	2,648	3,625	27,301	3,314	3
0	0	3,625	27,301	3,314	
0	2,648	0	0	0	
366,406	57,803	42,750	56,953	77,061	
5,665	858	613	1,727	748	
0	0	0	0	0	
360,741	56,945	42,137	55,226	76,313	4
0	0	0	0	0	5
13,365	1,900	537	1,005	1,731	6
3,847	0	1,124	152	0	7
0	0	0	0	0	8
0	0	0	0	0	9
0	0	0	6,220	73	10
8,608	1,309	821	2,425	1,363	11
\$ 610,888	\$ 84,914	\$ 78,577	\$ 105,033	\$ 122,721	12
\$ 549,688	\$ 73,255	\$ 63,450	\$ 84,938	\$ 103,723	13
107,731	7,854	10,812	19,313	14,794	
441,957	65,401	52,638	65,625	88,929	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
0	1,458	5,610	150	5,394	14
0	1,458	0	150	0	
0	0	5,610	0	5,394	
0	0	0	0	0	15a
0	0	2,201	0	2,800	15b
0	0	1,470	0	1,000	16
0	0	731	0	1,800	
0	0	0	0	0	17
0	0	0	0	0	18
0	0	0	0	0	19
3,719	1,080	413	771	750	20
553,407	75,793	71,674	85,859	112,667	21
0	0	0	0	0	22
4,000	2,167	3,350	2,000	4,796	23
10,000	1,000	2,266	16,444	4,027	24
43,305	5,936	1,294	710	1,438	25
(176)	(18)	7	(20)	207	
0	0	0	0	0	26
57,481	9,121	6,903	19,174	10,054	27
\$ 610,888	\$ 84,914	\$ 78,577	\$ 105,033	\$ 122,721	28

## REPORT OF CONDITION

	B-12 *BANK OF CLARKE COUNTY		B-15 *CITIZENS BANK AND TRUST COMPANY	
	BERRYVILLE		BLACKSTONE	
	5 OFFICES		8 OFFICES	
ASSETS				
1. Cash and balances due from depository institutions: .....	\$	4,400	\$	7,965
a. Non interest-bearing balances and currency and coin .....		4,395		5,941
b. Interest-bearing balances .....		5		2,024
2. Securities .....		26,029		41,536
a. Held to Maturity .....		24,345		40,799
b. Available for sale .....		1,684		737
3. Federal Funds sold and securities purchased under agreements to resell .....		1,553		8,008
a. Federal funds sold .....		1,553		8,008
b. Securities purchased under agreements to resell .....		0		0
4. Loans and lease financing receivables: .....				
a. Loans and leases, net of unearned income .....		87,906		137,688
b. LESS: Allowance for loan and lease losses .....		914		2,101
c. LESS: Allocated transfer risk reserve .....		0		0
d. Loans and leases, net of unearned income, allowance for loan and lease losses.....		86,992		135,587
5. Assets held in trading accounts .....		0		0
6. Premises and fixed assets .....		4,165		3,299
7. Other real estate owned.....		47		492
8. Investments in unconsolidated subsidiaries and associated companies.....		0		0
9. Customers' liability to this bank on acceptances outstanding .....		0		0
10. Intangible assets .....		654		0
11. Other assets.....		2,110		2,371
12. TOTAL ASSETS.....	\$	125,950	\$	199,258
LIABILITIES				
13. Deposits: .....				
a. In domestic offices .....	\$	111,129	\$	175,948
(1) Noninterest-bearing .....		15,216		16,341
(2) Interest-bearing.....		95,913		159,607
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's .....		0		0
(1) Noninterest-bearing .....		0		0
(2) Interest-bearing.....		0		0
14. Federal funds purchased and securities sold under agreements to repurchase .....		0		0
a. Federal funds purchased .....		0		0
b. Securities sold under agreements to repurchase .....		0		0
15. a. Demand notes issued to the U.S. Treasury.....		0		0
b. Trading Liabilities.....		0		0
16. Other borrowed money.....		0		2,000
a. With original maturity of one year or less.....		0		0
b. With original maturity of more than one year .....		0		2,000
17. Mortgage indebtedness and obligations under capitalized leases .....		0		0
18. Bank's liability on acceptances executed and outstanding .....		0		0
19. Notes and debentures subordinated to deposits.....		0		0
20. Other liabilities.....		962		1,577
21. TOTAL LIABILITIES.....		112,091		179,525
EQUITY CAPITAL				
22. Perpetual preferred stock .....		0		0
23. Common Stock .....		1,682		1,250
24. Surplus .....		1,184		850
25. Undivided profits and capital reserves .....		10,998		17,633
LESS: Net unrealized loss on marketable equity securities .....		5		0
26. Cumulative foreign currency translation adjustments .....		0		0
27. TOTAL EQUITY CAPITAL.....		13,859		19,733
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	\$	125,950	\$	199,258

\* Member of Federal Reserve

## STATE CORPORATION COMMISSION

47

DECEMBER 31, 1996 (IN THOUSANDS OF DOLLARS)

B-411 THE BLUE GRASS VALLEY BANK	B-20 *UNION BANK AND TRUST COMPANY	B-30 BANK OF BOTETOURT	B-946 THE BANK OF SOUTHSIDE VIRGINIA	B-986 *F & M BANK - CENTRAL VIRGINIA	
BLUE GRASS	BOWLING GREEN	BUCHANAN	CARSON	CHARLOTTESVILLE	
1 OFFICE	13 OFFICES	4 OFFICES	13 OFFICES	7 OFFICES	
\$ 693	\$ 13,677	\$ 2,587	\$ 13,178	\$ 4,962	1
495	12,793	2,587	13,139	4,962	
198	884	0	39	0	
2,242	90,853	20,236	82,721	30,037	2
2,242	5,904	11,726	22,491	11,416	
0	84,949	8,510	60,230	18,621	
470	0	1,569	11,679	3,190	3
470	0	1,569	11,679	3,190	
0	0	0	0	0	
14,843	235,823	59,196	147,444	35,521	
174	2,605	622	3,400	475	
0	0	0	0	0	
14,669	233,218	58,574	144,044	35,046	4
0	0	0	0	0	5
57	10,558	2,195	2,859	2,761	6
34	4,938	537	1,150	0	7
0	0	1	0	0	8
0	0	0	0	0	9
0	261	208	1,582	0	10
264	4,797	981	4,946	1,027	11
\$ 18,429	\$ 358,302	\$ 86,888	\$ 262,159	\$ 77,023	12
\$ 16,078	\$ 284,619	\$ 78,301	\$ 224,357	\$ 66,887	13
1,885	38,108	9,822	33,502	14,592	
14,193	246,511	68,479	190,855	52,295	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
0	17,993	113	0	1,077	14
0	6,295	113	0	1,077	
0	11,698	0	0	0	
0	0	0	0	0	15a
0	19,409	0	2,416	0	15b
0	9,409	0	2,416	0	
0	10,000	0	0	0	
0	0	0	0	0	17
0	0	0	0	0	18
0	0	0	0	0	19
112	2,174	596	4,336	264	20
16,190	324,195	79,010	231,109	68,228	21
0	0	0	0	0	22
500	7,200	1,185	291	1,880	23
63	2,800	870	2,000	1,343	24
1,676	23,974	5,725	28,071	5,681	25
0	(133)	(98)	(688)	109	
0	0	0	0	0	26
2,239	34,107	7,878	31,050	8,795	27
\$ 18,429	\$ 358,302	\$ 86,888	\$ 262,159	\$ 77,023	28

## REPORT OF CONDITION

	B-1013 *THE BANK OF HAMPTON ROADS		B-975 *THE COMMONWEALTH BANK	
	CHESAPEAKE		CHESTERFIELD	
	10 OFFICES		2 OFFICES	
<b>ASSETS</b>				
1. Cash and balances due from depository institutions: .....	\$	8,972	\$	2,182
a. Non interest-bearing balances and currency and coin .....		8,972		2,174
b. Interest-bearing balances .....		0		8
2. Securities .....		10,819		631
a. Held to Maturity .....		10,414		499
b. Available for sale .....		405		132
3. Federal Funds sold and securities purchased under agreements to resell .....		4,077		2,612
a. Federal funds sold .....		4,077		2,612
b. Securities purchased under agreements to resell .....		0		0
4. Loans and lease financing receivables: .....				
a. Loans and leases, net of unearned income .....		97,639		14,077
b. LESS: Allowance for loan and lease losses .....		1,393		213
c. LESS: Allocated transfer risk reserve .....		0		0
d. Loans and leases, net of unearned income, allowance for loan and lease losses .....		96,246		13,864
5. Assets held in trading accounts .....		0		0
6. Premises and fixed assets .....		4,233		786
7. Other real estate owned .....		2,341		0
8. Investments in unconsolidated subsidiaries and associated companies .....		0		0
9. Customers' liability to this bank on acceptances outstanding .....		0		0
10. Intangible assets .....		168		72
11. Other assets .....		1,816		279
12. TOTAL ASSETS .....	\$	128,672	\$	20,426
<b>LIABILITIES</b>				
13. Deposits: .....	\$	107,430	\$	17,517
a. In domestic offices .....		27,379		7,381
(1) Noninterest-bearing .....		80,051		10,136
(2) Interest-bearing .....		0		0
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's .....		0		0
(1) Noninterest-bearing .....		0		0
(2) Interest-bearing .....		0		0
14. Federal funds purchased and securities sold under agreements to repurchase .....		0		0
a. Federal funds purchased .....		0		0
b. Securities sold under agreements to repurchase .....		0		0
15. a. Demand notes issued to the U.S. Treasury .....		0		0
b. Trading Liabilities .....		0		0
16. Other borrowed money .....		0		0
a. With original maturity of one year or less .....		0		0
b. With original maturity of more than one year .....		0		0
17. Mortgage indebtedness and obligations under capitalized leases .....		0		0
18. Bank's liability on acceptances executed and outstanding .....		0		0
19. Notes and debentures subordinated to deposits .....		0		0
20. Other liabilities .....		1,279		241
21. TOTAL LIABILITIES .....		108,709		17,758
<b>EQUITY CAPITAL</b>				
22. Perpetual preferred stock .....		0		0
23. Common Stock .....		4,199		1,632
24. Surplus .....		9,709		2,344
25. Undivided profits and capital reserves .....		6,055		(1,308)
LESS: Net unrealized loss on marketable equity securities .....		0		0
26. Cumulative foreign currency translation adjustments .....		0		0
27. TOTAL EQUITY CAPITAL .....		19,963		2,668
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	\$	128,672	\$	20,426

\* Member of Federal Reserve



STATE CORPORATION COMMISSION

DECEMBER 31, 1996 (IN THOUSANDS OF DOLLARS)

B-970 *PEOPLES BANK OF VIRGINIA	B-984 *COMMUNITY BANKERS' BANK	B-853 *THE MARINE BANK	B-935 *MINERS EXCHANGE BANK	B-932 *FIRST VIRGINIA BANK-HIGHLANDS	
CHESTERFIELD	CHESTERFIELD	CHINCOTEAGUE	COEBURN	COVINGTON	
4 OFFICES	1 OFFICE	2 OFFICES	5 OFFICES	3 OFFICES	
\$ 3,724	\$ 6,618	\$ 927	\$ 3,165	\$ 2,835	1
3,724	6,608	927	3,165	2,835	
0	10	0	0	0	
23,612	5,795	3,631	15,810	34,334	2
0	0	3,035	6,504	34,196	
23,612	5,795	596	9,306	138	
7,055	22,172	1,850	1,717	5,280	3
7,055	11,604	1,850	1,717	5,280	
0	10,568	0	0	0	
39,754	15,111	15,283	34,305	83,711	
595	195	326	499	835	
0	0	0	0	0	
39,159	14,916	14,957	33,806	82,876	4
0	0	0	0	0	5
1,510	95	1,049	2,157	1,369	6
0	31	243	15	0	7
5	0	0	0	0	8
0	0	0	0	0	9
0	0	0	0	0	10
674	462	270	790	1,354	11
\$ 75,739	\$ 50,089	\$ 22,927	\$ 57,460	\$ 128,048	12
\$ 66,391	\$ 20,032	\$ 20,663	\$ 52,479	\$ 116,638	13
13,432	20,032	3,811	8,753	13,482	
52,959	0	16,852	43,726	103,156	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
1,739	26,101	0	0	640	14
1,739	26,101	0	0	640	
0	0	0	0	0	
0	0	0	0	0	15a
0	0	0	0	0	15b
0	0	0	0	0	16
0	0	0	0	0	
0	0	0	0	0	17
0	0	0	0	0	18
0	0	0	0	0	19
403	131	122	318	858	20
68,533	46,264	20,785	52,797	118,136	21
0	0	0	0	0	22
2,730	1,431	208	1,150	2,300	23
1,937	1,557	289	1,150	2,300	24
2,574	846	1,666	2,498	5,312	25
35	9	21	135	0	
0	0	0	0	0	26
7,206	3,825	2,142	4,663	9,912	27
\$ 75,739	\$ 50,089	\$ 22,927	\$ 57,460	\$ 128,048	28

## REPORT OF CONDITION

	B-893 *THE STATE BANK OF THE ALLEGHENIES		B-1049 *SECOND BANK & TRUST	
	COVINGTON		CULPEPER	
	3 OFFICES		5 OFFICES	
ASSETS				
1. Cash and balances due from depository institutions: .....	\$	4,318	\$	4,993
a. Non interest-bearing balances and currency and coin .....		4,318		4,993
b. Interest-bearing balances .....		0		0
2. Securities .....		39,627		82,393
a. Held to Maturity .....		0		14,545
b. Available for sale .....		39,627		67,848
3. Federal Funds sold and securities purchased under agreements to resell .....		4,400		4,368
a. Federal funds sold .....		4,400		4,368
b. Securities purchased under agreements to resell .....		0		0
4. Loans and lease financing receivables: .....				
a. Loans and leases, net of unearned income .....		83,721		109,234
b. LESS: Allowance for loan and lease losses .....		977		1,247
c. LESS: Allocated transfer risk reserve .....		0		0
d. Loans and leases, net of unearned income, allowance for loan and lease losses .....		82,744		107,987
5. Assets held in trading accounts .....		0		0
6. Premises and fixed assets .....		1,508		4,874
7. Other real estate owned .....		0		0
8. Investments in unconsolidated subsidiaries and associated companies .....		0		0
9. Customers' liability to this bank on acceptances outstanding .....		0		0
10. Intangible assets .....		36		0
11. Other assets .....		1,416		3,001
12. TOTAL ASSETS .....	\$	134,049	\$	207,616
LIABILITIES				
13. Deposits: .....				
a. In domestic offices .....	\$	119,688	\$	175,040
(1) Noninterest-bearing .....		8,596		20,752
(2) Interest-bearing .....		111,092		154,288
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's .....		0		0
(1) Noninterest-bearing .....		0		0
(2) Interest-bearing .....		0		0
14. Federal funds purchased and securities sold under agreements to repurchase .....		0		4,070
a. Federal funds purchased .....		0		0
b. Securities sold under agreements to repurchase .....		0		4,070
15. a. Demand notes issued to the U.S. Treasury .....		0		579
b. Trading Liabilities .....		0		0
16. Other borrowed money .....		0		0
a. With original maturity of one year or less .....		0		0
b. With original maturity of more than one year .....		0		0
17. Mortgage indebtedness and obligations under capitalized leases .....		0		0
18. Bank's liability on acceptances executed and outstanding .....		0		0
19. Notes and debentures subordinated to deposits .....		0		0
20. Other liabilities .....		820		1,180
21. TOTAL LIABILITIES .....		120,508		180,869
EQUITY CAPITAL				
22. Perpetual preferred stock .....		0		0
23. Common Stock .....		740		3,756
24. Surplus .....		2,271		1,317
25. Undivided profits and capital reserves .....		10,503		21,836
LESS: Net unrealized loss on marketable equity securities .....		(27)		162
26. Cumulative foreign currency translation adjustments .....		0		0
27. TOTAL EQUITY CAPITAL .....		13,541		26,747
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	\$	134,049	\$	207,616

\* Member of Federal Reserve

STATE CORPORATION COMMISSION

DECEMBER 31, 1996 (IN THOUSANDS OF DOLLARS)

B-933 *FIRST VIRGINIA BANK-MOUNTAIN EMPIRE	B-471 FIRST STATE BANK	B-655 *VIRGINIA BANK AND TRUST COMPANY	B-1012 THE EASTVILLE BANK	*B-1045 F & M BANK-EMPORIA	
DAMASCUS	DANVILLE	DANVILLE	EASTVILLE	EMPORIA	
10 OFFICES	2 OFFICES	5 OFFICES	1 OFFICE	3 OFFICES	
\$ 5,112	\$ 1,951	\$ 4,525	\$ 639	\$ 6,092	1
5,112	961	4,525	639	6,092	
0	990	0	0	0	
25,965	9,245	30,380	4,615	24,131	2
25,710	0	29,953	0	11,132	
255	9,245	427	4,615	12,999	
7,920	2,450	6,432	1,125	5,200	3
7,920	2,450	6,432	1,125	5,200	
0	0	0	0	0	
88,632	20,484	86,721	21,280	35,326	
1,062	270	867	575	444	
0	0	0	0	0	
87,570	20,214	85,854	20,705	34,882	4
0	0	0	0	0	5
2,074	625	1,813	165	542	6
212	159	0	0	0	7
0	0	0	0	0	8
0	0	0	0	0	9
0	0	0	0	0	10
1,591	555	1,345	450	850	11
\$ 130,444	\$ 35,199	\$ 130,349	\$ 27,699	\$ 71,697	12
\$ 116,866	\$ 27,294	\$ 114,791	\$ 21,043	\$ 63,255	13
16,994	2,599	18,166	3,439	8,927	
99,872	24,695	96,625	17,604	54,328	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	14
0	0	0	0	0	
0	0	0	0	0	
0	69	0	0	0	15a
0	0	0	0	0	15b
0	0	0	0	0	16
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	17
0	0	0	0	0	18
0	0	0	0	0	19
1,295	207	1,139	121	284	20
118,161	27,570	115,930	21,164	63,539	21
0	0	0	0	0	22
5,000	500	3,136	500	2,000	23
3,500	2,000	9,293	2,980	400	24
3,783	5,062	1,990	3,046	5,801	25
0	(67)	0	(9)	43	
0	0	0	0	0	26
12,283	7,629	14,419	6,535	8,158	27
\$ 130,444	\$ 35,199	\$ 130,349	\$ 27,699	\$ 71,697	28

## REPORT OF CONDITION

	REPORT OF CONDITION	
	B-508 THE PEOPLES BANK	B-957 *F & M BANK- NORTHERN VIRGINIA
	EWING 3 OFFICES	FAIRFAX 18 OFFICES
ASSETS		
1. Cash and balances due from depository institutions: .....	\$ 1,351	\$ 31,631
a. Non interest-bearing balances and currency and coin .....	1,049	31,631
b. Interest-bearing balances .....	302	0
2. Securities .....	10,461	89,049
a. Held to Maturity .....	10,461	84,821
b. Available for sale .....	0	4,228
3. Federal Funds sold and securities purchased under agreements to resell .....	3,185	8,406
a. Federal funds sold .....	3,185	8,406
b. Securities purchased under agreements to resell .....	0	0
4. Loans and lease financing receivables: .....		
a. Loans and leases, net of unearned income .....	11,854	288,950
b. LESS: Allowance for loan and lease losses .....	172	3,946
c. LESS: Allocated transfer risk reserve .....	0	0
d. Loans and leases, net of unearned income, allowance for loan and lease losses .....	11,682	285,004
5. Assets held in trading accounts .....	0	0
6. Premises and fixed assets .....	792	9,120
7. Other real estate owned .....	0	3,053
8. Investments in unconsolidated subsidiaries and associated companies .....	0	0
9. Customers' liability to this bank on acceptances outstanding .....	0	0
10. Intangible assets .....	0	2,357
11. Other assets .....	381	6,268
12. TOTAL ASSETS .....	\$ 27,852	\$ 434,888
LIABILITIES		
13. Deposits: .....		
a. In domestic offices .....	\$ 24,255	\$ 350,986
(1) Noninterest-bearing .....	2,953	96,236
(2) Interest-bearing .....	21,302	254,750
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's .....	0	0
(1) Noninterest-bearing .....	0	0
(2) Interest-bearing .....	0	0
14. Federal funds purchased and securities sold under agreements to repurchase .....	0	41,312
a. Federal funds purchased .....	0	0
b. Securities sold under agreements to repurchase .....	0	41,312
15. a. Demand notes issued to the U.S. Treasury .....	0	0
b. Trading Liabilities .....	0	0
16. Other borrowed money .....	0	0
a. With original maturity of one year or less .....	0	0
b. With original maturity of more than one year .....	0	0
17. Mortgage indebtedness and obligations under capitalized leases .....	0	0
18. Bank's liability on acceptances executed and outstanding .....	0	0
19. Notes and debentures subordinated to deposits .....	0	0
20. Other liabilities .....	153	1,171
21. TOTAL LIABILITIES .....	24,408	393,469
EQUITY CAPITAL		
22. Perpetual preferred stock .....	0	0
23. Common Stock .....	470	12,184
24. Surplus .....	1,053	14,975
25. Undivided profits and capital reserves .....	1,921	14,262
LESS: Net unrealized loss on marketable equity securities .....	0	2
26. Cumulative foreign currency translation adjustments .....	0	0
27. TOTAL EQUITY CAPITAL .....	3,444	41,419
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	\$ 27,852	\$ 434,888

\* Member of Federal Reserve

STATE CORPORATION COMMISSION

DECEMBER 31, 1996 (IN THOUSANDS OF DOLLARS)

B-967 *THE GEORGE MASON BANK	B-746 *FIRST VIRGINIA BANK	B-1090 *BANK OF FERRUM	B-85 THE BANK OF FINCASTLE	B-87 *THE BANK OF FLOYD	
FAIRFAX	FALLS CHURCH	FERRUM	FINCASTLE	FLOYD	
17 OFFICES	91 OFFICES	4 OFFICES	5 OFFICES	2 OFFICES	
\$ 36,346	\$ 165,960	\$ 3,079	\$ 2,502	\$ 2,750	1
31,097	165,712	2,963	2,502	2,750	
5,249	248	116	0	0	
337,079	757,161	38,208	8,561	43,722	2
64,573	468,794	7,240	8,468	12,815	
272,506	288,367	30,968	93	30,907	
32,600	54,250	0	3,936	500	3
32,600	54,250	0	3,936	500	
0	0	0	0	0	
364,342	2,095,741	73,655	63,695	83,959	
4,180	23,959	800	601	977	
0	0	0	0	0	
360,162	2,071,782	72,855	63,094	82,982	4
0	0	0	0	0	5
9,026	34,360	1,036	2,051	1,515	6
398	2,279	0	25	838	7
0	0	0	1	38	8
0	0	0	0	0	9
204	2,948	0	0	0	10
7,807	38,468	2,305	852	1,681	11
\$ 783,622	\$ 3,127,208	\$ 117,483	\$ 81,022	\$ 134,026	12
\$ 625,211	\$ 2,769,821	\$ 80,264	\$ 71,767	\$ 119,293	13
118,302	560,869	8,912	11,794	13,454	
506,909	2,208,952	71,352	59,973	105,839	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
93,786	95,701	24,153	0	0	14
0	89,001	2,365	0	0	
93,786	6,700	21,788	0	0	
4,430	0	0	0	0	15a
4,000	3,263	5,000	0	2,800	15b
500	0	0	0	400	16
3,500	3,263	5,000	0	2,400	
0	409	0	0	0	17
0	0	0	0	0	18
0	0	0	0	0	19
8,679	20,803	772	465	640	20
736,106	2,889,997	110,189	72,232	122,733	21
0	0	0	0	0	22
1,430	25,000	2,000	81	4,655	23
10,586	25,000	1,434	2,441	1,200	24
36,292	187,632	3,997	6,268	5,343	25
792	421	137	0	(95)	
0	0	0	0	0	26
47,516	237,211	7,294	8,790	11,293	27
\$ 783,622	\$ 3,127,208	\$ 117,483	\$ 81,022	\$ 134,026	28

## REPORT OF CONDITION

	B-951 *FIRST COMMUNITY BANK	B-768 THE BANK OF FRANKLIN
	FOREST	FRANKLIN
	7 OFFICES	5 OFFICES
<b>ASSETS</b>		
1. Cash and balances due from depository institutions: .....	\$ 5,059	\$ 5,444
a. Non interest-bearing balances and currency and coin .....	4,944	5,444
b. Interest-bearing balances .....	115	0
2. Securities .....	43,513	29,869
a. Held to Maturity .....	7,252	0
b. Available for sale .....	36,261	29,869
3. Federal Funds sold and securities purchased under agreements to resell .....	0	1,566
a. Federal funds sold .....	0	1,566
b. Securities purchased under agreements to resell .....	0	0
4. Loans and lease financing receivables: .....		
a. Loans and leases, net of unearned income .....	88,990	46,517
b. LESS: Allowance for loan and lease losses .....	1,068	670
c. LESS: Allocated transfer risk reserve .....	0	0
d. Loans and leases, net of unearned income, allowance for loan and lease losses .....	87,922	45,847
5. Assets held in trading accounts .....	0	0
6. Premises and fixed assets .....	858	1,099
7. Other real estate owned .....	12	153
8. Investments in unconsolidated subsidiaries and associated companies .....	0	0
9. Customers' liability to this bank on acceptances outstanding .....	0	0
10. Intangible assets .....	328	719
11. Other assets .....	3,669	1,186
12. TOTAL ASSETS .....	<u>\$ 141,361</u>	<u>\$ 85,883</u>
<b>LIABILITIES</b>		
13. Deposits: .....		
a. In domestic offices .....	\$ 94,612	\$ 76,356
(1) Noninterest-bearing .....	16,986	12,876
(2) Interest-bearing .....	77,626	63,480
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's .....	0	0
(1) Noninterest-bearing .....	0	0
(2) Interest-bearing .....	0	0
14. Federal funds purchased and securities sold under agreements to repurchase .....	26,263	229
a. Federal funds purchased .....	2,695	229
b. Securities sold under agreements to repurchase .....	23,568	0
15. a. Demand notes issued to the U.S. Treasury .....	0	0
b. Trading Liabilities .....		
16. Other borrowed money .....	10,000	0
a. With original maturity of one year or less .....	0	0
b. With original maturity of more than one year .....	10,000	0
17. Mortgage indebtedness and obligations under capitalized leases .....	0	0
18. Bank's liability on acceptances executed and outstanding .....	0	0
19. Notes and debentures subordinated to deposits .....	0	0
20. Other liabilities .....	814	422
21. TOTAL LIABILITIES .....	<u>131,689</u>	<u>77,007</u>
<b>EQUITY CAPITAL</b>		
22. Perpetual preferred stock .....	0	0
23. Common Stock .....	527	476
24. Surplus .....	5,027	3,035
25. Undivided profits and capital reserves .....	4,147	5,376
LESS: Net unrealized loss on marketable equity securities .....	29	11
26. Cumulative foreign currency translation adjustments .....	0	0
27. TOTAL EQUITY CAPITAL .....	<u>9,672</u>	<u>8,876</u>
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	<u>\$ 141,361</u>	<u>\$ 85,883</u>

\* Member of Federal Reserve

## STATE CORPORATION COMMISSION

55

DECEMBER 31, 1996 (IN THOUSANDS OF DOLLARS)

B-1017 *VIRGINIA HEARTLAND BANK	B-1021 *PENINSULA TRUST BANK, INCORPORATED	B-955 *FIRST VIRGINIA BANK- COMMONWEALTH	B-809 *MINERS AND MERCHANTS BANK AND TRUST COMPANY	B-1035 *F & M BANK- MASSANUTTEN	
FREDERICKSBURG	GLOUCESTER	GRAFTON	GRUNDY	HARRISONBURG	
2 OFFICES	4 OFFICES	19 OFFICES	7 OFFICES	8 OFFICES	
\$ 2,615	\$ 6,012	\$ 11,103	\$ 6,500	\$ 5,255	1
2,615	6,012	11,103	6,392	5,130	
0	0	0	108	125	
17,681	26,945	58,953	60,422	56,472	2
17,236	0	58,653	20,057	24,894	
445	26,945	300	40,365	31,578	
6,308	5,364	11,150	0	0	3
6,308	5,364	11,150	0	0	
0	0	0	0	0	
56,981	92,034	144,707	133,230	106,877	
626	1,111	1,479	1,656	1,147	
0	0	0	0	0	
56,355	90,923	143,228	131,574	105,730	4
0	0	0	0	0	5
2,291	4,923	6,646	4,155	3,375	6
411	0	0	31	0	7
4	0	0	0	0	8
0	0	0	0	0	9
0	0	0	0	0	10
1,515	2,289	2,155	2,680	2,003	11
\$ 87,180	\$ 136,456	\$ 233,235	\$ 205,362	\$ 172,835	12
\$ 78,196	\$ 120,485	\$ 215,092	\$ 183,220	\$ 146,586	13
8,980	15,133	44,772	20,334	14,537	
69,216	105,352	170,320	162,886	132,049	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
0	0	372	6,419	173	14
0	0	372	0	173	
0	0	0	6,419	0	
0	352	0	0	0	15a
0	0	0	0	6,675	15b
0	0	0	0	6,675	
0	0	0	0	0	
0	43	0	0	0	17
0	0	0	0	0	18
0	0	0	0	0	19
790	1,123	1,714	982	787	20
78,986	122,003	217,178	190,621	154,221	21
0	0	0	0	0	22
2,321	4,722	5,000	918	2,028	23
4,173	6,701	5,000	2,628	1,484	24
1,700	3,193	6,057	11,448	15,309	25
0	163	0	253	207	
0	0	0	0	0	26
8,194	14,453	16,057	14,741	18,614	27
\$ 87,180	\$ 136,456	\$ 233,235	\$ 205,362	\$ 172,835	28

## REPORT OF CONDITION

	REPORT OF CONDITION	
	B-1027 *ROCKINGHAM HERITAGE BANK	B-291 *BANK OF NORTHUMBERLAND INCORPORATED
	HARRISONBURG 4 OFFICES	HEATHSVILLE 3 OFFICES
ASSETS		
1. Cash and balances due from depository institutions: .....	\$ 3,119	\$ 3,994
a. Non interest-bearing balances and currency and coin .....	3,119	3,994
b. Interest-bearing balances .....	0	0
2. Securities .....	6,046	49,509
a. Held to Maturity .....	4,181	21,666
b. Available for sale .....	1,865	27,843
3. Federal Funds sold and securities purchased under agreements to resell .....	6,402	490
a. Federal funds sold .....	6,402	490
b. Securities purchased under agreements to resell .....	0	0
4. Loans and lease financing receivables: .....		
a. Loans and leases, net of unearned income .....	44,975	75,959
b. LESS: Allowance for loan and lease losses .....	557	1,263
c. LESS: Allocated transfer risk reserve .....	0	0
d. Loans and leases, net of unearned income, allowance for loan and lease losses.....	44,418	74,696
5. Assets held in trading accounts .....	0	0
6. Premises and fixed assets .....	2,047	581
7. Other real estate owned.....	0	43
8. Investments in unconsolidated subsidiaries and associated companies.....	0	0
9. Customers' liability to this bank on acceptances outstanding .....	0	0
10. Intangible assets .....	0	0
11. Other assets.....	572	2,232
12. TOTAL ASSETS.....	\$ 62,604	\$ 131,545
LIABILITIES		
13. Deposits: .....		
a. In domestic offices .....	\$ 55,815	\$ 112,138
(1) Noninterest-bearing .....	8,454	10,169
(2) Interest-bearing.....	47,361	101,969
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's .....	0	0
(1) Noninterest-bearing .....	0	0
(2) Interest-bearing.....	0	0
14. Federal funds purchased and securities sold under agreements to repurchase .....	0	0
a. Federal funds purchased.....	0	0
b. Securities sold under agreements to repurchase .....	0	0
15.a. Demand notes issued to the U.S. Treasury.....	0	0
b. Trading Liabilities.....	0	0
16. Other borrowed money.....	445	0
a. With original maturity of one year or less.....	445	0
b. With original maturity of more than one year .....	0	0
17. Mortgage indebtedness and obligations under capitalized leases .....	0	0
18. Bank's liability on acceptances executed and outstanding .....	0	0
19. Notes and debentures subordinated to deposits.....	0	0
20. Other liabilities.....	214	787
21. TOTAL LIABILITIES.....	56,474	112,925
EQUITY CAPITAL		
22. Perpetual preferred stock .....	0	0
23. Common Stock .....	2,711	2,542
24. Surplus .....	2,758	865
25. Undivided profits and capital reserves .....	659	15,355
LESS: Net unrealized loss on marketable equity securities .....	(2)	142
26. Cumulative foreign currency translation adjustments .....	0	0
27. TOTAL EQUITY CAPITAL.....	6,130	18,620
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	\$ 62,604	\$ 131,545

\* Member of Federal Reserve



## STATE CORPORATION COMMISSION

57

DECEMBER 31, 1996 (IN THOUSANDS OF DOLLARS)

B-1050 *CAPITAL ONE BANK	B-898 *BANK OF CARROLL	B-1002 *BENCHMARK COMMUNITY BANK	B-625 *BANK OF LANCASTER	B-1051 *CHESAPEAKE BANK	
HENRICO	HILLSVILLE	KENBRIDGE	KILMARNOCK	KILMARNOCK	
2 OFFICES	3 OFFICES	6 OFFICES	3 OFFICES	9 OFFICES	
\$ 44,827	\$ 2,649	\$ 4,626	\$ 3,495	\$ 5,699	1
42,515	2,639	4,626	3,495	5,699	
2,312	10	0	0	0	
760,324	23,582	18,339	45,251	36,682	2
0	8,947	2,967	0	0	
760,324	14,635	15,372	45,251	36,682	
450,000	0	3,858	4,537	0	3
450,000	0	3,858	4,537	0	
0	0	0	0	0	
3,720,256	35,601	120,176	101,816	94,295	
86,000	706	1,203	1,020	1,653	
0	0	0	0	0	
3,634,256	34,895	118,973	100,796	92,642	4
0	0	0	0	0	5
130,080	1,196	3,116	2,703	3,492	6
0	38	237	629	253	7
0	0	0	0	21	8
0	0	0	0	0	9
2,728	0	0	93	84	10
463,442	1,875	1,746	2,549	2,727	11
\$ 5,485,657	\$ 64,235	\$ 150,895	\$ 160,053	\$ 141,600	12
\$ 691,401	\$ 54,092	\$ 135,599	\$ 142,110	\$ 127,487	13
9,170	9,002	12,454	11,675	16,504	
682,231	45,090	123,145	130,435	110,983	
4	0	0	0	0	
4	0	0	0	0	
0	0	0	0	0	
331,400	5,762	0	0	2,000	14
331,400	2,536	0	0	2,000	
0	3,226	0	0	0	
0	0	0	0	0	15a
3,755,620	0	0	0	0	15b
1,077,819	0	0	0	0	16
2,677,801	0	0	0	0	
0	0	0	0	0	17
0	0	0	0	0	18
0	0	0	0	0	19
188,160	429	758	1,158	1,369	20
4,966,585	60,283	136,357	143,268	130,856	21
0	0	0	0	0	22
100,004	250	2,000	5,666	2,000	23
302,031	600	900	2,887	1,952	24
115,158	3,395	11,597	8,280	6,861	25
(2,008)	293	(41)	48	69	
(129)	0	0	0	0	26
519,072	3,952	14,538	16,785	10,744	27
\$ 5,485,657	\$ 64,235	\$ 150,895	\$ 160,053	\$ 141,600	28

## REPORT OF CONDITION

	B-832 *KING GEORGE STATE BANK, INC.		B-892 *THE FIRST BANK AND TRUST COMPANY	
	KING GEORGE		LEBANON	
	1 OFFICE		5 OFFICES	
<b>ASSETS</b>				
1. Cash and balances due from depository institutions: .....	\$ 1,761		\$ 5,173	
a. Non interest-bearing balances and currency and coin .....	1,761		5,122	
b. Interest-bearing balances .....	0		51	
2. Securities .....	10,149		23,923	
a. Held to Maturity .....	5,395		1,000	
b. Available for sale .....	4,754		22,923	
3. Federal Funds sold and securities purchased under agreements to resell .....	1,535		195	
a. Federal funds sold .....	1,535		195	
b. Securities purchased under agreements to resell .....	0		0	
4. Loans and lease financing receivables: .....				
a. Loans and leases, net of unearned income .....	33,031		134,842	
b. LESS: Allowance for loan and lease losses .....	363		1,244	
c. LESS: Allocated transfer risk reserve .....	0		0	
d. Loans and leases, net of unearned income, allowance for loan and lease losses .....	32,668		133,598	
5. Assets held in trading accounts .....	0		0	
6. Premises and fixed assets .....	591		3,072	
7. Other real estate owned .....	228		5	
8. Investments in unconsolidated subsidiaries and associated companies .....	0		0	
9. Customers' liability to this bank on acceptances outstanding .....	0		0	
10. Intangible assets .....	0		0	
11. Other assets .....	1,031		1,955	
12. TOTAL ASSETS .....	\$ 47,963		\$ 167,921	
<b>LIABILITIES</b>				
13. Deposits: .....				
a. In domestic offices .....	\$ 41,974		\$ 150,954	
(1) Noninterest-bearing .....	7,035		24,720	
(2) Interest-bearing .....	34,939		126,234	
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's .....	0		0	
(1) Noninterest-bearing .....	0		0	
(2) Interest-bearing .....	0		0	
14. Federal funds purchased and securities sold under agreements to repurchase .....	0		3,379	
a. Federal funds purchased .....	0		0	
b. Securities sold under agreements to repurchase .....	0		3,379	
15. a. Demand notes issued to the U.S. Treasury .....	0		0	
b. Trading Liabilities .....	0		0	
16. Other borrowed money .....	0		1,930	
a. With original maturity of one year or less .....	0		0	
b. With original maturity of more than one year .....	0		1,930	
17. Mortgage indebtedness and obligations under capitalized leases .....	0		0	
18. Bank's liability on acceptances executed and outstanding .....	0		0	
19. Notes and debentures subordinated to deposits .....	0		0	
20. Other liabilities .....	1,015		793	
21. TOTAL LIABILITIES .....	42,989		157,056	
<b>EQUITY CAPITAL</b>				
22. Perpetual preferred stock .....	0		0	
23. Common Stock .....	300		2,360	
24. Surplus .....	300		2,103	
25. Undivided profits and capital reserves .....	4,394		6,424	
LESS: Net unrealized loss on marketable equity securities .....	20		22	
26. Cumulative foreign currency translation adjustments .....	0		0	
27. TOTAL EQUITY CAPITAL .....	4,974		10,865	
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	\$ 47,963		\$ 167,921	

\* Member of Federal Reserve

STATE CORPORATION COMMISSION

DECEMBER 31, 1996 (IN THOUSANDS OF DOLLARS)

B-968 *VIRGINIA COMMUNITY BANK	B-1048 *THE PAGE VALLEY BANK	B-838 *FIRST VIRGINIA BANK - PIEDMONT	B-991 *SECURITY BANK CORPORATION	B-976 *THE BANK OF MARION	
LOUISA	LURAY	LYNCHBURG	MANASSAS	MARION	
6 OFFICES	2 OFFICES	11 OFFICES	1 OFFICE	6 OFFICES	
\$ 3,967	\$ 2,023	\$ 8,527	\$ 2,986	\$ 5,422	1
3,967	2,023	8,527	2,986	5,408	
0	0	0	0	14	
15,897	21,774	24,969	13,980	62,297	2
0	11,945	24,789	4,055	61,736	
15,897	9,829	180	9,925	561	
1,847	863	3,680	3,422	2,225	3
847	863	3,680	3,422	2,225	
1,000	0	0	0	0	
56,064	25,201	161,640	26,784	96,794	
630	527	1,937	409	1,028	
0	0	0	0	0	
55,434	24,674	159,703	26,375	95,766	4
0	0	0	0	0	5
2,473	670	2,498	1,568	2,731	6
236	0	52	947	167	7
0	0	0	0	0	8
0	0	0	0	0	9
0	0	42	0	0	10
1,325	875	2,398	493	2,533	11
\$ 81,179	\$ 50,879	\$ 201,869	\$ 49,771	\$ 170,990	12
\$ 74,893	\$ 45,252	\$ 180,454	\$ 41,599	\$ 148,796	13
11,296	5,622	28,533	10,469	12,556	
63,597	39,630	151,921	31,130	136,240	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
0	0	3,503	644	0	14
0	0	3,503	0	0	
0	0	0	644	0	
0	0	0	0	0	15a
84	0	0	0	1,400	15b
84	0	0	0	0	16
0	0	0	0	1,400	
0	0	0	0	0	17
0	0	0	0	0	18
0	0	0	0	0	19
762	1,157	2,079	277	1,035	20
75,739	46,409	186,036	42,520	151,231	21
0	0	0	0	0	22
3,550	2,000	4,000	4,791	1,000	23
558	400	2,000	2,679	500	24
1,457	2,060	9,833	(206)	18,259	25
125	(10)	0	13	0	
0	0	0	0	0	26
5,440	4,470	15,833	7,251	19,759	27
\$ 81,179	\$ 50,879	\$ 201,869	\$ 49,771	\$ 170,990	28

## REPORT OF CONDITION

	B-899 *PIEDMONT TRUST BANK		B-131 *BANK OF MCKENNEY	
	MARTINSVILLE		MCKENNEY	
	6 OFFICES		3 OFFICES	
<b>ASSETS</b>				
1. Cash and balances due from depository institutions: .....	\$	15,010	\$	2,165
a. Non interest-bearing balances and currency and coin .....		14,848		2,155
b. Interest-bearing balances .....		162		10
2. Securities .....		113,883		9,451
a. Held to Maturity .....		25,894		2,893
b. Available for sale .....		87,989		6,558
3. Federal Funds sold and securities purchased under agreements to resell .....		13,300		819
a. Federal funds sold .....		13,300		819
b. Securities purchased under agreements to resell .....		0		0
4. Loans and lease financing receivables: .....				
a. Loans and leases, net of unearned income .....		337,849		27,356
b. LESS: Allowance for loan and lease losses .....		4,797		402
c. LESS: Allocated transfer risk reserve .....		0		0
d. Loans and leases, net of unearned income, allowance for loan and lease losses .....		333,052		26,954
5. Assets held in trading accounts .....		0		0
6. Premises and fixed assets .....		3,991		1,845
7. Other real estate owned .....		453		64
8. Investments in unconsolidated subsidiaries and associated companies .....		0		3
9. Customers' liability to this bank on acceptances outstanding .....		0		0
10. Intangible assets .....		0		0
11. Other assets .....		15,853		637
12. TOTAL ASSETS .....	\$	495,542	\$	41,938
<b>LIABILITIES</b>				
13. Deposits: .....				
a. In domestic offices .....	\$	317,564	\$	37,543
(1) Noninterest-bearing .....		44,429		6,242
(2) Interest-bearing .....		273,135		31,301
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's .....		0		0
(1) Noninterest-bearing .....		0		0
(2) Interest-bearing .....		0		0
14. Federal funds purchased and securities sold under agreements to repurchase .....		78,977		305
a. Federal funds purchased .....		40,274		0
b. Securities sold under agreements to repurchase .....		38,703		305
15. a. Demand notes issued to the U.S. Treasury .....		5,065		0
b. Trading Liabilities .....				
16. Other borrowed money .....		52,350		0
a. With original maturity of one year or less .....		27,350		0
b. With original maturity of more than one year .....		25,000		0
17. Mortgage indebtedness and obligations under capitalized leases .....		0		0
18. Bank's liability on acceptances executed and outstanding .....		0		0
19. Notes and debentures subordinated to deposits .....		0		0
20. Other liabilities .....		3,337		454
21. TOTAL LIABILITIES .....		457,293		38,302
<b>EQUITY CAPITAL</b>				
22. Perpetual preferred stock .....		0		0
23. Common Stock .....		3,690		240
24. Surplus .....		2,205		588
25. Undivided profits and capital reserves .....		32,571		2,872
LESS: Net unrealized loss on marketable equity securities .....		217		64
26. Cumulative foreign currency translation adjustments .....		0		0
27. TOTAL EQUITY CAPITAL .....		38,249		3,636
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	\$	495,542	\$	41,938

\* Member of Federal Reserve

STATE CORPORATION COMMISSION

DECEMBER 31, 1996 (IN THOUSANDS OF DOLLARS)

B-1010 *HERITAGE BANK	B-1124 *HANOVER BANK	B-1028 *THE HORIZON BANK OF VIRGINIA	B-1043 *THE MIDDLEBURG BANK	B-992 *COUNTY BANK OF CHESTERFIELD	
MCLEAN	MECHANICSVILLE	MERRIFIELD	MIDDLEBURG	MIDLOTHIAN	
1 OFFICE	5 OFFICES	3 OFFICES	3 OFFICES	2 OFFICES	
\$ 2,879	\$ 4,362	\$ 9,480	\$ 6,379	\$ 4,723	1
2,879	4,362	9,480	6,349	3,553	
0	0	0	30	1,170	
13,781	17,624	19,457	49,421	19,392	2
500	3,523	10,094	17,366	1,399	
13,281	14,101	9,363	32,055	17,993	
3,800	0	14,885	3,400	4,418	3
1,800	0	14,885	3,400	4,418	
2,000	0	0	0	0	
25,203	84,420	70,848	94,594	48,480	
617	979	873	884	754	
0	0	0	0	0	
24,586	83,441	69,975	93,710	47,726	4
0	0	0	0	0	5
356	3,218	3,067	4,430	1,802	6
263	310	967	0	563	7
0	0	0	0	0	8
0	0	0	0	0	9
0	0	35	0	0	10
409	1,230	1,493	2,362	872	11
\$ 46,074	\$ 110,185	\$ 119,359	\$ 159,702	\$ 79,496	12
\$ 42,386	\$ 99,097	\$ 105,666	\$ 138,797	\$ 70,402	13
9,487	16,293	20,225	23,249	10,612	
32,899	82,804	85,441	115,548	59,790	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
0	1,605	5,060	1,445	0	14
0	1,605	5,060	0	0	
0	0	0	1,445	0	
0	0	0	0	0	15a
0	0	0	0	0	15b
0	0	0	4,000	0	16
0	0	0	4,000	0	
0	0	0	0	0	
0	0	0	0	0	17
0	0	0	0	0	18
0	0	0	0	0	19
146	507	284	641	503	20
42,532	101,209	111,010	144,883	70,905	21
0	0	0	0	0	22
1,250	3,679	3,894	2,240	3,966	23
2,967	2,099	2,922	2,240	2,610	24
(676)	3,174	1,544	10,823	2,135	25
(1)	(24)	11	484	120	
0	0	0	0	0	26
3,542	8,976	8,349	14,819	8,591	27
\$ 46,074	\$ 110,185	\$ 119,359	\$ 159,702	\$ 79,496	28

## REPORT OF CONDITION

	B-134 FIRST AND CITIZENS BANK		B-384 *PEOPLES COMMUNITY BANK	
	MONTEREY		MONTROSS	
	1 OFFICE		2 OFFICES	
ASSETS				
1. Cash and balances due from depository institutions: .....	\$	709	\$	1,528
a. Non interest-bearing balances and currency and coin .....		709		1,528
b. Interest-bearing balances .....		0		0
2. Securities .....		13,205		18,078
a. Held to Maturity .....		4,782		12,298
b. Available for sale .....		8,423		5,780
3. Federal Funds sold and securities purchased under agreements to resell .....		1,000		0
a. Federal funds sold .....		1,000		0
b. Securities purchased under agreements to resell .....		0		0
4. Loans and lease financing receivables: .....				
a. Loans and leases, net of unearned income .....		30,632		41,961
b. LESS: Allowance for loan and lease losses .....		309		379
c. LESS: Allocated transfer risk reserve .....		0		0
d. Loans and leases, net of unearned income, allowance for loan and lease losses .....		30,323		41,582
5. Assets held in trading accounts .....		0		0
6. Premises and fixed assets .....		201		1,036
7. Other real estate owned .....		147		46
8. Investments in unconsolidated subsidiaries and associated companies .....		0		4
9. Customers' liability to this bank on acceptances outstanding .....		0		0
10. Intangible assets .....		0		64
11. Other assets .....		688		1,205
12. TOTAL ASSETS .....	\$	46,273	\$	63,543
LIABILITIES				
13. Deposits: .....				
a. In domestic offices .....	\$	42,070	\$	56,298
(1) Noninterest-bearing .....		12,411		4,714
(2) Interest-bearing .....		29,659		51,584
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's .....		0		0
(1) Noninterest-bearing .....		0		0
(2) Interest-bearing .....		0		0
14. Federal funds purchased and securities sold under agreements to repurchase .....		0		432
a. Federal funds purchased .....		0		432
b. Securities sold under agreements to repurchase .....		0		0
15. a. Demand notes issued to the U.S. Treasury .....		0		0
b. Trading Liabilities .....		0		0
16. Other borrowed money .....		0		0
a. With original maturity of one year or less .....		0		0
b. With original maturity of more than one year .....		0		0
17. Mortgage indebtedness and obligations under capitalized leases .....		0		0
18. Bank's liability on acceptances executed and outstanding .....		0		0
19. Notes and debentures subordinated to deposits .....		0		0
20. Other liabilities .....		488		789
21. TOTAL LIABILITIES .....		42,558		57,519
EQUITY CAPITAL				
22. Perpetual preferred stock .....		0		0
23. Common Stock .....		600		663
24. Surplus .....		175		301
25. Undivided profits and capital reserves .....		3,042		5,074
LESS: Net unrealized loss on marketable equity securities .....		102		14
26. Cumulative foreign currency translation adjustments .....		0		0
27. TOTAL EQUITY CAPITAL .....		3,715		6,024
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	\$	46,273	\$	63,543

\* Member of Federal Reserve

STATE CORPORATION COMMISSION

DECEMBER 31, 1996 (IN THOUSANDS OF DOLLARS)

B-443 *THE FARMERS & MERCHANTS BANK BANK OF CRAIG COUNTY NEW CASTLE 2 OFFICES	B-1116 HARBOR BANK NEWPORT NEWS 1 OFFICE	B-762 *BANK OF OF THE COMMONWEALTH NORFOLK 6 OFFICES	B-971 *FIRST VIRGINIA BANK OF TIDEWATER NORFOLK 35 OFFICES	B-947 *HERITAGE BANK & TRUST NORFOLK 3 OFFICES	
\$ 853	\$ 478	\$ 5,563	\$ 26,822	\$ 3,069	1
853	478	5,563	26,822	3,018	
0	0	0	0	51	
5,832	13,380	23,663	132,432	20,196	2
5,744	5,818	14,072	131,832	5,563	
88	7,562	9,591	600	14,633	
3,423	2,061	5,718	15,690	5,925	3
3,423	2,061	5,718	15,690	5,925	
0	0	0	0	0	
19,748	5,516	65,506	288,889	46,102	
242	72	932	3,055	843	
0	0	0	0	0	
19,506	5,444	64,574	285,834	45,259	4
0	0	0	0	0	5
339	325	2,637	9,630	563	6
0	0	1,720	38	444	7
0	0	0	0	0	8
0	0	0	0	0	9
0	56	0	0	0	10
314	172	2,298	5,303	1,339	11
\$ 30,267	\$ 21,916	\$ 106,173	\$ 475,749	\$ 76,795	12
\$ 27,084	\$ 12,474	\$ 90,507	\$ 409,266	\$ 68,435	13
2,643	1,446	10,931	87,437	12,507	
24,441	11,028	79,576	321,829	55,928	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
0	0	3,573	23,726	1,349	14
0	0	0	23,726	1,349	
0	0	3,573	0	0	
0	0	0	0	131	15a
0	0	0	0	0	15b
0	0	0	0	0	16
0	0	0	0	0	
0	0	609	0	0	17
0	0	0	0	0	18
0	0	0	0	0	19
200	53	2,157	3,812	962	20
27,284	12,527	96,846	436,804	70,877	21
0	0	0	0	0	22
1,050	5,000	1,374	12,000	1,000	23
230	4,992	3,421	8,000	1,163	24
1,703	(616)	4,560	18,945	3,724	25
0	(13)	28	0	(31)	
0	0	0	0	0	26
2,983	9,389	9,327	38,945	5,918	27
\$ 30,267	\$ 21,916	\$ 106,173	\$ 475,749	\$ 76,795	28

## REPORT OF CONDITION

	B-274 FARMERS & MERCHANTS BANK - EASTERN SHORE ONLEY 4 OFFICES	B-900 *FARMERS AND MINERS BANK PENNINGTON GAP 4 OFFICES
<b>ASSETS</b>		
1. Cash and balances due from depository institutions: .....	\$ 4,982	\$ 9,685
a. Non interest-bearing balances and currency and coin .....	4,978	2,653
b. Interest-bearing balances .....	4	7,032
2. Securities .....	34,872	17,414
a. Held to Maturity .....	1,383	9,608
b. Available for sale .....	33,489	7,806
3. Federal Funds sold and securities purchased under agreements to resell .....	1,200	1,230
a. Federal funds sold .....	1,200	1,230
b. Securities purchased under agreements to resell .....	0	0
4. Loans and lease financing receivables: .....		
a. Loans and leases, net of unearned income .....	97,743	31,999
b. LESS: Allowance for loan and lease losses .....	2,190	491
c. LESS: Allocated transfer risk reserve .....	0	0
d. Loans and leases, net of unearned income, allowance for loan and lease losses .....	95,553	31,508
5. Assets held in trading accounts .....	0	0
6. Premises and fixed assets .....	1,745	1,189
7. Other real estate owned .....	141	26
8. Investments in unconsolidated subsidiaries and associated companies .....	0	0
9. Customers' liability to this bank on acceptances outstanding .....	0	0
10. Intangible assets .....	0	0
11. Other assets .....	1,850	861
12. TOTAL ASSETS .....	\$ 140,343	\$ 61,913
<b>LIABILITIES</b>		
13. Deposits: .....		
a. In domestic offices .....	\$ 114,966	\$ 55,187
(1) Noninterest-bearing .....	20,303	8,832
(2) Interest-bearing .....	94,663	46,355
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's .....	0	0
(1) Noninterest-bearing .....	0	0
(2) Interest-bearing .....	0	0
14. Federal funds purchased and securities sold under agreements to repurchase .....	519	0
a. Federal funds purchased .....	0	0
b. Securities sold under agreements to repurchase .....	519	0
15. a. Demand notes issued to the U.S. Treasury .....	0	0
b. Trading Liabilities .....	0	0
16. Other borrowed money .....	0	0
a. With original maturity of one year or less .....	0	0
b. With original maturity of more than one year .....	0	0
17. Mortgage indebtedness and obligations under capitalized leases .....	0	0
18. Bank's liability on acceptances executed and outstanding .....	0	0
19. Notes and debentures subordinated to deposits .....	0	0
20. Other liabilities .....	713	446
21. TOTAL LIABILITIES .....	116,198	55,633
<b>EQUITY CAPITAL</b>		
22. Perpetual preferred stock .....	0	0
23. Common Stock .....	3,600	500
24. Surplus .....	1,200	500
25. Undivided profits and capital reserves .....	19,330	5,358
LESS: Net unrealized loss on marketable equity securities .....	(15)	78
26. Cumulative foreign currency translation adjustments .....	0	0
27. TOTAL EQUITY CAPITAL .....	24,145	6,280
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	\$ 140,343	\$ 61,913

\* Member of Federal Reserve



STATE CORPORATION COMMISSION

DECEMBER 31, 1996 (IN THOUSANDS OF DOLLARS)

B-164 LEE BANK & TRUST COMPANY	B-964 *THE COMMUNITY BANK	B-368 *THE BANK OF CHARLOTTE COUNTY	B-995 *CENTRAL VIRGINIA BANK	B-175 BANK OF ROCKBRIDGE	
PENNINGTON GAP	PETERSBURG	PHENIX	POWHATAN	RAPHINE	
3 OFFICES	5 OFFICES	4 OFFICES	6 OFFICES	8 OFFICES	
\$ 4,009	\$ 5,715	\$ 2,718	\$ 5,430	\$ 5,489	1
3,862	5,715	2,718	5,430	4,479	
147	0	0	0	1,010	
37,887	13,687	11,147	18,165	41,095	2
0	12,486	5,879	10,208	8,906	
37,887	1,201	5,268	7,957	32,189	
3,315	737	2,212	12,287	0	3
3,315	737	2,212	12,287	0	
0	0	0	0	0	
55,871	69,519	55,546	85,543	126,214	
739	739	677	1,212	1,388	
0	0	0	0	0	
55,132	68,780	54,869	84,331	124,826	4
0	0	0	0	0	5
2,700	885	1,111	3,563	2,172	6
43	767	38	373	0	7
0	0	0	0	47	8
0	0	0	0	0	9
0	0	0	3	55	10
1,107	1,359	1,023	2,119	2,047	11
\$ 104,193	\$ 91,930	\$ 73,118	\$ 126,271	\$ 175,731	12
\$ 90,053	\$ 79,987	\$ 66,163	\$ 109,598	\$ 159,958	13
9,716	15,168	6,522	15,420	15,358	
80,337	64,819	59,641	94,178	144,600	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	2,019	562	14
0	0	0	0	562	
0	0	0	2,019	0	
0	0	0	0	0	15a
0	0	0	0	0	15b
0	0	0	0	0	16
0	0	0	0	0	
0	0	0	0	0	
0	0	0	54	96	17
0	0	0	0	0	18
0	0	0	0	0	19
854	695	540	417	469	20
90,907	80,682	66,703	112,088	161,085	21
0	0	0	0	0	22
200	461	150	1,000	672	23
500	2,318	529	4,742	2,431	24
12,306	8,471	5,764	8,437	11,502	25
(280)	2	28	(4)	(41)	
0	0	0	0	0	26
13,286	11,248	6,415	14,183	14,646	27
\$ 104,193	\$ 91,930	\$ 73,118	\$ 126,271	\$ 175,731	28

## REPORT OF CONDITION

	B-374 *STATE BANK OF REMINGTON, INCORPORATED	B-1008 *FIRST VIRGINIA BANK-CLINCH VALLEY
	REMINGTON 3 OFFICES	RICHLANDS 3 OFFICES
ASSETS		
1. Cash and balances due from depository institutions: .....	\$ 2,600	\$ 2,048
a. Non interest-bearing balances and currency and coin .....	2,600	2,048
b. Interest-bearing balances .....	0	0
2. Securities .....	21,317	11,903
a. Held to Maturity .....	6,041	11,809
b. Available for sale .....	15,276	94
3. Federal Funds sold and securities purchased under agreements to resell .....	530	5,320
a. Federal funds sold .....	530	5,320
b. Securities purchased under agreements to resell .....	0	0
4. Loans and lease financing receivables: .....		
a. Loans and leases, net of unearned income .....	33,876	59,319
b. LESS: Allowance for loan and lease losses .....	594	775
c. LESS: Allocated transfer risk reserve .....	0	0
d. Loans and leases, net of unearned income, allowance for loan and lease losses.....	33,282	58,544
5. Assets held in trading accounts .....	0	0
6. Premises and fixed assets .....	846	750
7. Other real estate owned.....	2,254	73
8. Investments in unconsolidated subsidiaries and associated companies.....	0	0
9. Customers' liability to this bank on acceptances outstanding .....	0	0
10. Intangible assets .....	0	0
11. Other assets.....	1,058	1,165
12. TOTAL ASSETS.....	\$ 61,887	\$ 79,803
LIABILITIES		
13. Deposits: .....		
a. In domestic offices .....	\$ 54,424	\$ 69,521
(1) Noninterest-bearing .....	7,103	8,514
(2) Interest-bearing.....	47,321	61,007
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's .....	0	0
(1) Noninterest-bearing .....	0	0
(2) Interest-bearing.....	0	0
14. Federal funds purchased and securities sold under agreements to repurchase .....	0	292
a. Federal funds purchased .....	0	292
b. Securities sold under agreements to repurchase .....	0	0
15. a. Demand notes issued to the U.S. Treasury.....	105	0
b. Trading Liabilities.....	0	0
16. Other borrowed money.....	0	0
a. With original maturity of one year or less.....	0	0
b. With original maturity of more than one year .....	0	0
17. Mortgage indebtedness and obligations under capitalized leases .....	0	0
18. Bank's liability on acceptances executed and outstanding .....	0	0
19. Notes and debentures subordinated to deposits.....	0	0
20. Other liabilities.....	385	556
21. TOTAL LIABILITIES.....	54,914	70,369
EQUITY CAPITAL		
22. Perpetual preferred stock .....	0	0
23. Common Stock .....	2,910	1,600
24. Surplus .....	1,527	1,520
25. Undivided profits and capital reserves .....	2,677	6,314
LESS: Net unrealized loss on marketable equity securities .....	141	0
26. Cumulative foreign currency translation adjustments .....	0	0
27. TOTAL EQUITY CAPITAL.....	6,973	9,434
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	\$ 61,887	\$ 79,803

\* Member of Federal Reserve

STATE CORPORATION COMMISSION

DECEMBER 31, 1996 (IN THOUSANDS OF DOLLARS)

B-1031 *FIRST SENTINEL BANK	B-974 *COMMERCE BANK OF VIRGINIA	B-186 *CONSOLIDATED BANK AND TRUST COMPANY	B-1123 *CRESTAR BANK	B-934 *F & M BANK- RICHMOND	
RICHLANDS	RICHMOND	RICHMOND	RICHMOND	RICHMOND	
2 OFFICES	5 OFFICES	5 OFFICES	338 OFFICES	9 OFFICES	
\$ 3,008	\$ 4,230	\$ 5,295	\$ 1,034,608	\$ 6,749	1
1,150	3,730	5,295	909,567	6,749	
1,858	500	0	125,041	0	
12,506	22,534	37,983	3,748,987	37,086	2
3,965	4,400	23,319	62,780	19,971	
8,541	18,134	14,664	3,686,207	17,115	
830	4,655	2,300	232,940	8,073	3
830	4,655	2,300	178,120	8,073	
0	0	0	54,820	0	
20,107	46,865	45,535	12,317,245	106,980	
174	507	580	233,836	1,080	
0	0	0	0	0	
19,933	46,358	44,955	12,083,409	105,900	4
0	0	0	0	0	5
271	1,733	2,239	354,678	4,754	6
57	0	1,343	17,218	0	7
0	0	0	2,509	0	8
0	0	0	3,186	0	9
0	0	108	210,067	0	10
411	1,135	1,397	576,750	1,712	11
\$ 37,016	\$ 80,645	\$ 95,620	\$ 18,264,352	\$ 164,274	12
\$ 32,764	\$ 72,585	\$ 87,437	\$ 12,826,561	\$ 150,393	13
3,868	14,663	14,145	2,792,797	28,019	
28,896	57,922	73,292	10,033,764	122,374	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
0	598	0	2,613,274	0	14
0	598	0	1,991,674	0	
0	0	0	621,600	0	
0	0	0	0	0	15a
0	0	0	862,589	0	15b
0	0	0	547,291	0	16
0	0	0	315,298	0	
0	0	583	9,568	0	17
0	0	0	3,186	0	18
0	0	0	335,000	0	19
212	402	474	346,409	354	20
32,976	73,585	88,494	16,996,587	150,747	21
0	0	0	0	0	22
884	1,847	2,014	172,572	2,850	23
220	2,140	2,002	181,892	3,894	24
2,939	3,216	3,118	937,028	6,830	25
3	143	8	23,727	47	
0	0	0	0	0	26
4,040	7,060	7,126	1,267,765	13,527	27
\$ 37,016	\$ 80,645	\$ 95,620	\$ 18,264,352	\$ 164,274	28

## REPORT OF CONDITION

	B-758		B-997	
	*FIRST VIRGINIA		*REGENCY BANK	
	BANK-		RICHMOND	
	COLONIAL			
	RICHMOND		RICHMOND	
	43 OFFICES		3 OFFICES	
ASSETS				
1. Cash and balances due from depository institutions: .....	\$	35,626	\$	3,764
a. Non interest-bearing balances and currency and coin .....		35,626		3,764
b. Interest-bearing balances .....		0		0
2. Securities .....		240,742		14,262
a. Held to Maturity .....		239,189		0
b. Available for sale .....		1,553		14,262
3. Federal Funds sold and securities purchased under agreements				
to resell .....		0		4,373
a. Federal funds sold .....		0		4,373
b. Securities purchased under agreements to resell .....		0		0
4. Loans and lease financing receivables: .....				
a. Loans and leases, net of unearned income .....		463,546		48,183
b. LESS: Allowance for loan and lease losses .....		5,068		593
c. LESS: Allocated transfer risk reserve .....		0		0
d. Loans and leases, net of unearned income, allowance				
for loan and lease losses .....		458,478		47,590
5. Assets held in trading accounts .....		0		0
6. Premises and fixed assets .....		13,395		1,090
7. Other real estate owned .....		202		0
8. Investments in unconsolidated subsidiaries and				
associated companies .....		0		0
9. Customers' liability to this bank on acceptances outstanding .....		0		0
10. Intangible assets .....		14,967		74
11. Other assets .....		8,760		845
12. TOTAL ASSETS .....	\$	772,170	\$	71,998
LIABILITIES				
13. Deposits: .....				
a. In domestic offices .....	\$	673,142	\$	59,393
(1) Noninterest-bearing .....		112,735		6,556
(2) Interest-bearing .....		560,407		52,837
b. In foreign offices, Edge and Agreement subsidiaries, and				
IBF's .....		0		0
(1) Noninterest-bearing .....		0		0
(2) Interest-bearing .....		0		0
14. Federal funds purchased and securities sold under agreements				
to repurchase .....		24,492		4,203
a. Federal funds purchased .....		24,492		0
b. Securities sold under agreements to repurchase .....		0		4,203
15. a. Demand notes issued to the U.S. Treasury .....		0		823
b. Trading Liabilities .....				
16. Other borrowed money .....		0		0
a. With original maturity of one year or less .....		0		0
b. With original maturity of more than one year .....		0		0
17. Mortgage indebtedness and obligations under capitalized leases .....		194		0
18. Bank's liability on acceptances executed and outstanding .....		0		0
19. Notes and debentures subordinated to deposits .....		0		0
20. Other liabilities .....		5,006		511
21. TOTAL LIABILITIES .....		702,834		64,930
EQUITY CAPITAL				
22. Perpetual preferred stock .....		0		0
23. Common Stock .....		30,625		3,272
24. Surplus .....		21,125		3,627
25. Undivided profits and capital reserves .....		17,586		194
LESS: Net unrealized loss on marketable equity securities .....		0		25
26. Cumulative foreign currency translation adjustments .....		0		0
27. TOTAL EQUITY CAPITAL .....		69,336		7,068
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	\$	772,170	\$	71,998

\* Member of Federal Reserve

STATE CORPORATION COMMISSION

DECEMBER 31, 1996 (IN THOUSANDS OF DOLLARS)

B-909 *SIGNET BANK	B-795 *FIRST VIRGINIA BANK-SOUTHWEST	B-908 *FIRST VIRGINIA BANK-FRANKLIN COUNTY	B-1093 *FIRST COMMUNITY BANK OF SALTVILLE	B-791 *BANK OF ISLE OF WIGHT	
RICHMOND	ROANOKE	ROCKY MOUNT	SALTVILLE	SMITHFIELD	
246 OFFICES	26 OFFICES	6 OFFICES	3 OFFICES	1 OFFICE	
\$ 606,445	\$ 23,969	\$ 2,966	\$ 2,703	\$ 1,757	1
590,261	23,969	2,966	2,689	1,757	
16,184	0	0	14	0	
2,622,497	72,780	22,738	43,041	13,919	2
0	72,240	22,618	4,311	0	
2,622,497	540	120	38,730	13,919	
777,999	15,950	5,100	3,475	727	3
311,300	15,950	5,100	3,475	727	
466,699	0	0	0	0	
6,457,439	365,264	92,856	70,947	19,454	
136,707	4,721	1,009	830	274	
0	0	0	0	0	
6,320,732	360,543	91,847	70,117	19,180	4
557,238	0	0	0	0	5
180,763	5,940	1,103	1,482	280	6
10,497	0	0	73	140	7
0	0	0	0	0	8
967	0	0	0	0	9
119,270	1,478	0	0	0	10
473,973	5,630	1,248	3,844	305	11
\$ 11,670,381	\$ 486,290	\$ 125,002	\$ 124,735	\$ 36,308	12
\$ 8,037,900	\$ 422,678	\$ 114,066	\$ 77,546	\$ 32,652	13
1,789,910	66,548	14,016	9,354	6,891	
6,247,990	356,130	100,050	68,192	25,761	
43,267	0	0	0	0	
0	0	0	0	0	
43,267	0	0	0	0	
1,861,084	18,876	0	5,794	0	14
1,856,739	18,876	0	0	0	
4,345	0	0	5,794	0	
60,000	0	0	0	0	15a
5,800	0	0	0	0	15b
138,610	0	0	30,786	0	16
138,610	0	0	0	0	
0	0	0	30,786	0	
14	0	0	0	0	17
967	0	0	0	0	18
150,000	0	0	0	0	19
528,541	3,954	1,013	788	165	20
10,826,183	445,508	115,079	114,914	32,817	21
0	0	0	0	0	22
68,242	9,000	2,000	2,000	2,050	23
429,354	9,000	2,000	400	667	24
334,946	22,782	5,923	7,474	701	25
(11,656)	0	0	53	(73)	
0	0	0	0	0	26
844,198	40,782	9,923	9,821	3,491	27
\$ 11,670,381	\$ 486,290	\$ 125,002	\$ 124,735	\$ 36,308	28

## REPORT OF CONDITION

	B-994 *PROSPERITY BANK & TRUST COMPANY		B-1044 *FARMERS & MERCHANTS BANK OF STANLEY	
	SPRINGFIELD		STANLEY	
	2 OFFICES		3 OFFICES	
ASSETS				
1. Cash and balances due from depository institutions: .....	\$	2,404	\$	3,070
a. Non interest-bearing balances and currency and coin .....		2,404		3,070
b. Interest-bearing balances .....		0		0
2. Securities .....		11,275		17,680
a. Held to Maturity .....		1,337		12,135
b. Available for sale .....		9,938		5,545
3. Federal Funds sold and securities purchased under agreements to resell .....		2,766		2,440
a. Federal funds sold .....		2,766		2,440
b. Securities purchased under agreements to resell .....		0		0
4. Loans and lease financing receivables: .....				
a. Loans and leases, net of unearned income .....		27,770		55,842
b. LESS: Allowance for loan and lease losses .....		255		670
c. LESS: Allocated transfer risk reserve .....		0		0
d. Loans and leases, net of unearned income, allowance for loan and lease losses .....		27,515		55,172
5. Assets held in trading accounts .....		0		0
6. Premises and fixed assets .....		530		1,366
7. Other real estate owned .....		618		0
8. Investments in unconsolidated subsidiaries and associated companies .....		0		0
9. Customers' liability to this bank on acceptances outstanding .....		0		0
10. Intangible assets .....		0		0
11. Other assets .....		436		1,239
12. TOTAL ASSETS .....	\$	45,544	\$	80,967
LIABILITIES				
13. Deposits: .....				
a. In domestic offices .....	\$	40,915	\$	73,314
(1) Noninterest-bearing .....		12,322		18,921
(2) Interest-bearing .....		28,593		54,393
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's .....		0		0
(1) Noninterest-bearing .....		0		0
(2) Interest-bearing .....		0		0
14. Federal funds purchased and securities sold under agreements to repurchase .....		1,410		0
a. Federal funds purchased .....		1,410		0
b. Securities sold under agreements to repurchase .....		0		0
15. a. Demand notes issued to the U.S. Treasury .....		0		0
b. Trading Liabilities .....		0		0
16. Other borrowed money .....		0		0
a. With original maturity of one year or less .....		0		0
b. With original maturity of more than one year .....		0		0
17. Mortgage indebtedness and obligations under capitalized leases .....		0		0
18. Bank's liability on acceptances executed and outstanding .....		0		0
19. Notes and debentures subordinated to deposits .....		0		0
20. Other liabilities .....		133		786
21. TOTAL LIABILITIES .....		42,458		74,100
EQUITY CAPITAL				
22. Perpetual preferred stock .....		0		0
23. Common Stock .....		1,508		2,107
24. Surplus .....		1,508		422
25. Undivided profits and capital reserves .....		91		4,356
LESS: Net unrealized loss on marketable equity securities .....		21		18
26. Cumulative foreign currency translation adjustments .....		0		0
27. TOTAL EQUITY CAPITAL .....		3,086		6,867
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	\$	45,544	\$	80,967

\* Member of Federal Reserve

## STATE CORPORATION COMMISSION

71

DECEMBER 31, 1996 (IN THOUSANDS OF DOLLARS)

B-911 *FIRST VIRGINIA BANK-BLUE RIDGE	B-799 PLANTERS BANK & TRUST COMPANY OF VIRGINIA	B-1018 *THE MARATHON BANK	B-1037 COMMUNITY BANK OF NORTHERN VIRGINIA	B-1046 *FIRST BANK	
STAUNTON	STAUNTON	STEPHENS CITY	STERLING	STRASBURG	
30 OFFICES	11 OFFICES	3 OFFICES	4 OFFICES	5 OFFICES	
\$ 19,435	\$ 16,287	\$ 2,846	\$ 4,309	\$ 3,507	1
19,435	16,287	2,834	4,027	3,296	
0	0	12	282	211	
67,386	118,800	3,336	32,057	33,578	2
66,920	68,141	1,651	24,898	3,033	
466	50,659	1,685	7,159	30,545	
2,080	0	1,656	0	0	3
2,080	0	1,656	0	0	
0	0	0	0	0	
409,325	235,952	37,913	56,814	99,391	
4,763	3,039	503	673	974	
0	0	0	0	0	
404,562	232,913	37,410	56,141	98,417	4
0	0	0	0	0	5
7,698	4,390	1,587	3,757	3,275	6
51	0	18	1,648	804	7
0	0	0	0	0	8
0	0	0	0	0	9
0	290	0	804	0	10
5,378	4,433	433	817	1,612	11
\$ 506,590	\$ 377,113	\$ 47,286	\$ 99,533	\$ 141,193	12
\$ 462,408	\$ 330,375	\$ 40,845	\$ 77,083	\$ 124,199	13
79,573	51,260	6,350	14,515	14,623	
382,835	279,115	34,495	62,568	109,576	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
1,714	8,110	0	8,147	315	14
1,714	6,945	0	0	315	
0	1,165	0	8,147	0	
0	0	0	0	0	15a
0	0	0	4,900	1,481	15b
0	0	0	4,900	0	16
0	0	0	0	1,481	
0	0	316	0	0	17
0	0	0	0	0	18
0	0	0	0	0	19
4,424	1,054	241	486	656	20
468,546	339,539	41,402	90,616	126,651	21
0	0	0	0	0	22
10,330	20,000	4,651	2,111	2,236	23
5,196	3,554	3,871	5,173	447	24
22,518	14,111	(2,639)	1,685	11,828	25
0	91	(1)	52	(31)	
0	0	0	0	0	26
38,044	37,574	5,884	8,917	14,542	27
\$ 506,590	\$ 377,113	\$ 47,286	\$ 99,533	\$ 141,193	28

## REPORT OF CONDITION

	B-1097	B-731
	*THE FIRST	*BANK OF
	BANK OF	SUFFOLK
	STUART	SUFFOLK
	6 OFFICES	6 OFFICES
<b>ASSETS</b>		
1. Cash and balances due from depository institutions: .....	\$ 3,942	\$ 6,148
a. Non interest-bearing balances and currency and coin .....	3,942	6,148
b. Interest-bearing balances .....	0	0
2. Securities .....	92,220	21,222
a. Held to Maturity .....	33,352	0
b. Available for sale .....	58,868	21,222
3. Federal Funds sold and securities purchased under agreements to resell .....	0	0
a. Federal funds sold .....	0	0
b. Securities purchased under agreements to resell .....	0	0
4. Loans and lease financing receivables: .....		
a. Loans and leases, net of unearned income .....	53,532	73,032
b. LESS: Allowance for loan and lease losses .....	513	820
c. LESS: Allocated transfer risk reserve .....	0	0
d. Loans and leases, net of unearned income, allowance for loan and lease losses .....	53,019	72,212
5. Assets held in trading accounts .....	0	0
6. Premises and fixed assets .....	694	2,150
7. Other real estate owned .....	0	0
8. Investments in unconsolidated subsidiaries and associated companies .....	0	0
9. Customers' liability to this bank on acceptances outstanding .....	0	0
10. Intangible assets .....	0	144
11. Other assets .....	1,881	1,041
12. TOTAL ASSETS .....	<u>\$ 151,756</u>	<u>\$ 102,917</u>
<b>LIABILITIES</b>		
13. Deposits: .....		
a. In domestic offices .....	\$ 107,133	\$ 89,970
(1) Noninterest-bearing .....	12,654	13,428
(2) Interest-bearing .....	94,479	76,542
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's .....	0	0
(1) Noninterest-bearing .....	0	0
(2) Interest-bearing .....	0	0
14. Federal funds purchased and securities sold under agreements to repurchase .....	30,886	106
a. Federal funds purchased .....	4,560	106
b. Securities sold under agreements to repurchase .....	26,326	0
15. a. Demand notes issued to the U.S. Treasury .....	0	0
b. Trading Liabilities .....	0	0
16. Other borrowed money .....	0	0
a. With original maturity of one year or less .....	0	0
b. With original maturity of more than one year .....	0	0
17. Mortgage indebtedness and obligations under capitalized leases .....	0	0
18. Bank's liability on acceptances executed and outstanding .....	0	0
19. Notes and debentures subordinated to deposits .....	0	0
20. Other liabilities .....	940	425
21. TOTAL LIABILITIES .....	<u>138,959</u>	<u>90,501</u>
<b>EQUITY CAPITAL</b>		
22. Perpetual preferred stock .....	0	0
23. Common Stock .....	2,000	641
24. Surplus .....	400	4,449
25. Undivided profits and capital reserves .....	10,104	7,194
LESS: Net unrealized loss on marketable equity securities .....	(293)	(132)
26. Cumulative foreign currency translation adjustments .....	0	0
27. TOTAL EQUITY CAPITAL .....	<u>12,797</u>	<u>12,416</u>
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	<u>\$ 151,756</u>	<u>\$ 102,917</u>

\* Member of Federal Reserve



STATE CORPORATION COMMISSION

DECEMBER 31, 1996 (IN THOUSANDS OF DOLLARS)

B-600 *BANK OF ESSEX	B-297 SOUTHSIDE BANK	B-224 *BANK OF TAZEWELL COUNTY	B-1121 *CITIZENS BANK OF TAZEWELL, INC.	B-959 *FARMERS & MERCHANTS BANK	
TAPPAHANNOCK	TAPPAHANNOCK	TAZEWELL	TAZEWELL	TIMBERVILLE	
5 OFFICES	7 OFFICES	7 OFFICES	2 OFFICES	5 OFFICES	
\$ 3,920	\$ 5,126	\$ 5,355	\$ 1,663	\$ 4,422	1
3,817	5,126	5,355	1,663	3,568	
103	0	0	0	854	
25,592	33,236	108,054	12,363	35,144	2
8,983	17,820	68,700	5,879	21,723	
16,609	15,416	39,354	6,484	13,421	
0	5,037	1,350	4,150	3,397	3
0	5,037	1,350	4,150	3,397	
0	0	0	0	0	
79,202	130,387	56,325	32,097	110,764	
1,004	2,380	571	399	1,003	
0	0	0	0	0	
78,198	128,007	55,754	31,698	109,761	4
0	0	0	0	0	5
3,848	3,023	1,814	973	1,919	6
253	153	23	80	107	7
8	0	0	0	0	8
0	0	0	0	0	9
1,719	0	0	0	0	10
1,946	2,185	2,183	420	2,261	11
\$ 115,484	\$ 176,767	\$ 174,533	\$ 51,347	\$ 157,011	12
\$ 105,024	\$ 159,030	\$ 146,889	\$ 44,477	\$ 125,055	13
11,044	16,490	16,461	5,339	12,816	
93,980	142,540	130,428	39,138	112,239	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
386	0	0	0	2,769	14
386	0	0	0	2,769	
0	0	0	0	0	
0	0	627	0	347	15a
0	88	0	0	18,272	15b
0	0	0	0	0	16
0	88	0	0	18,272	
0	146	0	0	0	17
0	0	0	0	0	18
0	0	0	0	0	19
840	668	779	221	824	20
106,250	159,932	148,295	44,698	147,267	21
0	0	0	0	0	22
4,689	5,092	2,077	2,000	500	23
2,103	2,081	1,811	1,900	800	24
2,538	9,622	22,548	2,761	8,438	25
96	(40)	198	12	(6)	
0	0	0	0	0	26
9,234	16,835	26,238	6,649	9,744	27
\$ 115,484	\$ 176,767	\$ 174,533	\$ 51,347	\$ 157,011	28

## REPORT OF CONDITION

	B-939 THE BUSINESS BANK		B-978 *THE BANK OF TIDEWATER	
	VIENNA		VIRGINIA BEACH	
	1 OFFICE		7 OFFICES	
<b>ASSETS</b>				
1. Cash and balances due from depository institutions: .....	\$	4,565	\$	9,623
a. Non interest-bearing balances and currency and coin .....		4,265		9,623
b. Interest-bearing balances .....		300		0
2. Securities .....		2,395		35,398
a. Held to Maturity .....		300		0
b. Available for sale .....		2,095		35,398
3. Federal Funds sold and securities purchased under agreements to resell .....		898		2,500
a. Federal funds sold .....		898		2,500
b. Securities purchased under agreements to resell .....		0		0
4. Loans and lease financing receivables: .....				
a. Loans and leases, net of unearned income .....		30,174		100,446
b. LESS: Allowance for loan and lease losses .....		565		1,341
c. LESS: Allocated transfer risk reserve .....		0		0
d. Loans and leases, net of unearned income, allowance for loan and lease losses .....		29,609		99,105
5. Assets held in trading accounts .....		0		0
6. Premises and fixed assets .....		126		4,655
7. Other real estate owned .....		2,999		0
8. Investments in unconsolidated subsidiaries and associated companies .....		0		0
9. Customers' liability to this bank on acceptances outstanding .....		0		0
10. Intangible assets .....		0		0
11. Other assets .....		423		2,367
12. TOTAL ASSETS .....	\$	41,015	\$	153,648
<b>LIABILITIES</b>				
13. Deposits: .....				
a. In domestic offices .....	\$	37,898	\$	133,733
(1) Noninterest-bearing .....		7,944		42,773
(2) Interest-bearing .....		29,954		90,960
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's .....		0		0
(1) Noninterest-bearing .....		0		0
(2) Interest-bearing .....		0		0
14. Federal funds purchased and securities sold under agreements to repurchase .....		0		4,200
a. Federal funds purchased .....		0		4,200
b. Securities sold under agreements to repurchase .....		0		0
15. a. Demand notes issued to the U.S. Treasury .....		0		0
b. Trading Liabilities .....		0		0
16. Other borrowed money .....		0		0
a. With original maturity of one year or less .....		0		0
b. With original maturity of more than one year .....		0		0
17. Mortgage indebtedness and obligations under capitalized leases .....		0		0
18. Bank's liability on acceptances executed and outstanding .....		0		0
19. Notes and debentures subordinated to deposits .....		0		0
20. Other liabilities .....		271		806
21. TOTAL LIABILITIES .....		38,169		138,739
<b>EQUITY CAPITAL</b>				
22. Perpetual preferred stock .....		0		0
23. Common Stock .....		742		7,021
24. Surplus .....		9,647		5,335
25. Undivided profits and capital reserves .....		(7,542)		2,470
LESS: Net unrealized loss on marketable equity securities .....		1		(83)
26. Cumulative foreign currency translation adjustments .....		0		0
27. TOTAL EQUITY CAPITAL .....		2,846		14,909
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	\$	41,015	\$	153,648

\* Member of Federal Reserve

STATE CORPORATION COMMISSION

DECEMBER 31, 1996 (IN THOUSANDS OF DOLLARS)

B-882 BRANCH BANKING AND TRUST COMPANY OF VIRGINIA VIRGINIA BEACH	B-980 *PRINCESS ANNE BANK VIRGINIA BEACH	B-1015 *RESOURCE BANK VIRGINIA BEACH	B-233 THE BANK OF SUSSEX AND SURRY WAKEFIELD	B-1052 *F & M BANK - PEOPLES WARRENTON	
22 OFFICES	6 OFFICES	1 OFFICE	3 OFFICES	4 OFFICES	
\$ 36,540	\$ 12,725	\$ 3,962	\$ 2,861	\$ 5,306	1
36,540	12,725	2,109	2,861	5,306	
0	0	1,853	0	0	
147,019	82,574	16,892	26,880	22,398	2
0	0	0	10,325	9,627	
147,019	82,574	16,892	16,555	12,771	
31,317	2,402	170	1,281	10,002	3
31,317	2,402	170	1,281	10,002	
0	0	0	0	0	
550,218	115,689	93,008	31,616	64,301	
8,199	1,197	1,040	539	1,191	
0	0	0	0	0	
542,019	114,492	91,968	31,077	63,110	4
0	0	0	0	0	5
18,170	1,791	611	876	2,735	6
3,581	0	50	13	0	7
0	0	0	5	0	8
102	0	0	0	0	9
245	0	27	0	0	10
11,962	2,826	2,154	868	1,248	11
\$ 790,955	\$ 216,810	\$ 115,834	\$ 63,861	\$ 104,799	12
\$ 690,318	\$ 166,234	\$ 99,176	\$ 53,470	\$ 93,277	13
131,013	32,045	8,058	7,416	14,214	
559,305	134,189	91,118	46,054	79,063	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
1,850	3,105	0	0	0	14
0	0	0	0	0	
1,850	3,105	0	0	0	
3,084	0	0	0	0	15a
22,000	31,557	7,236	0	0	15b
0	31,557	7,236	0	0	16
22,000	0	0	0	0	
1,613	0	0	0	0	17
102	0	0	0	0	18
0	0	0	0	0	19
4,949	1,397	767	276	290	20
723,916	202,293	107,179	53,746	93,567	21
0	0	0	0	0	22
6,886	3,161	2,904	381	2,100	23
37,963	7,201	6,498	1,000	500	24
22,036	3,427	(723)	8,370	8,625	25
(154)	(728)	24	(364)	(7)	
0	0	0	0	0	26
67,039	14,517	8,655	10,115	11,232	27
\$ 790,955	\$ 216,810	\$ 115,834	\$ 63,861	\$ 104,799	28

## REPORT OF CONDITION

	B-1047 *THE FAUQUIER BANK		B-1108 *SOUTHERN FINANCIAL BANK	
	WARRENTON		WARRENTON	
	5 OFFICES		10 OFFICES	
<b>ASSETS</b>				
1. Cash and balances due from depository institutions: .....	\$	7,853	\$	7,225
a. Non interest-bearing balances and currency and coin .....		7,818		4,829
b. Interest-bearing balances .....		35		2,396
2. Securities .....		41,679		71,271
a. Held to Maturity .....		13,346		65,217
b. Available for sale .....		28,333		6,054
3. Federal Funds sold and securities purchased under agreements to resell .....		1,792		0
a. Federal funds sold .....		1,792		0
b. Securities purchased under agreements to resell .....		0		0
4. Loans and lease financing receivables: .....				
a. Loans and leases, net of unearned income .....		115,744		110,395
b. LESS: Allowance for loan and lease losses .....		1,465		1,501
c. LESS: Allocated transfer risk reserve .....		0		0
d. Loans and leases, net of unearned income, allowance for loan and lease losses.....		114,279		108,894
5. Assets held in trading accounts .....		0		0
6. Premises and fixed assets .....		5,486		1,487
7. Other real estate owned.....		477		340
8. Investments in unconsolidated subsidiaries and associated companies.....		0		0
9. Customers' liability to this bank on acceptances outstanding .....		0		0
10. Intangible assets .....		0		0
11. Other assets.....		1,794		2,730
12. TOTAL ASSETS.....	\$	173,360	\$	191,947
<b>LIABILITIES</b>				
13. Deposits: .....				
a. In domestic offices .....	\$	152,981	\$	165,730
(1) Noninterest-bearing .....		25,930		8,382
(2) Interest-bearing.....		127,051		157,348
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's .....		0		0
(1) Noninterest-bearing .....		0		0
(2) Interest-bearing.....		0		0
14. Federal funds purchased and securities sold under agreements to repurchase .....		0		0
a. Federal funds purchased .....		0		0
b. Securities sold under agreements to repurchase .....		0		0
15. a. Demand notes issued to the U.S. Treasury.....		0		0
b. Trading Liabilities.....		0		0
16. Other borrowed money.....		0		8,500
a. With original maturity of one year or less.....		0		8,500
b. With original maturity of more than one year .....		0		0
17. Mortgage indebtedness and obligations under capitalized leases .....		0		0
18. Bank's liability on acceptances executed and outstanding .....		0		0
19. Notes and debentures subordinated to deposits.....		0		0
20. Other liabilities.....		1,108		1,350
21. TOTAL LIABILITIES.....		154,089		175,580
<b>EQUITY CAPITAL</b>				
22. Perpetual preferred stock .....		0		0
23. Common Stock .....		2,000		2,000
24. Surplus .....		400		400
25. Undivided profits and capital reserves .....		17,092		14,044
LESS: Net unrealized loss on marketable equity securities .....		221		77
26. Cumulative foreign currency translation adjustments .....		0		0
27. TOTAL EQUITY CAPITAL.....		19,271		16,367
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	\$	173,360	\$	191,947

\* Member of Federal Reserve

STATE CORPORATION COMMISSION

DECEMBER 31, 1996 (IN THOUSANDS OF DOLLARS)

B-969 *NORTHERN NECK STATE BANK	B-234 *JAMES RIVER BANK	B-1042 CITIZENS AND FARMERS BANK	B-1034 *F & M BANK- WINCHESTER	B-481 FARMERS BANK WINDSOR, VIRGINIA	
WARSAW	WAVERLY	WEST POINT	WINCHESTER	WINDSOR	
5 OFFICES	6 OFFICES	9 OFFICES	31 OFFICES	2 OFFICES	
\$ 4,932	\$ 6,688	\$ 8,785	\$ 34,298	\$ 2,345	1
4,800	6,588	8,240	33,963	2,345	
132	100	545	335	0	
37,871	41,849	81,819	239,747	18,251	2
0	0	66,651	118,994	0	
37,871	41,849	15,168	120,753	18,251	
569	2,706	0	15,100	3,745	3
569	2,706	0	15,100	3,745	
0	0	0	0	0	
85,197	37,887	150,943	475,122	44,110	
1,420	848	1,927	6,286	1,499	
0	0	0	0	0	
83,777	37,039	149,016	468,836	42,611	4
0	0	0	0	0	5
2,006	3,222	6,012	15,319	2,173	6
1,860	62	0	7,990	1,923	7
0	0	0	0	0	8
0	0	0	0	0	9
106	2,605	2,192	4,828	0	10
1,946	1,560	4,106	9,494	1,940	11
\$ 133,067	\$ 95,731	\$ 251,930	\$ 795,612	\$ 72,988	12
\$ 113,680	\$ 83,465	\$ 216,423	\$ 717,480	\$ 61,293	13
9,975	17,947	30,829	109,666	11,961	
103,705	65,518	185,594	607,814	49,332	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
0	0	1,555	0	0	14
0	0	0	0	0	
0	0	1,555	0	0	
0	0	0	0	0	15a
1,125	0	3,500	0	0	15b
0	0	3,500	0	0	16
1,125	0	0	0	0	
0	0	0	0	0	17
0	0	0	0	0	18
0	0	0	0	0	19
836	439	2,926	4,731	346	20
115,641	83,904	224,404	722,211	61,639	21
0	0	0	0	0	22
849	2,500	2,783	2,530	124	23
583	500	711	10,867	2,595	24
15,859	8,816	23,777	59,465	8,620	25
(135)	(11)	(255)	(539)	(10)	
0	0	0	0	0	26
17,426	11,827	27,526	73,401	11,349	27
\$ 133,067	\$ 95,731	\$ 251,930	\$ 795,612	\$ 72,988	28

REPORT OF CONDITION DECEMBER 31, 1996 (IN THOUSANDS OF DOLLARS)

	B-945 *FIRST COMMONWEALTH BANK	B-1033 FIRST CENTURY BANK
	WISE 2 OFFICES	WYTHEVILLE 2 OFFICES
<b>ASSETS</b>		
1. Cash and balances due from depository institutions: .....	\$ 2,952	\$ 1,544
a. Non interest-bearing balances and currency and coin .....	2,852	1,544
b. Interest-bearing balances .....	100	0
2. Securities .....	18,636	6,280
a. Held to Maturity .....	9,280	3,231
b. Available for sale .....	9,356	3,049
3. Federal Funds sold and securities purchased under agreements to resell .....	1,495	1,850
a. Federal funds sold .....	1,495	1,850
b. Securities purchased under agreements to resell .....	0	0
4. Loans and lease financing receivables: .....		
a. Loans and leases, net of unearned income .....	23,185	23,562
b. LESS: Allowance for loan and lease losses .....	499	280
c. LESS: Allocated transfer risk reserve .....	0	0
d. Loans and leases, net of unearned income, allowance for loan and lease losses .....	22,686	23,282
5. Assets held in trading accounts .....	0	0
6. Premises and fixed assets .....	1,072	1,817
7. Other real estate owned .....	5	0
8. Investments in unconsolidated subsidiaries and associated companies .....	0	0
9. Customers' liability to this bank on acceptances outstanding .....	0	0
10. Intangible assets .....	0	112
11. Other assets .....	820	323
12. TOTAL ASSETS .....	<u>\$ 47,666</u>	<u>\$ 35,208</u>
<b>LIABILITIES</b>		
13. Deposits: .....		
a. In domestic offices .....	\$ 42,045	\$ 31,170
(1) Noninterest-bearing .....	7,753	5,143
(2) Interest-bearing .....	34,292	26,027
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's .....	0	0
(1) Noninterest-bearing .....	0	0
(2) Interest-bearing .....	0	0
14. Federal funds purchased and securities sold under agreements to repurchase .....	0	910
a. Federal funds purchased .....	0	609
b. Securities sold under agreements to repurchase .....	0	301
15. a. Demand notes issued to the U.S. Treasury .....	0	148
b. Trading Liabilities .....	0	0
16. Other borrowed money .....	0	0
a. With original maturity of one year or less .....	0	0
b. With original maturity of more than one year .....	0	0
17. Mortgage indebtedness and obligations under capitalized leases .....	0	0
18. Bank's liability on acceptances executed and outstanding .....	0	0
19. Notes and debentures subordinated to deposits .....	0	0
20. Other liabilities .....	135	67
21. TOTAL LIABILITIES .....	<u>42,180</u>	<u>32,295</u>
<b>EQUITY CAPITAL</b>		
22. Perpetual preferred stock .....	0	0
23. Common Stock .....	1,450	1,500
24. Surplus .....	1,450	750
25. Undivided profits and capital reserves .....	2,658	651
LESS: Net unrealized loss on marketable equity securities .....	72	(12)
26. Cumulative foreign currency translation adjustments .....	0	0
27. TOTAL EQUITY CAPITAL .....	<u>5,486</u>	<u>2,913</u>
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	<u>\$ 47,666</u>	<u>\$ 35,208</u>

\* Member of Federal Reserve

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1996

Bank of Alexandria, The  
1717 King Street  
P.O. Box 1727  
Alexandria 22313  
C.E.O. - Stephen P. Tees, President  
Cashier - John R. Lucas, Jr.

Brs: City of Alexandria -  
606 King Street  
Fairfax County -  
7901 Richmond Highway

Bank of Botetourt  
Main Street  
P.O. Box 339  
Buchanan 24066 (Botetourt County)  
C.E.O. - H. Watts Steger, III, President  
Cashier - G. Lyn Hayth, III

Brs: Botetourt County -  
U.S. Route 220, Daleville  
Railroad Street, Eagle Rock  
60 Lee Highway North, Troutville

EFTS:  
Botetourt County -  
4070 Roanoke Road, Fincastle  
2191 Lee Highway South, Troutville

\*Bank of Carroll  
145 N. Main Street  
P.O. Box 699  
Hillsville 24343 (Carroll County)  
C.E.O. - James W. Clement, President

Brs: City of Galax -  
1100 East Stuart Drive  
Carroll County -  
Highway 52 & State Route 927, Cana

EFT:  
Carroll County -  
NE corner of the intersection of  
U.S. Route 58 & State Route 743

Bank of Charlotte County, The  
Berkley & Charlotte Streets  
P.O. Box 336  
Phenix 23959 (Charlotte County)  
C.E.O. - Bobby A. Howard, President  
Cashier - Robert D. Sublett

Brs: Campbell County -  
Intersection of Water Street &  
Lynchburg Avenue, Brookneal  
Charlotte County -  
Main Street, Charlotte Courthouse

26 King Street, Keysville

\*Bank of Clarke County  
2 East Main Street  
P.O. Box 391  
Berryville 22611 (Clarke County)  
C.E.O. - Lewis M. Ewing, President  
Cashier - John R. Milleson, Jr.

Brs: City of Winchester -  
625 East Jubal Early Drive  
Clarke County -  
North side of Route 723, Boyce  
Frederick County -  
1508 Senseny Road  
382 Fairfax Pike, Stephens City

EFTS:  
Clarke County -  
U. S. Routes 340 and 17/50, Boyce  
Frederick County -  
747 Fairfax Street, Stephens City

Bank of Essex  
323 Prince Street  
Box 965  
Tappahannock 22560 (Essex County)  
C.E.O. - Earl R. Johnston, President  
Cashier - Bruce E. Thomas, Vice President

Brs: Essex County -  
U.S. Routes 17 & 360  
Rappahannock Shopping Center,  
Tappahannock  
Hanover County -  
Route 360 & proposed Creighton Road  
extension between Routes 615 & 643,  
Mechanicsville  
King William County -  
U.S. Route 360, Central Garage  
1681 Main Street, West Point

Bank of Ferrum  
1 Main Street  
P.O. Box 70  
Ferrum 24088 (Franklin County)  
C.E.O. - Larry A. Heaton, President

Brs: Franklin County -  
North side of U. S. Route 220,  
0.25 mile south of State Route 697  
315 North Main Street, Rocky Mount  
Henry County -  
East side of U.S. Route 220,  
approximately 0.3 mile north of its  
intersection with State Rt. 674, Bassett

Bank of Fincastle, The  
17 South Roanoke Street  
P.O. Box 107  
Fincastle 24090 (Botetourt County)  
C.E.O. - John F. Kilby, President  
Cashier - Jean R. Craft

Brs: Botetourt County -  
U.S. Route 460

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
 SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1996

860 Roanoke Road, Daleville  
 U.S. Route 220 South, Daleville  
 191 Lee Highway South, Troutville

EFTS:  
 City of Roanoke -  
 2635 Colonial Avenue  
 Botetourt County -  
 U.S. Route 11 & Interstate 81, Daleville  
 Quickette Market, U.S. Route 220 North,  
 Fincastle

Bank of Floyd, The  
 101 Jacksonville Circle  
 P.O. Box 215  
 Floyd 24091 (Floyd County)  
 C.E.O. - Ronald Leon Moore, President  
 Cashier - G. Albert Owen, Jr.

Br: Roanoke County -  
 4094 Postal Drive

Bank of Franklin, The  
 100 East Fourth Avenue  
 P.O. Box 594  
 Franklin 23851  
 C.E.O. - Wenifred O. Pearce, President

Brs: City of Franklin -  
 201 North College Drive  
 City of Suffolk -  
 6617 Holland Road  
 Southampton County -  
 Shands Shopping Center,  
 Highway 58 East, Courtland  
 22334 General Thomas Highway, Newsoms

Bank of Hampton Roads, The  
 201 Volvo Parkway  
 P. O. Box 1000  
 Chesapeake 23320  
 C.E.O. - Jack W. Gibson, President  
 Chief Financial Officer - Cynthia A. MacArthur

Brs: City of Chesapeake -  
 1400 Kempsville Road, Suite 102  
 1401 Northwest Boulevard, Suite 102  
 1500 Mount Pleasant Road

712 Liberty Street  
 838-E North George Washington Highway  
 City of Norfolk -  
 415 St. Paul's Boulevard  
 City of Suffolk -  
 117 Market Street  
 City of Virginia Beach -  
 1100 Dam Neck Road  
 5472 Indian River Road

EFT:  
 City of Chesapeake -  
 1320 Northwest Boulevard, Suite 100

Bank of Isle of Wight  
 1803 South Church Street  
 P.O. Box 429  
 Smithfield 23430 (Isle of Wight County)  
 C.E.O. - Robert E. Spencer, Jr., President  
 Cashier - Oliver D. Creekmore

\*Bank of Lancaster  
 100 Main Street  
 P.O. Box 1869  
 Kilmarnock 22482 (Lancaster County)  
 C.E.O. - Austin L. Roberts, III, President  
 Cashier - Paul T. Sciacchitano

Brs: Lancaster County -  
 Lancaster Square Shopping Center  
 North Main Street, Kilmarnock  
 State Route 3, Ice House Field  
 Shopping Center, White Stone

\*Bank of Marion, The  
 102 West Main Street  
 P.O. Box 1067  
 Marion 24354 (Smyth County)  
 C.E.O. - John E. Stringer, President  
 Cashier - Harold L. Blevins, Jr.

Brs: Smyth County -  
 Parcel 'E' Chilhowie Shopping Center,  
 Chilhowie  
 1600 North Main Street, Marion  
 South Main Street & Washington Avenue,  
 Marion  
 Washington County -  
 State Routes 91 and 750, Glade Spring  
 Wythe County -  
 512 N. Main Street, Rural Retreat

Bank of McKenney  
 20718 First Street  
 P.O. Box 370  
 McKenney 23872 (Dinwiddie County)  
 C.E.O. - Richard M. Liles, President



## STATE CORPORATION COMMISSION

81

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1996

Bank of McKenney (Continued)  
Brs: Dinwiddie County -  
13812 Boydton Plank Road  
U.S. Highway 460 and State Route 684  
EFT:  
Dinwiddie County -  
5420 Boydton Plank Road

\*Bank of Northern Virginia, The  
1010 North Glebe Road  
Arlington 22201 (Arlington County)  
C.E.O. - Fred A. Burroughs, III, Chairman

Br: Arlington County -  
Ballston Common Mall,  
4238 Wilson Boulevard  
EFTS:  
Arlington County -  
1701 North George Mason Drive  
Ballston Common Mall,  
4238 Wilson Boulevard

Bank of Northumberland, Incorporated  
P.O. Box 9  
Heathsville 22473 (Northumberland County)  
C.E.O. - Lewis R. Reynolds, President  
Cashier - Dorothy C. Reynolds

Brs: Northumberland County -  
Southwest corner of U.S. Route 360 &  
State Route 200, Burgess  
U.S. Route 360, Calleo

Bank of Rockbridge  
P.O. Box 5  
Raphine 24472 (Rockbridge County)  
C.E.O. - W. Lowrie Tucker, III, President  
Cashier - Mary Frances Chittum

Brs: City of Buena Vista -  
1002 Magonolia Avenue  
City of Lexington -  
537 East Nelson Street  
Augusta County -  
U.S. Route 11, Greenville  
Rockbridge County -  
College Square Shopping Center,  
U.S. Route 11, North  
State Route 252, Brownsburg  
U.S. Route 11, Fairfield  
836 Rockbridge Road, Glasgow  
EFTS:  
City of Lexington -  
125 West Nelson Street

Rockbridge County -  
Northeast corner of the intersection of  
Interstate 81 and State Route 710

Bank of Southside Virginia, The  
State Route 618  
P.O. Box 40  
Carson 23830 (Dinwiddie County)  
C.E.O. - J. Peter Clements, President  
Cashier - Carol C. Chappell

Brs: City of Colonial Heights -  
764 East Ellerslie Avenue  
City of Franklin -  
Southampton Shopping Center  
1310 Armory Drive  
City of Petersburg -  
2703 South Crater Road  
Dinwiddie County -  
U.S. Route 1 and State Route 226  
Route 1402 & Route 1,  
Dinwiddie Courthouse  
Greensville County -  
U.S. Route 58 & State Route 686  
Prince George County -  
6400 Courthouse Road  
Southampton County -  
18207 Virginia Avenue, Boykins  
23003 Main Street, Capron  
Sussex County -  
Jarrett Avneue  
Main Street, Stoney Creek  
U.S. Route 460 & Route 631, Wakefield  
EFTS:  
City of Colonial Heights -  
South Park Avenue and Roslyn Road  
City of Hopewell -  
5201 Oaklawn Boulevard  
City of Petersburg -  
3140 South Crater Road

\*Bank of Suffolk  
101 East Washington Street  
P.O. Box 410  
Suffolk 23434  
C.E.O. - Harold U. Blythe, President  
Cashier - Susan H. Simpkins

Brs: City of Suffolk -  
1000 North Main Street  
1512 Holland Road  
1589 Bridge Road  
625 East Washington Street  
East Suffolk Office  
6423 Whaleyville Blvd

Bank of Sussex and Surry, The  
205 Railroad Avenue  
P.O. Box 10  
Wakefield 23888 (Sussex County)  
C.E.O. - D. Eugene Brittle, President  
Cashier - Douglas A. Chesson

Brs: Southampton County -  
Main Street, Ivor

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1996

---

Surry County -  
 State Route 10, Surry  
 EFT:  
 Sussex County -  
 521-541 County Drive, Wakefield  
  
 \*Bank of Tazewell County  
 309 East Main Street  
 P.O. Box 687  
 Tazewell 24651-0687 (Tazewell County)  
 C.E.O. - Raymond E. Dodson, President  
 Cashier - Alonzo A. Crouse  
  
 Brs: Tazewell County -  
 2070 Leatherwood Lane, Bluefield  
 511 Virginia Avenue, Bluefield  
 1108 Tazewell Avenue, Tazewell  
 612 Market Street, Tazewell  
 621 East Riverside Drive, Tazewell  
 846 Fincastle Turnpike, Tazewell  
  
 Bank of Tidewater, The  
 1548 Laskin Road  
 P.O. Box 3368  
 Virginia Beach 23454  
 C.E.O. - Elizabeth A. Duke, President  
 Cashier - Larry G. Harcum  
  
 Brs: City of Chesapeake -  
 1304 Greenbrier Parkway  
 Battlefield Shoppes  
 1201 North Battlefield Boulevard  
 City of Virginia Beach -  
 2251 W. Great Neck Road  
 770 Lynnhaven Parkway, Suite 100  
 Giant Square Shopping Center  
 Independence Boulevard  
 Providence Square Shopping Center  
 5225 Providence Road  
  
 \*Bank of the Commonwealth  
 403 Boush Street  
 P.O. Box 1177  
 Norfolk 23510  
 C.E.O. - Edward J. Woodard, Jr., President  
 Cashier - John H. Gayle  
  
 Brs: City of Norfolk -  
 4101 Granby Street  
 City of Virginia Beach -  
 1124 First Colonial Road  
 1870 Kempsville Road  
 225 South Rosemont Road  
 2712 North Mall Drive  
  
 EFT:  
 City of Norfolk -  
 150 Park Avenue  
  
 Benchmark Community Bank  
 100-102 South Broad Street  
 P.O. Box 569  
 Kenbridge 23944 (Lunenburg County)  
 C.E.O. - Ben L. Watson, III, President  
 Cashier - Janice C. Whitlow  
  
 Brs: Lunenburg County -  
 1910 Main Street, Victoria  
 Mecklenburg County -  
 828 North Mecklenburg Avenue, South Hill  
 Nottoway County -  
 1500-1508 W. Virginia Avenue, Crewe  
 Prince Edward County -  
 East Third Street & South Street, Farmville  
 SW corner of Main Street and  
 Milnwood Road, Farmville  
  
 Blue Grass Valley Bank, The  
 6 Main Street  
 P.O. Box 6  
 Blue Grass 24413 (Highland County)  
 C.E.O. - Anthony E. Crane  
 Cashier - Anthony E. Crane  
  
 \*Branch Banking and Trust Company of Virginia  
 3450 Pacific Avenue  
 P.O. Box 65  
 Virginia Beach 23451  
 C.E.O. - G. Robert Aston, Jr., President  
 Cashier - Gerald T. McDonald  
  
 Brs: City of Chesapeake -  
 111 Mill Creek Parkway, Suite 100  
 1809 Greenbrier Parkway  
 3113 Western Branch Boulevard  
 552 South Battlefield Boulevard  
 681-A North Battlefield Boulevard  
 City of Hampton -  
 2160 Coliseum Drive  
 City of Newport News -  
 12301 Warwick Boulevard  
 603 Pilot House Drive  
 City of Norfolk -  
 150 Boush Street

## STATE CORPORATION COMMISSION

83

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1996

---

\*Branch Banking and Trust Company of Virginia (Continued)

City of Norfolk -  
200 Boush Street(D-I)  
245 East Little Creek Road

City of Portsmouth -  
3301 High Street  
500 Crawford Street  
5515 Portsmouth Boulevard

City of Suffolk -  
1008 West Washington Street  
1525 North Main Street

City of Virginia Beach -  
1433 Kempsville Road  
4592 Virginia Beach Boulevard  
5101 Cleveland Street, Suite 101  
930 First Colonial Road

York County -  
5340 George Washington Memorial  
Highway, Grafton

EFTS:

City of Norfolk -  
Sentara-Norfolk General Hospital  
600 Gresham Drive

City of Portsmouth -  
Mayview Medical Center  
3636 High Street

\*Burke & Herbert Bank & Trust Company  
100 South Fairfax Street  
P.O. Box 268  
Alexandria 22313  
C.E.O. - C.S. Taylor Burke, Jr. Chairman  
Cashier - Jeffrey L. Stryker

Brs: City of Alexandria -  
155 North Paxton Street  
1705 Fern Street  
1828 Duke Street  
306 E Monroe Avenue  
621 King Street

Arlington County -  
500 South 23rd Street

Fairfax County -  
2604 Sherwood Hall Lane  
5519 Franconia Road  
5705 Seminary Road  
5731 Telegraph Road  
8736-38 Cooper Road

EFTS:

City of Alexandria -  
2836 Duke Street

Fairfax County -  
3200 Mount Vernon Memorial Highway,  
Mount Vernon

\*Business Bank, The  
8399 Leesburg Pike  
Vienna 22180 (Fairfax County)  
C.E.O. - Harold C. Rauner, President  
Cashier - Sharon A. Stakes

Capital One Bank  
11011 West Broad Street  
Richmond 23233 (Henrico County)  
C.E.O. - Richard D. Fairbank, Chairman  
Cashier - David M. Willey

Br: Great Britain (UK) -  
18 Hanover Square, London

Central Virginia Bank  
2501 Anderson Highway  
P.O. Box 39  
Powhatan 23139 (Powhatan County)  
C.E.O. - Ralph Larry Lyons, President  
Cashier - F. William Kidd

Brs: Chesterfield County -  
4901 Millridge Parkway East, Midlothian  
Village Marketplace Shopping Center  
Midlothian Turnpike & Old Buckingham,  
Midlothian

Cumberland County -  
State Routes 45 and 649, Cartersville

Powhatan County -  
2036 New Dorset Road  
2490 Anderson Highway

\*Chesapeake Bank  
97 North Main Street  
P.O. Box 1419  
Kilmarnock 22482 (Lancaster County)  
C.E.O. - Douglas D. Monroe, Jr., Chairman  
Cashier - John H. Hunt, II, Senior Vice President

Brs: Gloucester County -  
6569 Market Drive, Gloucester  
Hayes Store Shopping Center  
U S Route 17, Hayes

James City County -  
4492 John Tyler Highway  
SE corner of State Route 5 and  
Ironbound Road

Lancaster County -  
10 Lancaster Drive, Irvington  
King Carter Drive and Tavern Road,  
Irvington

State Routes 3 and 201, Lively

Mathews County -  
State Routes 198 and 14, Mathews

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1996

---

## \*Chesapeake Bank (Continued)

## EFTS:

Fauquier County -  
10007 James Madison Highway, Warrenton

Gloucester County -  
U.S. Route 17 & State Route 3, Glens  
1569 George Washington Memorial Hwy.,  
Gloucester Point

Hanover County -  
801 England Street, Ashland

James City County -  
Southwest corner of Ironbound Road  
and State Route 5  
Williamsburg Pottery Factory, Inc.  
Building #8, Lightfoot  
Williamsburg Pottery Factory, Inc.  
Building #3, Lightfoot

Lancaster County -  
Rappahannock General Hospital  
Harris Road

Mathews County -  
State Routes 198 and 3  
State Routes 14 and 198, Mathews

Prince George County -  
4707 County Drive, New Bohemia

Stafford County -  
626 Warrenton Road

Citizens Bank and Trust Company  
126 S. Main Street  
P.O. Box 386  
Blackstone 23824 (Nottoway County)  
C.E.O. - J. A. Wilson, Jr., President  
Cashier - C. B. Cordle, Jr.

Brs: Amelia County -  
State Route 38 & Church Street, Amelia

Nottoway County -  
101 N Main Street(D-I), Blackstone  
State Routes 40 & 46, Blackstone  
Agnew Street & Namozine Avenue,  
Burkeville  
210 Carter Street, Crewe

Prince Edward County -  
1517 West Third Street, Farmville  
1712 S. Main Street, Farmville

Citizens Bank of Tazewell, Inc.  
643 East Riverside Drive  
Tazewell 24651 (Tazewell County)  
C.E.O. - Monte Rife, CEO  
Cashier - Catherine C. Jones

Br: Tazewell County -  
Railroad Avenue & Third Street, Richlands

\*Citizens and Farmers Bank  
8th & Main Streets  
West Point 23181 (King William County)  
C.E.O. - Larry G. Dillon, President  
Cashier - Sandra S. Fryer

Brs: Essex County -  
U.S. Route 360/17  
Essex Square Shopping Center,  
Tappahannock

Henrico County -  
State Route 5 and Strath Road, Varina

James City County -  
4780 Longhill Road  
N.E. Corner of U.S. Route 60 and  
State Route 607, Norge

King William County -  
14th & Main Streets, West Point

Middlesex County -  
The SW Corner of the Intersection of  
State Route 33 & State Route 227

New Kent County -  
U.S. Route 60 & State Route 155,  
Providence Forge  
State Route 249, Quinton

## EFTS:

King William County -  
100 Winter Street, West Point  
19th Street & King William Avenue,  
West Point

Middlesex County -  
U. S. Route 17 Bypass  
Food Lion Store, Saluda

Commerce Bank of Virginia  
11500 West Broad Street  
P.O. Box 29569  
Richmond 23242-0569 (Henrico County)  
C.E.O. - Richard C. Huffman, President  
Cashier - Frances E. Goad

Brs: City of Richmond -  
901 East Byrd Street, West Tower  
Suite 1150

Goochland County -  
3018 River Road West  
27 Broad Street Road, Centerville

Hanover County -  
Intersection Of State Routes 637 & 6,  
Ashland

Commonwealth Bank, The  
9310 Midlothian Turnpike  
P.O. Box 35036  
Richmond 23235-0036 (Chesterfield County)  
C.E.O. - J.E. Causey Davis, President  
Cashier - William W. Ranson

Br: Henrico County -  
900 N. Parham Road

Community Bank of Northern Virginia  
107 Free Court  
P.O. Box 27  
Sterling 22170 (Loudoun County)  
C.E.O. - David P. Summers, President  
Cashier - Richard A. Hutchison

Brs: City of Fairfax -  
4029 Chain Bridge Road

Fairfax County -  
783 Station Street, Herndon  
6809 Old Dominion Drive, McLean

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
 SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1996

---

Community Bank, The  
 200 N. Sycamore Street  
 P.O. Box 2166  
 Petersburg 23804  
 C.E.O. - Nathan S. Jones, 3rd, President  
 Cashier - Lillian M. Umphlett

Brs: City of Colonial Heights -  
 2000 Snead Avenue  
 City of Petersburg -  
 2618 S Crater Road  
 9 West Tabb Street(D-I)  
 Chesterfield County -  
 West Hundred Rd & Winfree Avenue,  
 Chester

Community Bankers' Bank  
 557-B Southlake Boulevard  
 P.O. Box 35626  
 Richmond 23235-0626 (Chesterfield County)  
 C.E.O. - Raymond B. Cavedo, Jr., President  
 Cashier - Wendy M. Conley

\*Consolidated Bank and Trust Company  
 320 N. First Street  
 P.O. Box 26823  
 Richmond 23261-6823  
 C.E.O. - Vernard W. Henley, Chairman

Brs: City of Hampton -  
 101 North Armstead Ave  
 City of Richmond -  
 1806 Creighton Road

3009 Hull Street  
 Henrico County -  
 5214 Chamberlayne Avenue

County Bank of Chesterfield  
 10400 Hull Street Road  
 Midlothian 23112 (Chesterfield County)  
 C.E.O. - H. E. Richeson, President  
 Cashier - Zirkle Blakey, III

Br: Chesterfield County -  
 6435 Ironbridge Road

\*Crestar Bank  
 919 East Main Street  
 Richmond 23219  
 C.E.O. - Richard G. Tilghman, Chairman  
 Cashier - James D. Barr

Brs: City of Alexandria -  
 1460 Beauregard Street  
 1650 King Street  
 2111 Eisenhower Avenue  
 231 South Van Dorn Street  
 2809 Mount Vernon Avenue  
 3101 Duke Street  
 3600 King Street  
 3610-H King Street  
 4616 Kenmore Avenue  
 515 King Street  
 5701-B Duke Street  
 901 North Washington Street  
 City of Charlottesville -  
 1201 Emmett Street  
 1900 Emmett Street  
 2117 Ivy Road  
 403 Park Street  
 City of Chesapeake -  
 100 Volvo Parkway  
 1122 George Washington Highway  
 2421 Bainbridge Boulevard  
 320 South Battlefield Boulevard  
 4113 Portsmouth Boulevard  
 City of Fairfax -  
 4020 University Drive  
 City of Falls Church -  
 603 West Broad Street  
 City of Franklin -  
 117 West Second Avenue  
 City of Hampton -  
 2 East Queensway  
 2100 Executive Drive  
 2155 Coliseum Drive  
 2227 West Mercury Boulevard  
 75 Willow Oaks Boulevard

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1996

---

## \*Crestar Bank (Continued)

City of Hampton - Burrell Street & Cedar Avenue Building 268	1518 Hull Street Road 1801 West Broad Street 206 East Main Street 2500 East Broad Street
City of Harrisonburg - 1300 South Main Street 1790 East Market Street 180 East Market Street	3022 West Broad Street 3513 West Cary Street 3513 West Cary Street, (D-I) 424 East Grace Street
City of Hopewell - 200-204 North Main Street	4708 Forest Hill Avenue 550 East Marshall Street
City of Lexington - 45 South Main Street 708 South Main Street	5801 Patterson Avenue 6845 Midlothian Turnpike 7133 Forest Hill Avenue
City of Lynchburg - 1010 Main Street 4710 Boonsboro Road 6001 Fort Avenue Plaza One One Plaza Shopping Center	901 East Byrd Street 901 Semmes Avenue City of Roanoke - 112 McClanahan Street, S. W. 1535 Hershberger Road, N. W. 2112 Colonial Avenue, S. W. 2230 Melrose Avenue 3403 Williamson Road, N. W. 3407 Orange Avenue, N. E. 37 West Church Avenue S. W. 510 South Jefferson Street
City of Manassas - 8751 Sudley Road 8885 Centreville Road 8950 Mathis Avenue	City of Salem - 1499 West Main Street 1841 West Main Street 2929 Keagy Road
City of Martinsville - 1105 Spruce Street 134 East Church Street	City of South Boston - 410 Main Street
City of Newport News - 10814 Warwick Boulevard 11817 Canon Boulevard 12227 Jefferson Avenue 14500 Warwick Boulevard 2712 Washington Avenue 301 Hiden Boulevard 6060 Jefferson Avenue	City of Staunton - 111 Greenville Avenue 638 North Coalter Street 8-14 West Beverly Street Statler Square Shopping Center 850 Statler Boulevard
City of Norfolk - 1221 East Little Creek Road 129 West Little Creek Road 3351 Princess Anne Road 400 Gresham Avenue 500 Main Street 5425 Robin Hood Road 5800 Virginia Beach Boulevard 777 West 21st. Street	City of Suffolk - 123 North Main Street
City of Petersburg - 1340 West Washington Street 1941 South Sycamore Street 898 East Washington Street	City of Virginia Beach - 1625 General Booth Boulevard 2260 SunStates Court 3322 Holland Road 3330 Pacific Avenue 3334 Virginia Beach Boulevard 4550 Virginia Beach Boulevard 4572-6 Virginia Beach Boulevard 635 Lynnhaven Parkway 711 First Colonial Road 750 Independence Boulevard 849 Kempsville Road 916 South Military Highway
City of Portsmouth - 2860 Airline Boulevard 303 County Street 5800 West High Street	City of Waynesboro - 1100 West Broad Street Shenandoah Village Outlet Mall 600 Shenandoah Village Drive
City of Radford - 1000 Norwood Street 1st and Kent Streets	
City of Richmond - 1101 Azalea Avenue	

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
 SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1996

## \*Crestar Bank (Continued)

City of Williamsburg -  
 1186 Jamestown Road  
 120 Monticello Avenue  
 120 North Henry Street  
 401 West Duke Of Gloucester Street  
 Garrison Drive & North Mount Vernon  
 Avenue  
 City of Winchester -  
 Pleasant Valley Marketplace S.C.  
 2047 Pleasant Valley Road  
 Accomack County -  
 23364 Front Street, Accomac  
 18255 First Street, Keller  
 62 Market Street, Onancock  
 Edmunds Street & Railroad Avenue, Painter  
 Albemarle County -  
 1705 Seminole Trail  
 1980 Rio Hill Center  
 Amherst County -  
 U.S. Route 29 North & Dillard Road,  
 Madison Heights  
 Arlington County -  
 2050 Wilson Boulevard  
 249 North Glebe Road  
 3040 Clarendon Boulevard  
 3108 Columbia Pike  
 3141 Lee Highway  
 4301 Wilson Boulevard  
 4601 North Fairfax Drive  
 4710 Lee Highway  
 6711 Lee Highway  
 900 North Taylor Street  
 1000 Wilson Boulevard, Rosslyn  
 Bedford County -  
 Graves Mill Center  
 U. S. Route 221 & Graves Mill Road  
 Campbell County -  
 9604 Timberlake Road  
 Chesterfield County -  
 10100 Hull Street Road  
 10300 Midlothian Turnpike  
 12201 South Chalkley Road  
 13001 Hull Street Road  
 2065 Huguenot Road  
 4830 Jefferson Davis Highway  
 Midlothian Turnpike & Crowder Drive  
 Bermuda Square Shopping Center  
 12551 Jefferson Davis Highway, Chester  
 Ironbridge Plaza Shopping Center  
 12020 Ironbridge Road, Chester  
 10921 Hull Street Road, Midlothian  
 11400 West Huguenot Road, Midlothian  
 Culpeper County -  
 633 Meadowbrook Center, Culpeper  
 801 James Madison Highway  
 Wal-Mart Supercenter, Culpeper  
 Fairfax County -  
 10695 Braddock Road  
 12001 Lee Jackson Memorial Highway  
 5922 Richmond Highway  
 6050 Rose Hill Drive, Suite 101  
 7617 Little River Turnpike  
 8702 Richmond Highway  
 9401 Lee Highway  
 4250 John Marr Drive, Annandale  
 5234 Rolling Road, Burke  
 Burke Commons Shopping Center  
 6052 Burke Commons Road, Burke  
 14200-E Centreville Square, Centreville  
 13900 Lee Jackson Memorial Highway,  
 Chantilly  
 13033 Lee Jackson Highway, Fairfax  
 6300 Leesburg Pike, Fairfax  
 5995 12th Street, Fort Belvoir  
 9883 Georgetown Pike, Great Falls  
 2401 Centreville Road, Herndon  
 9400 Richmond Highway, Lorton  
 1449-A Chain Bridge Road, McLean  
 1301 Chain Bridge Road, Mclean  
 1451 Dolley Madison Boulevard, Mclean  
 7900 Westpark Drive, Mclean  
 11180 South Lakes Drive, Reston  
 1601 Washington Plaza West, Reston  
 1900 Centennial Park Drive, Reston  
 6216 Rolling Road, Springfield  
 6720 Commerce Street, Springfield  
 7205 Commerce Street, Springfield  
 8098 Rolling Road, Springfield  
 501 Maple Avenue, West, Vienna  
 515 Maple Avenue East, Vienna  
 8219 Leesburg Pike, Vienna  
 8245 Boone Boulevard, Vienna  
 Fauquier County -  
 680 Warrenton Center, Warrenton  
 Franklin County -  
 101 South Main Street, Rocky Mount  
 550 Old Franklin Turnpike, Rocky Mount  
 Gloucester County -  
 Gloucester Point  
 7115 George Washington Memorial  
 Highway, Gloucester  
 Main Street, Gloucester Courthouse  
 Halifax County -  
 4027 Halifax Road, Centerville  
 Seventh Street, Virgilina  
 Hanover County -  
 U.S. Route 301 & State Route 646  
 Hanover Courthouse  
 State Route 739, Beaverdam  
 U.S. Route 1 & State Route 602, Doswell

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1996

---

## \*Crestar Bank (Continued)

Hanover County -  
8028 Mechanicsville Pike, Mechanicsville

Henrico County -  
1131 Gaskins Road  
14 North Laburnum Avenue  
1500 Parham Road  
1601 Willow Lawn Drive  
Willow Lawn Shopping Center  
2694 Williamsburg Road  
3631 Mechanicsville Turnpike  
4307 Williamsburg Road  
4816 South Laburnum Avenue  
5419 Lakeside Avenue  
6501 West Broad Street  
7818 Parham Road  
8201 Brook Road  
9072 West Broad Street  
Tuckermuck Square Shopping Center  
9480 West Broad Street  
Staples Mill & Glenside Drive  
11501 West Broad Street Road, Glen Allen

Henry County -  
243 Virginia Avenue, Collinsville  
Marshall Way, Fieldale  
State Routes 57 and 609, Fieldale  
U. S. Route 220 and State Route 724,  
Ridgeway

James City County -  
496 McLaws Circle  
5700 Williamsburg Landing Drive  
6385 Richmond Road, Lightfoot

Loudoun County -  
1007 Edwards Ferry Road, N. E., Leesburg  
9-J Catoctin Circle, S.W., Leesburg  
11 Pidgeon Hill Drive, Sterling  
Village Center on Seven  
46910 Community Plaza, Sterling

Northampton County -  
21263 Lankford Highway, Cheriton  
10233 Rogers Road, Nassawadox

Orange County -  
101 East Main Street, Orange

Page County -  
20 E. Luray Shopping Center, Luray

Patrick County -  
West Blue Ridge Avenue, Stuart

Prince George County -  
4305 Mahone Avenue, Fort Lee

Prince William County -  
12417 Dillingham Square  
4150 Dale Boulevard  
7915 Sudley Road  
Westgate Shopping Center  
8112 Sudley Road  
4377 Kevin Walker Drive, Dumfries

13408 Jefferson Davis Highway,  
Woodbridge  
1708 Old Bridge Road, Woodbridge

Pulaski County -  
New River Shopping Center  
Routes 114 and 600

Roanoke County -  
2730 Ogden Road, S. W.  
3504 Electric Road, S. W.  
4025 Brambleton Avenue  
7227 Williamson Road  
210 East Washington Avenue, Vinton

Rockbridge County -  
U.S. Route 11 North

Rockingham County -  
1905 East Market Street

Shenandoah County -  
300 Stoney Creek Boulevard, Edinburg  
9397 Congress Street, New Market

Spotsylvania County -  
3557 Plank Road  
5101 Jefferson Davis Highway  
8970 Courthouse Road,  
Spotsylvania Courthouse

Stafford County -  
160 Garrisonville Road

Warren County -  
200 Remount Road, Front Royal

York County -  
707 Merrimac Trail  
5208 George Washington Memorial  
Highway, Grafton

## OUT OF STATE

Washington, D.C. -  
1111 Connecticut Avenue, N.W.  
1225 Connecticut Avenue, N.W.  
1300 L Street, N.W.  
1340 Good Hope Road, S.E.  
1369 Connecticut Avenue, N.W.  
1445 New York Avenue, N.W.  
1571 Alabama Avenue, S.E.  
1700 K Street, N.W.  
1750 New York Avenue, N.W.  
1800 Columbia Road, N.W.  
1925 K Street, N.W.  
2 Massachusetts Avenue, N.W.  
2929 M Street, N.W.  
300 Pennsylvania Avenue, S.E.  
3301 New Mexico Avenue, N.W.  
3435 Connecticut Avenue, N.W.  
3440 Wisconsin Avenue, N.W.  
410 Rhode Island Avenue, N.W.  
5000 Connecticut Avenue, N.W.  
555 12th Street, N.W.



ALPHABETICAL LISTING BY NAME OF STATE BANKS  
 SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1996

## \*Crestar Bank (Continued)

Washington, D.C. -  
 5601 3rd Street, N.E.  
 6422 Georgia Avenue, N.W.  
 965 L'Enfant Plaza North, S.W.  
 Maryland -  
 2912 Emmorton Road, Abingdon  
 152 Main Street, Annapolis  
 166 Jennifer Road, Annapolis  
 2350 Solomons Island Road, Annapolis  
 120 East Baltimore Street, Baltimore  
 1300 N. Charles Street, Baltimore  
 221 South Main Street, Bel Air  
 10245 Old Georgetown Road, Bethesda  
 5450 Westbard Avenue, Bethesda  
 7500 Wisconsin Avenue, Bethesda  
 9000 Rockville Pike, Building 10, Bethesda  
 15994 Annapolis Road, Bowie  
 403 Academy Street, Cambridge  
 612 Frederick Road, Catonsville  
 611 Washington Avenue, Chestertown  
 7801 Old Branch Avenue, Clinton  
 9701 York Road, Cockeysville  
 6224 Marlboro Pike, District Heights  
 1135 Merritt Boulevard, Dundalk  
 30 N. Harrison Street, Easton  
 9080 Baltimore National Pike, Ellicott City  
 10905 Fort Washington Road,  
 Fort Washington  
 1700 Rosemont Avenue, Frederick  
 29 West Patrick Street, Frederick  
 16000 Shady Grove Road, Gaithersburg  
 18568 Woodfield Road, Gaithersburg  
 9401 Key West Avenue, Gaithersburg  
 12605 Wisteria Drive, Germantown  
 100 Crain Highway, SW, Glen Burnie  
 7701 Greenbelt Road, Greenbelt  
 3600 East West Highway, Hyattsville  
 3470 University Boulevard W, Kensington  
 1010 Largo Center Drive, Largo  
 14070 Baltimore Avenue, Laurel  
 5702 Coastal Highway, Ocean City  
 7699 Harford Road, Parkville  
 8704 Belair Road, Perry Hall  
 14300 Jarrettsville Pike, Phoenix  
 1704 Reisterstown Road, Pikesville  
 7941 Tuckerman Lane, Potomac  
 9812 Falls Road, Potomac  
 15 Duke Street, Prince Frederick  
 11704 Reisterstown Road, Reisterstown  
 112 Halpine Road, Rockville  
 11200 Rockville Pike, Rockville  
 2131 Viers Mill Road, Rockville  
 306 West Carroll Street, Salisbury  
 566B Ritchie Highway, Severna Park

11140 New Hampshire Avenue,  
 Silver Spring  
 13711 Georgia Avenue, Silver Spring  
 1372 Lambertson Drive, Silver Spring  
 3876 International Way, Silver Spring  
 8700 Georgia Avenue, Silver Spring  
 2045 York Road, Timonium  
 22 West Pennsylvania Avenue, Towson  
 307 East Joppa Road, Towson  
 2 St. Patrick's Drive, Suite 102, Waldorf

## EFTS:

City of Colonial Heights -  
 735 Southpark Boulevard  
 Sam's #6524  
 City of Hampton -  
 Sentara Hampton General Hospital  
 3120 Victoria Boulevard  
 City of Harrisonburg -  
 1995 East Market Street  
 Wal-Mart #1726  
 City of Hopewell -  
 411 West Randolph Road  
 City of Lynchburg -  
 3900 Wards Road  
 Wal-Mart #1350  
 3912 Wards Road  
 Sam's #6458  
 City of Martinsville -  
 247-251 Commonwealth Boulevard  
 City of Norfolk -  
 Sentara Leigh Hospital  
 830 Kempsville Road  
 City of Radford -  
 Dalton Hall Student Center  
 Adams and Fairfax Streets  
 City of Roanoke -  
 1455 Town Square Boulevard  
 Sam's #8220  
 4210 Franklin Road  
 Wal-Mart #1301  
 City of Virginia Beach -  
 2600 International Parkway  
 Sentara Bayside Hospital  
 800 Independence Boulevard  
 City of Williamsburg -  
 Colonial Williamsburg Visitor Center  
 100 Visitor Center Drive  
 Albemarle County -  
 970 Hilton Heights Road  
 Sam's #6365  
 975 Hilton Heights Road  
 Wal-Mart #1780  
 Augusta County -  
 96 Medical Center Drive, Fishersville

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1996

---

## \*Crestar Bank (Continued)

Bedford County -  
1413 East Main Street  
Wal-Mart #1399

Fairfax County -  
13059 Fair Lakes Boulevard  
Wal-Mart #2015  
7910 Richmond Highway  
Wal-Mart #2258  
5800 Kingstowne Boulevard  
Wal-Mart #2194, Franconia  
7900 Westpark Drive, Mclean

Gloucester County -  
George Washington Mem. Hwy.  
Wal-Mart #1759

Halifax County -  
3551 Halifax Road  
Wal-Mart #1345

Hanover County -  
2000 Richfood Road

Henrico County -  
1601 Willow Lawn Drive  
Circuit City Deep Run I Building  
9950 Mayland Drive  
Circuit City Deep Run II Building  
9960 Mayland Drive  
Regency Square Shopping Center  
1420 Parham Road  
Richmond International Airport  
Airport Drive, Sandston

Loudoun County -  
950 Edwards Ferry Road, N.E.  
Wal-Mart #1904, Leesburg  
45131 Columbia Place  
Wal-Mart #2038, Sterling

Prince George County  
Fort Lee Main Shopping Center,  
Fort Lee Military Installation

Prince William County -  
14000 Worth Avenue  
Wal-Mart #1852  
14050 Worth Avenue  
Sam's #6371  
7412 Stream Walk Lane  
Wal-Mart #1825

Rockbridge County -  
U.S. Highway 11 North  
Wal-Mart #1355

Spotsylvania County -  
3700 Plank Road  
Wal-Mart #1833

Stafford County -  
217 Garrisonville Road  
Wal-Mart #2438

## OUT OF STATE

Maryland -  
11160 Viers Mill Road, Wheaton

Eastville Bank, The  
16485 Lankford Highway  
P.O. Box 7  
Eastville 23347 (Northampton County)  
C.E.O. - Robert L. Simpson, President  
Cashier - Charles W. Dickinson

\*F & M Bank-Central Virginia  
1425 Seminole Trail  
P.O. Box 6096  
Charlottesville 22906  
C.E.O. - Wayne L. Turner, President  
Cashier - Pamela T. Anderson

Brs: Albemarle County -  
2208 Ivy Road  
S E corner 5th Street Extended &  
Harris Road  
Valley Street, Scottsville  
Amherst County -  
Ambriar Shopping Center  
U.S. Route 29, Amherst  
Nelson County -  
State Route 6, Afton  
U.S. Route 29 South, Lovingston

F & M Bank-Emporia  
401 Halifax Street  
P.O. Box 955  
Emporia 23847  
C.E.O. - O. Wayne Hanks, President

Brs: City of Emporia -  
301 West Atlantic Street  
431 South Main Street

EFTS:  
City of Emporia -  
920 West Atlantic Street  
Greensville County -  
1589 Skippers Road

\*F & M Bank - Massanutten  
1855 East Market Street  
P.O. Box 1127  
Harrisonburg 22801  
C.E.O. - Wayne L. Smith, President  
Cashier - Writa D. Hill

Brs: City of Harrisonburg -  
1900 South High Street  
3150 South Main Street

## STATE CORPORATION COMMISSION

91

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1996

\*F & M Bank - Massanutten (Continued)  
 City of Harrisonburg -  
 611 Mt. Clinton Pike  
 Rockingham County -  
 317 North Main Street, Bridgewater  
 153 North Main Street, Broadway  
 200 Augusta Ave, Grottoes  
 NE corner of State Route 42 &  
 American Legion Drive, Timberville

EFTS:  
 City of Harrisonburg -  
 701 Port Republic Road  
 Augusta County -  
 U.S. Route 11 and State Route 256  
 Rockingham County -  
 U. S. Route 33 and State Route 644  
 400 Augusta Avenue, Grottoes

\*F&M Bank-Northern Virginia  
 4117 Chain Bridge Road  
 Fairfax 22030  
 C.E.O. - Charles E. Curtis, President  
 Cashier - Karin M. Johns

Brs: City of Falls Church -  
 133 South Washington Street  
 City of Manassas -  
 9201 W Church Street  
 Fairfax County -  
 12220 Fairfax Towne Center  
 4115 Annandale Road, Annandale  
 14260-J Centreville Square, Centreville  
 5105 Westfields Boulevard, Centreville  
 14006 Lee-Jackson Highway, Chantilly  
 230 Herndon Parkway, Herndon  
 6257A Old Dominion Drive, McLean  
 6810 Commerce Street, Springfield  
 7027-A Manchester Blvd, Springfield  
 7830 Backlick Road Suite 101, Springfield  
 8221 Old Courthouse Road, Vienna  
 Prince William County -  
 13414 Dumfries Road  
 14091 John Marshall Highway, Gainesville  
 12493 Dillingham Square, Lake Ridge  
 14229 Potomac Mills Road, Woodbridge

EFT:  
 City of Manassas -  
 9311 Lee Avenue

\*F & M Bank-Peoples  
 21 Main Street  
 P.O. Box 93  
 Warrenton 22186-0093 (Fauquier County)  
 C.E.O. - Mark C. Riley, President  
 Cashier - Daryl A. Urnosky

Brs: Fauquier County -  
 8318 East Main Street, Marshall  
 Warrenton Shopping Center  
 251 West Lee Highway Suite 730,  
 Warrenton  
 Stafford County -  
 760 Warrenton Road

EFTS:  
 Culpeper County -

18179 Lee Highway, Amissville  
 Fauquier County -  
 11022 Marsh Road, Bealeton  
 Huntsman Town Center, northside of  
 Frost Avenue at U.S. Route 29,  
 Warrenton  
 Stafford County -  
 NW corner of the Intersection  
 of Interstate 95 and U.S. Route 17

\*F & M Bank - Richmond  
 9401 West Broad Street  
 P.O. Box 28189  
 Richmond 23228 (Henrico County)  
 C.E.O. - James H. Atkinson, Jr., President  
 Cashier - Nathan Reid, Controller

Brs: City of Richmond -  
 209 West Franklin Street  
 Chesterfield County -  
 9440 Ironbridge Road  
 9960 Midlothian Turnpike  
 4310 West Hundred Road, Chester  
 Henrico County -  
 1300 East Parham Road  
 1776 Staples Mill Rd  
 5001 Lakeside Avenue  
 9012 Three Chopt Road

\*F & M Bank - Winchester  
 115 Cameron Street  
 P.O. Box 2800  
 Winchester 22601  
 C.E.O. - Betty H. Carroll, President  
 Cashier - Peggy J. Marcus

Brs: City of Winchester -  
 100 North Loudoun Street  
 124 West Picadilly Street  
 1850 Apple Blossom Mall  
 2004 South Pleasant Valley Road  
 2082 South Pleasant Valley Road  
 2252 Valley Avenue  
 509 A Amherst Street  
 748 Berryville Ave  
 829 North Loudoun Street

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1996

\*F & M Bank - Winchester (Continued)

Clarke County -  
23 North Church Street, Berryville

Frederick County -  
1855 Senseny Road  
300 Westminster-Canterbury Drive  
6701 Northwestern Pike, Gore  
7800 Main Street, Middletown  
5306 Main Street, Stephens City

Loudoun County -  
440 East Colonial Highway, Hamilton  
101 Catoctin Circle SE, Leesburg  
7 West Market Street, Leesburg  
7 Broadway, Lovettsville  
202 West Washington Street, Middleburg  
21 Main Street, Round Hill  
22550 Davis Drive, Sterling

Rappahannock County -  
State Route 522, Flint Hill

Shenandoah County -  
Apple Avenue and U.S. Route 11,  
Mount Jackson  
9398 Congress Street, New Market  
158 South Main Street, Woodstock

Warren County -  
102 East Main Street, Front Royal  
123 East Sixth Street, Front Royal  
215 North Royal Avenue, Front Royal  
433 South Street, Front Royal

EFTS:

City of Winchester -  
Pleasant Valley Road and Route 50 East  
Winchester Medical Center  
1850 Amherst Street

Frederick County -  
1503 North Frederick Pike  
251 Front Royal Road  
Route 7 and Regency Road

Loudoun County -  
Lansdowne Conference Resort  
44050 Woodridge Parkway, Leesburg  
Loudoun County Government Complex  
One Harrison Street, SE, Leesburg

Shenandoah County -  
60 Stoney Creek Road, Edinburg  
SW corner of U.S. Route  
211 and Cadet Road, New Market  
Intersection Of U.S. Route 11 and 42,  
Woodstock

\*Farmers & Merchants Bank  
205 Main Street  
P.O. Box F  
Timberville 22853 (Rockingham County)  
C.E.O. - Julian D. Fisher, President

Brs: Rockingham County -  
100 Plaza Drive, Bridgewater  
State Route 259, Broadway  
#10 Elkton Plaza Shopping Center, Elkton  
127 West Rockingham Street, Elkton

Farmers & Merchants Bank of Craig County, The  
306 Main Street  
P.O. Box 399  
New Castle 24127 (Craig County)  
C.E.O. - J. W. Bostic, Jr., Ex. V.P.  
Cashier - Phil W. Shelton

Br: Craig County -  
N.W. corner of Walnut & Court Streets,  
New Castle

Farmers & Merchants Bank of Stanley  
302 West Main Street  
P.O. Box 10  
Stanley 22851 (Page County)  
C.E.O. - C. Gaylon Waters, President  
Cashier - Brenda B. Kite, Chief Operating Officer

Brs: Page County -  
800 East Main Street, Luray  
511 South Third Street, Shenandoah

Farmers & Merchants Bank-Eastern Shore  
25275 Lankford Highway  
P.O. Box 623  
Onley 23418 (Accomack County)  
C.E.O. - H. B. Rew, Jr., President  
Cashier - Julie M. Badger, Chief Operating Officer

Brs: Accomack County -  
U.S. Route 13, Belle Haven  
Maddox Boulevard, Chincoteague  
U S Route 13, Oak Hall

Farmers Bank of Appomattox, The  
18 Main Street  
P.O. Box 216  
Appomattox 24522 (Appomattox County)  
C.E.O. - James J. Pugh, Jr., President  
Cashier - Anthony Pinelli, Jr.

Brs: Appomattox County -  
Triangle Plaza Shopping Center  
Route 460, Appomattox

Campbell County -  
Highway 24, Concord

Farmers Bank, Windsor, Virginia  
50 East Windsor Boulevard  
P.O. Box 285  
Windsor 23487 (Isle of Wight County)  
C.E.O. - Richard J. Holland, President  
Cashier - Kathy C. Bryant

Br: Isle of Wight County -  
1119 South Church Street, Smithfield

Farmers and Miners Bank  
403 West Morgan Avenue  
Pennington Gap 24277 (Lee County)  
C.E.O. - Terry M. Estep, President  
Cashier - Doris A. Barnett

Brs: Lee County -  
U.S. Route 58 & State Route 694,

## STATE CORPORATION COMMISSION

93

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1996

Cumberland Gap  
U. S. Route 58 & State Route 673,  
Rose Hill  
Scott County -  
U.S. Route 23 and State Route 421,  
Weber City

\*Fauquier Bank, The  
10 Courthouse Square  
P.O. Box 561  
Warrenton 22186 (Fauquier County)  
C.E.O. - C. Hunton Tiffany, President  
Cashier - David G. Koehler,  
Chief Operating Officer

Brs: Fauquier County -  
SE corner of the intersection of  
U.S. Route 29 & State Route 600  
NE corner of the intersection of  
U.S. Routes 28 and 806, Catlett  
NE corner of the intersection of Main Street  
& Loudoun Avenue, The Plains  
216 Broadview Avenue, Warrenton

\*First Bank  
100 West King Street  
Strasburg 22657 (Shenandoah County)  
C.E.O. - Ronald F. Miller, President  
Cashier - Harry Smith

Brs: City of Winchester -  
2210 Valley Avenue  
Frederick County -  
3143 Valley Pike  
Shenandoah County -  
860 South Main Street, Woodstock  
Warren County -  
508 North Commerce Avenue, Front Royal

EFTS:  
Shenandoah County -  
294 Front Royal Road, Strasburg  
Strasburg Square Shopping Center  
U. S. Route 11 North, Strasburg

\*First Bank and Trust Company, The  
236 West Main Street  
P.O. Box 457  
Lebanon 24266 (Russell County)  
C.E.O. - William H. Hayter, President  
Cashier - Rhonda Hensley

Brs: City of Bristol -  
1063 Old Abingdon Highway  
1419 West State Street  
Washington County -  
Intersection of US Routes 19 and 11  
933 East Main Street, Abingdon

First Bank of Stuart, The  
Blue Ridge and Main Streets  
Stuart (Patrick County)  
C.E.O. - William S. Clark, President

Brs: Patrick County -  
South Side of State Route 773  
near State Route 675, Ararat  
North side of U.S. Route 58 at State  
Route 758, Meadows of Dan  
North side of U. S. Route 58  
near State Route 682, Patrick Springs  
Village Shopping Center, Stuart  
West side of State Route 8 0.4 mile  
south of State Route 40, Woolwine

\*First Century Bank  
200 Peppers Ferry Rd  
P.O. Box 879  
Wytheville 24382 (Wythe County)  
C.E.O. - Jeffery L. Forlines, President  
Cashier - Ronnie Hypes

Br: Wythe County -  
Intersection of State Route 94 and  
U.S. Route 52, Fort Chiswell

First Commonwealth Bank  
303 West Main Street  
P.O. Box 150  
Wise 24293 (Wise County)  
C.E.O. - Sue Ellen Fleming, Ex. V.P.

Br: City of Norton -  
1026 Park Avenue

\*First Community Bank  
U.S. Route 221 and State Route 666  
P.O. Box 195  
Forest 24551 (Bedford County)  
C.E.O. - John L. Wynne, President

Brs: City of Lynchburg -  
2100 Wards Road  
2301 Langhorne Road

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1996

---

<p>3638 Old Forest Road Amherst County - Seminole Shopping Center, Madison Heights Bedford County - State Routes 122 and 655, Moneta Campbell County - 9009 Timberlake Road</p> <p>EFT: City of Lynchburg - Liberty University, DeMoss Learning Center, 3765 Candler Mountain Road</p> <p>First Community Bank of Saltville 205 Main Street Saltville 24370 (Smyth County) C.E.O. - James H. Campbell</p> <p>Brs: Smyth County - South side of U.S. Route 11 approximately 0.75 miles east of State Route 622, Atkins South side of U.S. Route 11 approximately 0.5 mile east of State Route 107, Chilhowie</p> <p>First Sentinel Bank 315 Railroad Ave Richlands 24641 (Tazewell County) C.E.O. - W. David Peters, President Cashier - Randall L. Deel</p> <p>Br: Tazewell County - East Riverside Drive and Valley View</p> <p>*First State Bank 201 N Union Street Danville 24541 C.E.O. - Sylvesta L. Jennings, President Cashier - Larry S. Patterson</p> <p>Br: City of Danville - 1296 Piney Forest Road</p> <p>*First Virginia Bank 6400 Arlington Boulevard Falls Church 22046 (Fairfax County) C.E.O. - Michael G. Anzilotti, President Cashier - John J. Brough, II</p> <p>Brs: City of Alexandria - 300 South Washington Street 4999 Seminary Road Van Dorn Plaza Shopping Center 233 S. Van Dorn Street</p> <p>City of Fairfax - 10302 Willard Way</p> <p>City of Falls Church - 191 West Broad Street</p> <p>City of Fredericksburg - 1001 Princess Anne Street 1016 Princess Anne Street 2062 Plank Road 401 Jefferson Davis Highway</p> <p>City of Manassas - 8650 Centreville Road 9100 Center Street</p> <p>Arlington County -</p>	<p>1100 South Walter Reed Drive 1901 Fort Myer Drive 2113 Crystal Plaza Arcade 2200 Wilson Boulevard 2221 South Eads Street 2700 South Quincy Street 2947 South Glebe Road 3001 North Washington Boulevard 4707 Lee Highway 5515 Lee Highway 6745 Lee Highway 920 North Taylor Street</p> <p>Fairfax County - 11230 Waples Mill Road 1224 West Broad Street 1640 Belle View Boulevard 2513 Fox Mill Road 3012 Annandale Road 5836 North Kings Highway 6118 Rose Hill Drive 6120 Arlington Boulevard 6618 Richmond Highway 7393-A Lee Highway 7960 Fort Hunt Road 8416 Arlington Boulevard 8650 Richmond Highway Braddock &amp; Twinbrook Roads 7205 Little River Turnpike, Annandale 5871 Leesburg Pike, Bailey's Crossroads 6045-A Burke Centre Parkway, Burke 6411 Shiplott Boulevard, Burke Burke Road &amp; Burke Lake Road, Burke 14175 Saint Germain Drive, Centreville 13045 Lee Jackson Memorial Highway, Chantilly 13881 Metrotech Drive, Chantilly 5740 Union Mill Road, Clifton 8920 Village Shops Drive, Fairfax Station</p>
--	--

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1996

## \*First Virginia Bank (Continued)

Fairfax County -  
7025-A Manchester Boulevard, Franconia  
9915 Georgetown Pike, Great Falls  
7716 Telegraph Road, Hayfield  
13360 Franklin Farm Road, Herndon  
2148 Centreville Road, Herndon  
1455 Chain Bridge Road, McLean  
6220 Old Dominion Drive, McLean  
2941 Chain Bridge Road, Oakton  
11100 South Lakes Drive, Reston  
1490 North Point Village Center, Reston  
7000 Bland Street, Springfield  
7509 Huntsman Boulevard, Springfield  
1953 Gallows Road, Vienna  
260 Cedar Lane, Vienna  
415 Maple Avenue, West, Vienna  
8385-A Leesburg Pike, Vienna  
Fauquier County -  
11047 Marsh Road, Bealeton  
530 Blackwell Road, Warrenton  
King George County -  
2207 West Dahlgren Road  
State Routes 3 & 610, King George  
Loudoun County -  
20789 Great Falls Plaza  
43365 Junction Plaza, Ashburn  
504 East Market Street, Leesburg  
Loudoun Valley Shopping Center,  
Purcellville  
101 Enterprise Street, Sterling  
20522 Falcons Landing Circle, Sterling  
20921 Davenport Drive Suite 105, Sterling  
Northumberland County -  
4 Warsaw Road, Callao  
U.S. Route 360 and State Route 634,  
Heathsville  
Prince William County -  
10420 Portsmouth Road  
11670 Sudley Manor Road  
14901 Washington Street, Haymarket  
12435 Dillingham Square, Woodbridge  
13920 Noblewood Plaza, Woodbridge  
14000 Jefferson Davis Highway,  
Woodbridge  
16541 River Ridge Boulevard, Woodbridge  
2089 Daniel Stuart Square, Woodbridge  
Spotsylvania County -  
137 Spotsylvania Mall  
4630 Mine Road, Lee's Hill  
Stafford County -  
289 Garrisonville Road  
Chatham Square Shopping Center  
300 Butler Road  
Westmoreland County -  
416 Colonial Avenue, Colonial Beach

Highway 202, Hague

EFT:

Spotsylvania County -  
Spotsylvania Mall

## \*First Virginia Bank-Blue Ridge

125 North Central Avenue  
Staunton 24401  
C.E.O. - Edward S. Yates, President  
Cashier - Lewis E. Kirtner

Brs:

City of Charlottesville -  
120 Seminole Court  
Seminole Square Shopping Center  
2149 North Barracks Road  
305 East Jefferson Street  
816 Cherry Avenue  
City of Harrisonburg -  
1915 East Market Street  
2360 South Main Street  
335 East Market Street  
City of Waynesboro -  
105 Hopeman Parkway  
City of Winchester -  
2200 Valley Avenue  
Ward Plaza Shopping Center  
Albemarle County -  
100 Riverbend Drive  
3501 Seminole Trail  
Crozet Shopping Center  
State Route 240, Crozet  
Augusta County -  
1 Frontier Drive  
Route 250 and Route 42, Churchville  
Main & Craig Streets, Craigsville  
U.S. 340 & Broadmoor Street, Stuarts Draft  
Culpeper County -  
Dominion Square Shopping Center  
703 James Madison Highway  
Frederick County -  
U.S. Route 11 & State Route 661  
5511 Main Street, Stephens City  
Orange County -  
235 Madison Road, Orange  
Rockingham County -  
111 North Main Street, Bridgewater  
230 South Main Street, Dayton  
250 South Stuart Avenue, Elkton  
Shenandoah County -  
Main Street, Mount Jackson  
King & Holiday Streets, Strasburg  
200 North Main Street, Woodstock  
300 West Reservoir Road, Woodstock  
496 North Main Street, Woodstock  
Warren County -  
473 South Street, Front Royal  
First Virginia Bank-Clinch Valley  
501 Railroad Avenue  
P.O. Box 878  
Richlands 24641 (Tazewell County)  
C.E.O. - Michael J. Fircetz, President  
Cashier - Lewis E. Kirtner

Brs:

Tazewell County -  
U. S. Route 460 & State Route 719,

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1996

---

<p>Claypool Hill U. S. Route 19/460 &amp; State Route 16, Tazewell</p> <p>*First Virginia Bank-Colonial 700 East Main Street P.O. Box 27911 Richmond 23261-7911 C.E.O. - S. Anderson Hughes, President Cashier - Talmadge L. Garner</p> <p>Brs: City of Colonial Heights - 497 South Park Circle Southpark Mall, Space B-85 230 Southpark Circle City of Richmond - 200 East Belt Boulevard 2604 Hull Street 4710 Walmsley Boulevard 7100 Three Chopt Road Stoney Point Shopping Center Huguenot Road &amp; Stoney Point Road Amelia County - U.S. Route 360 Buckingham County - U.S. Route 15, Arvonnia U.S. Route 15, Dillwyn Chesterfield County - 11400 Midlothian Turnpike 1919 West Huguenot Road 6551 Centralia Road 7747 Midlothian Pike 2501 West Hundred Road, Chester 1001 Sycamore Square Drive, Midlothian 11101 Hull Street Road Victorian Square Branch, Midlothian 13644 Hull Street Road, Midlothian Hanover County - 700 England Street, Ashland Kings Charter Commercial Center Sliding Hill Road, Ashland 8074 Mechanicsville Turnpike, Mechanicsville 9186 Chamberlayne Avenue, Mechanicsville Henrico County - 10000 West Broad Street 11200 Patterson Avenue</p>	<p>1794 Parham Road 2300 Hungary Road 2801 Parham Road 5600 West Broad Street 5900 Brook Road Fountain Square Shopping Center 8044 West Broad Street Laburnum Avenue &amp; Finlay Street Virginia Center Commons Mall Room 234 Mecklenburg County - State Route 903 &amp; 751, Bracey 111 East Danville Street, South Hill Town Square Shopping Center 725 East Atlantic Street, South Hill Prince Edward County - 200 North Main Street, Farmville College Plaza Shopping Center, Farmville Farmville Shopping Center, Farmville Longwood Village Shopping Center 1508 South Main Street, Farmville U.S. Route 15-460 West, Farmville Business Route 460, Pamplin City Prince George County - 5320 Oaklawn Boulevard</p> <p>EFTS: City of Colonial Heights - Southpark Mall, Space B-85 Chesterfield County - Chesterfield Towne Center 11500 Midlothian Turnpike Henrico County - Virginia Center Commons Mall U. S. Route 1</p> <p>*First Virginia Bank - Commonwealth 4360 George Washington Memorial Highway Grafton 23692 (York County) C.E.O. - Jon A. Nystrom, President Cashier - Talmadge Garner</p> <p>Brs: City of Hampton - 1033 West Mercury Boulevard 1112 Big Bethel Road 1900 Cunningham Drive Wal-Mart Supercenter #1631 City of Newport News - 11718 Jefferson Avenue 397 Denbigh Boulevard Patrick Henry Mall, Suite 726 12300 Jefferson Avenue City of Poquoson - 452 Wythe Creek Road City of Williamsburg - 171 Monticello Avenue 300 Second Street</p>
---	--



ALPHABETICAL LISTING BY NAME OF STATE BANKS  
 SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1996

## \*First Virginia Bank - Commonwealth (Continued)

Gloucester County -  
 Gloucester Courthouse  
 U.S. Route 17, Hayes  
 King and Queen County -  
 U.S. Route 33 & State Route 670, Mattaponi  
 Lancaster County -  
 Lancaster Square Shopping Center  
 State Route 3, Kilmarnock  
 Middlesex County -  
 Southside Of State Route 33  
 1/2 Mile West of County Route 1101,  
 Deltaville  
 U.S. Route 17, Saluda  
 Cross and Prince George Street, Urbanna  
 Surry County -  
 200 East Main Street, Surry  
 York County -  
 5003 Victory Boulevard

## \*First Virginia Bank - Franklin County

228 Franklin Street  
 P.O. Box 190  
 Rocky Mount 24151 (Franklin County)  
 C.E.O. - Richard A. Shoemaker, President  
 Cashier - Edgar C. Brooks

## Brs: Franklin County -

NE corner of State Routes 116 & 122  
 Union Hall Plaza  
 State Routes 40 & 946  
 Boones Mill  
 224 Tanyard Road, Rocky Mount  
 Floyd Avenue & Main Street, Rocky Mount

## \*First Virginia Bank-Highlands

450 West Main Street  
 P.O. Box 671  
 Covington 24426  
 C.E.O. - Patrick H. Winston, Jr., President  
 Cashier - Lewis E. Kirtner

## Brs: Alleghany County -

Mallow Mall Shopping Center  
 Bath County -  
 Hot Springs

## \*First Virginia Bank-Mountain Empire

Laurel Avenue  
 P.O. Box 368  
 Damascus 24236 (Washington County)  
 C.E.O. - Larry L. Richardson, President  
 Cashier - Edgar C. Brooks

## Brs: City of Bristol -

13245 Lee Highway

## Dickenson County -

Chase Street & Alley 7, Clintwood  
 Washington County -  
 U.S. Route 11 and State Route 704  
 Virginia State Route 75, Abingdon  
 U.S. Route 58 S Of State Route 716,  
 Damascus  
 State Route 80, Meadowview  
 Wise County -  
 U.S. Route 23, Business &  
 U.S. Route 23, Bypass  
 Pound  
 Main Street, Pound

## \*First Virginia Bank-Piedmont

7901 Timberlake Road  
 Lynchburg 24502 (Campbell County)  
 C.E.O. - Benjamin T. Corish, President  
 Cashier - Edgar C. Brooks

## Brs: City of Danville -

1017 West Main Street  
 1410 Piney Forest Road  
 Ridge and Patton Streets

## City of Lynchburg -

1110 Main Street

## Amherst County -

301 Main Street, Amherst  
 Elon Road & Amherst Turnpike,  
 Madison Heights

## Campbell County -

U.S. Route 501 & State Route 40,  
 Brookneal

U.S. Route 501 & State Route 24, Rustburg

## Pittsylvania County -

Westover Drive and James Road  
 Staunton Plaza Shopping Center, Hurt

## \*First Virginia Bank - Southwest

6625 Williamson Road, N.W.  
 P.O. Box 7585  
 Roanoke 24019  
 C.E.O. - James N. Hinson, President  
 Cashier - Lewis E. Kirtner

## Brs: City of Radford -

520 First Street, West  
 Norwood Street & Third Avenue

## City of Roanoke -

1828 Electric Road  
 2036 Colonial Avenue, S.W.  
 4922 Valley View Boulevard  
 Valley View Mall  
 601 South Jefferson Street

Market Square Drive & U.S. Route 460

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1996

---

## \*First Virginia Bank - Southwest (Continued)

City of Salem -  
121 Electric Road  
231 College Avenue  
2743 West Main Street  
Bland County -  
Main Street, Bland  
U.S. Routes 21 & 52, Rocky Gap  
Giles County -  
300 Main Street, Narrows  
800 Wenonah Avenue, Pearisburg  
Cascade Drive U.S. Route 460, Pembroke  
214 Virginia Avenue, Rich Creek  
Montgomery County -  
151 Country Club Drive, Blacksburg  
902 Price's Fork Road, Blacksburg  
985 Cambria Street NE, Christiansburg  
State Route 114 & U.S. Route 460,  
Christiansburg  
Pulaski County -  
Lee Highway & Trinkle Avenue, Dublin  
Roanoke County -  
4209 Starky Road  
1942 East Washington Avenue, Vinton  
Wythe County -  
350 East Main Street, Wytheville  
North Fourth Street, Wytheville

## \*First Virginia Bank of Tidewater

555 Main Street  
P.O. Box 3097  
Norfolk 23510  
C.E.O. - James F. Babcock, Chairman  
Cashier - Talmadge L. Garner

Brs: City of Chesapeake -  
239 Battlefield Boulevard  
Great Bridge Shopping Center  
3343 Western Branch Boulevard  
825 Volvo Parkway  
Greenbrier Branch  
Chesapeake Square Mall  
4200 Portsmouth Boulevard  
City of Norfolk -  
1020 Fisherman's Road  
121 Ocean View Avenue  
1308 Colley Avenue  
225 W Brambleton Avenue  
3540 Tidewater Drive  
3935 East Princess Anne Road  
4000 Hampton Boulevard  
6145 Sewells Point Road  
7901 Halprin Drive  
901 W Little Creek Road  
9636 Granby Street  
Norfolk International Airport

City of Portsmouth -  
5100 Portsmouth Boulevard Center  
City of Suffolk -  
1463 North Main Street  
3131 Bridge Road  
City of Virginia Beach -  
1014 Independence Boulevard  
1300 Diamond Springs Road  
1344 Great Neck Road  
1924 Centerville Turnpike  
Woods Corner Branch  
2141 General Booth Boulevard  
3112 Virginia Beach Boulevard  
351 Independence Boulevard  
5289 E Princess Anne Road  
536 Newtown Road  
839 Lynnhaven Parkway  
Farm Fresh Shopping Center  
969 Chimney Hill Shopping Center  
Accomack County -  
U.S. Route 13, New Church  
44 Market Street, Onancock  
U.S. Route 13, Onley  
Northampton County -  
Shore Plaza Shopping Center  
4050 Lankford Highway, Exmore

## EFT:

City of Norfolk -  
Norfolk International Airport

First and Citizens Bank  
P.O. Box 529  
Monterey 24465 (Highland County)  
C.E.O. - Delbert Rexrode, Jr., Secretary  
Cashier - Delbert Rexrode, Jr.

\*George Mason Bank, The  
11185 Main Street  
P.O. Box 600  
Fairfax 22030  
C.E.O. - Bernard H. Clineburg, President  
Cashier - James J. Consagra, Jr.

Brs: City of Manassas -  
9872 Liberia Avenue  
Arlington County -  
2300 Ninth Street, South  
4005 Wilson Boulevard  
5335 Lee Highway  
6402 Williamsburg Blvd  
Fairfax County -  
13060 Fair Lakes Blvd  
7787 Leesburg Pike  
George Mason University  
4400 University Drive  
3289 Woodburn Road, Annandale

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
 SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1996

## \*George Mason Bank, The (Continued)

Fairfax County -  
 4221 Walney Road, Chantilly  
 4501 Daly Drive, Chantilly  
 1320 Old Chain Bridge Road, McLean  
 1801 Reston Avenue, Reston  
 226 Maple Ave West, Vienna  
 Loudoun County -  
 531-A East Market Street, Leesburg  
 21036 Triple Seven Road, Sterling

## EFT:

Fairfax County -  
 Fair Oaks Mall, Store 200

## Hanover Bank

7021 Mechanicsville Turnpike  
 Mechanicsville 23111 (Hanover County)  
 C.E.O. - John D. Meade, III, President  
 Cashier - Gail C. Thomas

## Brs: Hanover County -

300 England Street, Ashland  
 8071 Mechanicsville Turnpike,  
 Mechanicsville  
 Henrico County -  
 8001 West Broad Street  
 11400 Nuckols Road, Glen Allen

## Harbor Bank

11001 Warwick Boulevard  
 P.O. Box 1008  
 Newport News 23601  
 C.E.O. - Gordon L. Gentry, Jr., President  
 Cashier - Geoffrey C. Warner,  
 Senior Vice President

## \*Heritage Bank

1313 Dolley Madison Boulevard  
 P.O. Box 7207  
 Mclean 22106 (Fairfax County)  
 C.E.O. - John T. Rohrback, President  
 Cashier - William B. Sutpin

## Heritage Bank &amp; Trust

841 North Military Highway  
 P.O. Box 3749  
 Norfolk 23514  
 C.E.O. - Robert J. Keogh, President  
 Cashier - Catherine Jackson

Brs: City of Chesapeake -  
 1450 South Military Highway  
 City of Norfolk -  
 200 East Plume Street

## Highlands Union Bank

340 West Main Street  
 P.O. Box 1128  
 Abingdon 24210 (Washington County)  
 C.E.O. - Samuel L. Neese, President  
 Cashier - James T. Riffe

## Brs: City of Bristol -

821 Commonwealth Avenue  
 999 Old Airport Road

## Washington County -

164 Jonesborough Road, Abingdon  
 24412 Maringo Road, Abingdon

## Horizon Bank of Virginia, The

8414 Lee Highway  
 Fairfax 22031 (Fairfax County)  
 C.E.O. - James N. Newsome, President  
 Cashier - David M. Goldman

## Brs: City of Fairfax -

9720 Lee Highway  
 Fairfax County -  
 527 Maple Avenue East, Vienna

## James River Bank

209 West Main Street  
 P.O. Box 47  
 Waverly 23890 (Sussex County)  
 C.E.O. - Glenn T. McCall, President  
 Cashier - Kathy O. Peeples

## Brs: City of Franklin -

200 N. Main Street  
 Southampton County -  
 22241 Main Street, Courtland  
 Sussex County -  
 State Routes 634 & 735, Sussex  
 233 South County Drive, Waverly  
 Bank Street, Waverly

## King George State Bank Inc.

State Route 3  
 P.O. Box 81  
 King George 22485 (King George County)  
 C.E.O. - Homer L. Hite, President  
 Cashier - Priscilla O. Morgan

## Lee Bank &amp; Trust Company

600 West Morgan Avenue  
 P.O. Box 100  
 Pennington Gap 24277 (Lee County)  
 C.E.O. - Lewis S. Oatts, Ex. V.P.  
 Cashier - Laura Arney

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1996

---

Lee Bank & Trust Company (Continued)  
Brs: Lee County -  
U.S. Route 58, Dryden  
Corner Of Church & Institute Streets,  
Jonesville

Marathon Bank, The  
4095 Valley Pike  
P.O. Box 998  
Stephens City 22655 (Frederick County)  
C.E.O. - Donald L. Unger, President  
Cashier - Frederick A. Board

Brs: City of Winchester -  
1041 Berryville Avenue  
Warren County -  
Post Office Plaza  
300 Warren Ave, Front Royal

Marine Bank, The  
6395 Maddox Boulevard  
P.O. Box 146  
Chincoteague 23336 (Accomack County)  
C.E.O. - Arthur C. Miles, Jr., President  
Cashier - Janet Mann

Br: Accomack County -  
33013 Chincoteague Road, Wallops Island

\*Middleburg Bank, The  
111 West Washington Street  
P.O. Box 5  
Middleburg 22118-0005 (Loudoun County)  
C.E.O. - Joseph L. Boling, President  
Cashier - Alice P. Frazier, Chief Operating Officer

Brs: Loudoun County -  
Harrison Street and Catoctin Circle,  
Leesburg  
431 East Main Street, Purcellville

Miners Exchange Bank  
483 Front Street  
P.O. Box 1197  
Coeburn 24230 (Wise County)  
C.E.O. - Charles R. Ward, President  
Cashier - Regina K. Pate

Brs: City of Norton -  
Norton Square Shopping Center  
Route 58  
Wise County -  
102 West Main Street, Appalachia  
201 Laurel Avenue, Coeburn  
Wise Street  
Ridgeview Shopping Center, St Paul

Miners and Merchants Bank and Trust Company  
Walnut Street & Main Street  
P.O. Box 1010  
Grundy 24614 (Buchanan County)  
C.E.O. - James G. Graham, President  
Cashier - Barry C. Elswick

Brs: City of Bristol -  
1897 Lee Highway

Buchanan County -  
U.S. Route 460 East, Grundy  
U.S. Route 460, 0.2 miles east of  
its intersection with State Rt. 624,  
Oakwood  
Anchorage Shopping Center, Vansant

Tazewell County -  
1905 Front Street, Richlands

Washington County -  
914 W. Main Street, Abingdon

Northern Neck State Bank  
2 East Richmond Road  
P.O. Box 68  
Warsaw 22572 (Richmond County)  
C.E.O. - E. Peyton Motley, President  
Cashier - William E. Harrison

Brs: Essex County -  
1660 Tappahannock Boulevard,  
Tappahannock  
U.S. Route 17 and State Route 1107,  
Tappahannock

Richmond County -  
Time Square Shopping Center  
U.S. Route 360, Warsaw

Westmoreland County -  
State Route 3, Montross

Page Valley Bank, The  
17 West Main Street  
Luray 22835 (Page County)  
C.E.O. - Leland F. Pittman, President  
Cashier - Diana B. Embrey

Br: Page County -  
612 East Main Street, Luray

Peninsula Trust Bank, Incorporated  
7171 George Washington Memorial Hwy.  
P.O. Box 1310  
Gloucester 23061 (Gloucester County)  
C.E.O. - William J. Farinholt, President  
Cashier - Kenneth E. Smith

Brs: City of Newport News -  
832 Newport Square Shopping Center

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
 SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1996

Peninsula Trust Bank, Incorporated (Continued)  
 City of Williamsburg -  
 1031 Richmond Road  
 Charles City County -  
 10000 Courthouse Road, Charles City

Peoples Bank of Virginia  
 9970 Ironbridge Road  
 P.O. Box 728  
 Chesterfield 23832 (Chesterfield County)  
 C.E.O. - Quentin L. Corbett, President  
 Cashier - Vera H. Primm

Brs: Chesterfield County -  
 11450 Midlothian Turnpike  
 5756 Hopkins Road  
 11010 Hull Street Road, Midlothian

Peoples Bank, The  
 Highway 58  
 P.O. Box 99  
 Ewing 24248 (Lee County)  
 C.E.O. - Micki T. Yeary, President  
 Cashier - Joetta Hensley

Brs: Lee County -  
 Northside of U.S. Route 58, Gibson Station  
 Rose Hill

Peoples Community Bank  
 Kings Highway  
 P.O. Box 306  
 Montross 22520 (Westmoreland County)  
 C.E.O. - William L. Johns, President  
 Cashier - Debra Norris

Br: Richmond County -  
 U.S. Route 360 at State Route 624, Warsaw

\*Piedmont Trust Bank  
 200 East Church Street  
 P.O. Box 4751  
 Martinsville 24112  
 C.E.O. - R. Bruce Valley, President  
 Cashier - Delores Johnson

Brs: City of Martinsville -  
 1201 Memorial Boulevard  
 730 East Church Street  
 Patrick Henry Mall Shopping Center  
 Henry County -  
 U.S. Route 220  
 411 Virginia Avenue, Collinsville  
 State Route 57, Stanleytown

\*Planters Bank & Trust Company of Virginia  
 24 South Augusta Street  
 P.O. Box 1309  
 Staunton 24401  
 C.E.O. - Harry V. Boney, Jr., President  
 Cashier - Fred D. Bowers

Brs: City of Staunton -  
 2201 North Augusta Street  
 2307 West Beverly Street

City of Waynesboro -  
 251 North Poplar Avenue  
 Augusta County -  
 Greenville Avenue  
 Route 250 East  
 U.S. Route 250 & State Route 640,  
 Fishersville  
 U.S. Route 340 & State Route 608,  
 Stuarts Draft  
 U.S. Route 11, Verona  
 Rockingham County -  
 106 Sixth Street, Grottoes

EFT:

City of Staunton -  
 600 North Coalter Street

Princess Anne Bank  
 641 Lynnhaven Parkway  
 P.O. Box 8850  
 Virginia Beach 23452  
 C.E.O. - J. Morgan Davis, President  
 Cashier - W. O. Stant, Jr., Chief Operating Officer

Brs: City of Virginia Beach -  
 3001 Shore Drive  
 1616 Laskin Road  
 4801 Columbus Street  
 699 Independence Boulevard  
 905 Kempsville Road

Prosperity Bank & Trust Company  
 5803 Rolling Road  
 Springfield 22152 (Fairfax County)  
 C.E.O. - Robert J. McDonough, President  
 Cashier - William T. Freitag

Br: Fairfax County -  
 6975-A Springfield Blvd, Springfield

Regency Bank  
 1009-1011 East Main Street  
 P.O. Box 85154  
 Richmond 23285-5154  
 C.E.O. - Merlin A. Henkel, President  
 Cashier - Don S. Garber

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1996

---

<p>Regency Bank (Continued) Brs: Chesterfield County - 2500 Promenade Parkway, Midlothian Henrico County - River Road Shopping Center 6201 River Road</p> <p>Resource Bank 3720 Virginia Beach Boulevard P.O. Box 61009 Virginia Beach 23462 C.E.O. - Lawrence N. Smith, President Cashier - Eleanor J. Whitehurst</p> <p>Rockingham Heritage Bank 110 University Boulevard P.O. Box 352 Harrisonburg 22801 C.E.O. - John K. Stephens, President Cashier - Frederick Galway</p> <p>Brs: City of Harrisonburg - 1980 S. Main Street 677 Chicago Avenue Rockingham County - 410 Spotswood Avenue, Elkton</p> <p>*Second Bank &amp; Trust 102 South Main Street P.O. Box 71 Culpeper 22701 (Culpeper County) C.E.O. - O. R. Barham, President Cashier - Jeffrey Farrar</p> <p>Brs: Culpeper County - 231 Southgate Shopping Center, Culpeper Dominion Square Shopping Center 717 James Madison Highway, Culpeper Madison County - SW corner of the intersection US Route 29 &amp; State Route 673, Madison Orange County - Market Place Shopping Center at Lake of the Woods, 36081 Goodwin Drive, Locust Grove</p> <p>Security Bank Corporation 8780 Centreville Road P.O. Box 3350 Manassas 22110 C.E.O. - Danny R. May, President Cashier - Carol S. Brandon</p> <p>*Signet Bank 7 North 8th Street P.O. Box 25970 Richmond 23260-5970 C.E.O. - Robert M. Freeman, Chairman Cashier - W. H. Catlett, Jr.</p> <p>Brs: City of Alexandria - 133 North Fairfax Street City of Bristol - 1700 Euclid Avenue 3000 Lee Highway</p>	<p>425 State Street City of Chesapeake - 1510 South Military Highway 205 Battlefield Boulevard 3216 Western Branch Boulevard City of Colonial Heights - 46 Colonial Square 651 Boulevard City of Danville - 1500 Piney Forest Road 3320 Riverside Drive 530 East Main Street Ballou Park Shopping Center City of Fairfax - 4087 University Drive City of Falls Church - 225 West Broad Street City of Fredericksburg - 501-1/2 Jefferson Davis Highway City of Galax - 200 North Main Street 540 East Stuart Drive City of Hampton - 4100 West Mercury Boulevard City of Hopewell - 112 Main Street 425 South 15th Avenue City of Newport News - 11742 Jefferson Avenue 14801 Warwick Boulevard 2 Hidenwood Shopping Center 3101 Washington Avenue 96 Main Street Denbigh Corporate Center 618 Denbigh Boulevard City of Norfolk - 2014 Granby Street 500 Plume Street 6330 Newtown Road 870 North Military Highway Old Dominion University Webb Center Hampton Boulevard City of Petersburg - 1963 South Crater Road</p>
--	---

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
 SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1996

\*Signet Bank (Continued)

City of Petersburg -  
 20 Franklin Street  
 3360 South Crater Road

City of Portsmouth -  
 3201 High Street  
 355 Crawford Parkway  
 5700 Portsmouth Boulevard

City of Richmond -  
 141 East Belt Boulevard  
 2827 Stratford Hills Boulevard  
 3124 West Broad Street  
 315 Libbie Avenue  
 3301 Jefferson Davis Highway  
 401 North 11th Street  
 4824 Brook Road  
 4901 West Broad Street  
 7017 Three Chopt Road

City of Roanoke -  
 3615 Franklin Road, S. W.  
 First Street & Church Avenue, S. W.  
 Valley View Mall  
 1959 Valley View Boulevard  
 Valley View Mall (ND)  
 Valley View Boulevard, East

City of Salem -  
 100 East Main Street  
 Alabama and Calhoun Streets (D-I)

City of Virginia Beach -  
 1705 Baltic Avenue  
 2422 Princess Anne Road  
 4460 Corporation Lane, Suite 100  
 5241 Providence Road  
 675 Lynnhaven Parkway  
 925 Diamond Springs Road  
 996 First Colonial Road  
 Shore Drive and New Great Neck Road

Accomack County -  
 U.S. Route 13 & State Route 691,  
 Mappsville

Arlington County -  
 1755 South Jefferson Davis Highway  
 1815 North Fort Myer Drive  
 2011 Crystal Park Drive  
 2200 Clarendon Boulevard  
 4736 Lee Highway  
 6045 Wilson Boulevard  
 901 North Stuart Street  
 Ballston Metro Center

Chesterfield County -  
 10001 Courtview Lane  
 13700 Midlothian Turnpike  
 2810 Buford Road  
 321 North Arch Road  
 5734 Hopkins Road  
 7202 Midlothian Turnpike

906 Branchway Road  
 Chesterfield Towne Center (ND)  
 4820 West Hundred Road, Chester  
 4900 Millridge Parkway, East, Midlothian  
 6511 Woodlake Village Parkway,  
 Midlothian

Dinwiddie County -  
 U.S. Route 1

Fairfax County -  
 5205 Leesburg Pike  
 6300 Richmond Highway  
 7799 Leesburg Pike, North Tower  
 750 Walker Road, Great Falls  
 13021 Worldgate Drive, Herndon  
 199 Elden Street, Herndon  
 2575 John Milton Drive, Herndon  
 1300 Chain Bridge Road, McLean  
 7030 Old Keene Mill Road, Springfield  
 374 Maple Avenue, East, Vienna

Hanover County -  
 5959 Chamberlayne Road, Mechanicsville  
 7117 Mechanicsville Turnpike,  
 Mechanicsville  
 16575 Mountain Road, Montpelier

Henrico County -  
 1312 New Market Road  
 1415 East Ridge Road  
 2230 East Parham Road  
 4025 Mechanicsville Pike  
 4840 South Laburnum Avenue  
 4841 Azalea Mall Shopping Center (ND)  
 5445 Glenside Drive  
 6922 Lakeside Avenue  
 81 South Airport Drive  
 8215 West Broad Street  
 Gayton Crossing Shopping Center  
 9700 Gayton Road  
 Regency Square Mall  
 1420 Parham Road (ND)  
 4101 Dominion Boulevard, Glen Allen

Lancaster County -  
 The Business Center  
 284 North Main Street, Kilmarnock  
 Route 695, White Stone

Loudoun County -  
 701 East Market Street, Leesburg  
 105 Harry Flood Byrd Highway, Sterling

Mecklenburg County -  
 Bank Street, Boydton  
 845 East 2nd Street, Chase City  
 122 West Atlantic Street, South Hill  
 South Hill Crossings Shopping Center  
 U. S. Route 58, South Hill

Northumberland County -  
 Route 360, Burgess  
 Main Street, Reedville

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1996

---

## \*Signet Bank (Continued)

Prince William County -	1850 K Street, N.W.
8091 Sudley Road (D-I)	1850 M Street, N.W.
9136 Mathis Avenue	2119 Bladensburg Road, N.E.
201 Graham Park Road, Dumfries	215 Pennsylvania Avenue, S.E.
Community Center of Westminster	2801 Georgia Avenue, N.W.
Presbyterian Homes, 12191 Clipper	3940 Minnesota Avenue, N.E.
Drive, Lake Ridge	400 7th Street, N.W.
12912 Fitzwater Drive, Nokesville	4841 Massachusetts Avenue, N.W.
13927 Jefferson Davis Highway,	5025 Connecticut Avenue, N.W.
Woodbridge	620 Michigan Avenue, N.E.
13927 Jefferson Davis Highway (D-I)	Maryland -
Woodbridge	2510 Riva Road, Annapolis
2876 Dale Boulevard, Woodbridge	930 Bay Ridge Road, Annapolis
Pulaski County -	1 North Charles Street, Baltimore
One Main Street	1039 East Baltimore Street, Baltimore
U.S. Route 11 & Trinkle Avenue, Dublin	1228 North Charles Street, Baltimore
1000 East Main Street	1241 West Pratt Street, Baltimore
Pulaski Mall Shopping Center, Pulaski	176 Carroll Island Road, Baltimore
Richmond County -	2030 East Joppa Road, Baltimore
610 Richmond Road, Warsaw	2056 Harford Road, Baltimore
Roanoke County -	2100 York Road, Baltimore
Cave Spring Office Park	2337 East Northern Parkway, Baltimore
State Route 419	2439 Frederick Avenue, Baltimore
901 Hardy Road, Vinton	2500 Pennsylvania Avenue, Baltimore
Russell County -	300 East Lombard Street, Baltimore
Fairmont Avenue at 4th Street, Honaker	3200 West North Avenue, Baltimore
Main Street, Lebanon	36 South Charles Street, Baltimore
Scott County -	3608 Milford Mill Road, Baltimore
East Jackson Street, Gate City	4115 Ritchie Highway, Baltimore
U.S. Highway 23 & State Route 744,	4204 Ebenezer Road, Baltimore
Weber City	4735 Liberty Heights Avenue, Baltimore
Spotsylvania County -	4820 Eastern Avenue, Baltimore
2101 Plank Road	5040 Sinclair Lane, Baltimore
Warren County -	5121 Roland Avenue, Baltimore
305-307 East Main Street, Front Royal	5234 York Road, Baltimore
610 North Royal Avenue, Front Royal	5439 Harford Road, Baltimore
Westmoreland County -	5701 Reisterstown Road, Baltimore
State Route 205, Colonial Beach	6225 North Charles Street, Baltimore
Kings Highway, Montross	6309 York Road, Baltimore
Wise County -	6817 Belair Road, Baltimore
Fourth & Broad Streets, St. Paul	7 Saint Paul Street, Baltimore
York County -	725 Mount Wilson Lane, Baltimore
U.S. Route 17	860 North Rolling Road, Baltimore
Washington Square Shopping Center,	8807 Pulaski Highway, Baltimore
Grafton	5 Bel Air South Parkway, Bel Air
	563 Baltimore Pike, Bel Air
	7101 Wisconsin Avenue, Bethesda
OUT OF STATE	15707 Columbia Pike, Burtonsville
Washington, D.C. -	601 Crusader Road, Cambridge
1130 Connecticut Avenue, N.W.	Race Street, Cambridge
1287 4th Street, N.E.	582 Frederick Avenue, Catonsville
1350 F Street, N.W.	Kent Plaza Shopping Center, Chestertown
1400 Montana Avenue, N.E.	11234 York Road, Cockeysville
1510 K Street, N.W.	13801 York Road, Cockeysville
1532 Benning Road, N.E.	9940 York Road, Cockeysville
	10400 Little Patuxent, Columbia



ALPHABETICAL LISTING BY NAME OF STATE BANKS  
 SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1996

## \*Signet Bank (Continued)

## Maryland -

8775 J. Cloudleap Court, Columbia  
 1623 Crofton Center, Crofton  
 17 Center Place, Dundalk  
 1782 Merritt Boulevard, Dundalk  
 2008 East Monument Street, Dundalk  
 Dover Street, Easton  
 Glebe Road at Marlboro Avenue, Easton  
 1427 Liberty Road, Eldersburg  
 9200 Baltimore National Pike, Ellicott City  
 632 Eastern Avenue, Essex  
 1 Newport Drive, Forest Hill  
 104 Bureau Drive, Gaithersburg  
 201 Russell Avenue, Gaithersburg  
 509 North Frederick Avenue, Gaithersburg  
 8411 Snouffer School Road, Gaithersburg  
 555 Quince Orchard Road, Suite 110,  
 Gaithersburg  
 511 Crain Highway, S. E., Glen Burnie  
 4830 Butler Road, Glyndon  
 8600 Baltimore/Washington Blvd, Jessup  
 7400 Bradshaw Road, Kingsville  
 313 South Second Street, Laurel  
 721 North Hammonds Ferry Road,  
 Linthicum  
 10345 Reisterstown Road, Owings Mills  
 4305 Mountain Road, Pasadena  
 8070 Ritchie Highway, Pasadena  
 1777 Reisterstown Road, Pikesville  
 3635 Old Court Road, Pikesville  
 9060 Liberty Road, Randallstown  
 11945 Reisterstown Road, Reisterstown  
 10 North Washington Street, Rockville  
 16707 Crabbs Branch Way, Rockville  
 1776 East Jefferson Street, Rockville  
 1111 Mount Hermon Road, Salisbury  
 1810 North Salisbury Boulevard, Salisbury  
 842 South Salisbury Boulevard, Salisbury  
 564 Governor Ritchie Highway,  
 Severna Park  
 11161 New Hampshire Avenue,  
 Silver Spring  
 850 Sligo Road, Silver Spring  
 8630 Fenton Street, Silver Spring  
 102 West Pennsylvania Avenue, Towson  
 989 Fairmont Avenue, Towson  
 11427 Georgia Avenue, Wheaton

## EFTS:

City of Norfolk -  
 Old Dominion University, Public Safety  
 Building, Hampton Boulevard and  
 49th Street  
 City of Richmond -  
 11 South 12th. Street  
 1200 East Marshall Street

Grove & Libbie Avenues  
 Sixth Street Marketplace  
 City of Roanoke -  
 Crossroads Mall  
 1401 Hershberger Road  
 City of Salem -  
 1803 West Main Street  
 Stuart Mcguire Company  
 115 Brand Road  
 Arlington County -  
 1675-Y Crystal Square Arcade  
 Chesterfield County -  
 7318 Midlothian Turnpike  
 Brandermill  
 Courthouse Commons  
 10001 Courtview Lane  
 Gateway Center  
 101 Gateway Parkway  
 Henrico County -  
 5801 Bremond Road  
 St Marys Hospital  
 7800 Carousel Lane  
 8900 Patterson Avenue  
 9950 Mayland Drive  
 Innsbrook Office Park  
 5000 Dominion Boulevard  
 4340 Innslake Drive, Glen Allen  
 Mecklenburg County -  
 Simmons Auto/Truck Terminal  
 I-85 and Route 903, Bracey  
 Prince William County -  
 4383 Dale Boulevard, Woodbridge

OUT OF STATE

Maryland -  
 7175 Columbia Gateway Drive, Bldg D,  
 Columbia

Southern Financial Bank  
 37 East Main Street  
 Warrenton 20186 (Fauquier County)  
 C.E.O. - Georgia Derrico, Chairman  
 Cashier - William H. Lagos

Brs: City of Winchester -  
 35 West Piccadilly Street  
 Fairfax County -  
 11180 Lee Highway  
 2545 Centreville Road, Q18, Herndon  
 362 Elden Street, Herndon  
 Fauquier County -  
 322 Lee Highway, Warrenton  
 Fredrick County  
 1095 Milwood Pike

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1996

---

Southern Financial Bank (Continued)  
Loudoun County -  
526 East Market Street, Leesburg  
101 West Washington Street, Middleburg  
Prince William County -  
13542 Minnieville Road, Woodbridge

Southside Bank  
307 Church Lane  
P.O. Box 1005  
Tappahannock 22560 (Essex County)  
C.E.O. - Thomas M. Boyd, Jr., President  
Cashier - Ned Stephenson

Brs: Caroline County -  
202 North Main Street, Bowling Green  
Essex County -  
Essex Square Shopping Center  
U.S. Route 17 & 360, Tappahannock  
Hanover County -  
4241 Mechanicsville Turnpike  
King William County -  
Aylett  
Middlesex County -  
State Routes 3 & 33, Hartfield  
291 Virginia Street, Urbanna

State Bank of Remington, Incorporated  
200 John Stone Street  
P.O. Box 158  
Remington 22734 (Fauquier County)  
C.E.O. - Larry B. Olinger, President  
Cashier - James E. Underhill

Brs: Fauquier County -  
U.S. Route 17, Bealeton  
State Route 28, Catlett

State Bank of the Alleghenies, The  
116 West Riverside Street  
Covington 24426  
C.E.O. - Don E. Stone, Jr., President  
Cashier - Jean C. Gillilan

Brs: City of Clifton Forge -  
1633 Main Street  
Bath County -  
U.S. Route 220 and Kingtown Lane,  
Mitchelltown

\*Union Bank and Trust Company  
211 N Main Street  
P.O. Box 446  
Bowling Green 22427 (Caroline County)  
C.E.O. - G. William Beale, President  
Cashier - Almeda H. Pitts  
Brs: City of Fredericksburg -  
700 Kenmore Avenue  
Caroline County -  
U.S. Route 1 and State Route 639,  
Ladysmith  
U.S. Route 301, Port Royal  
Hanover County -  
700 S Leadbetter Road, Ashland  
U.S. Route 1 & State Route 657, Ashland

9534 Chamberlayne Road, Mechanicsville  
King William County -  
Route 360 approximately 1.5 miles south of  
its intersection with State Route 30,  
Manquin  
Spotsylvania County -  
10415 Courthouse Road  
4210 Plank Road  
4540 Lafayette Boulevard  
8520 Jefferson Davis Highway  
Stafford County -  
622 Cambridge Street

EFT:  
Caroline County -  
Petro Travel Plaza  
Carmel Church Rd & I-95, Ruther Glen

United Bank  
3801 Wilson Boulevard  
Arlington 22203  
C.E.O. - Thomas E. Williams, President  
Cashier - Harold Manner

Br: Fairfax County -  
1301 Beverly Road, McLean

\*Virginia Bank and Trust Company  
336 Main Street  
P.O. Box 3447  
Danville 24541  
C.E.O. - D. C. Hastings, President  
Cashier - L. Frank King, Jr.

Brs: City of Danville -  
2600 Riverside Drive  
Kings Fairground Plaza  
3300 North Main Street  
U.S. Route 58 East and Airport Drive  
Pittsylvania County -  
55 North Main Street, Chatham

Virginia Commerce Bank  
5350 Lee Highway  
Arlington 22207  
C.E.O. - Peter A. Converse, President  
Cashier - William K. Beauchense

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1996

---

---

## Virginia Commerce Bank (Continued)

Brs: City of Alexandria -  
1414 Prince Street  
Arlington County -  
3033 Wilson Boulevard  
6500 Williamsburg Boulevard  
Fairfax County -  
1356 Chain Bridge Road, McLean

## Virginia Community Bank

State Route 22 & U.S. Route 33  
P.O. Box 888  
Louisa 23093 (Louisa County)  
C.E.O. - A. Pierce Stone, President  
Cashier - Betty N. Hiter

Brs: Culpeper County -  
701 South Main Street, Culpeper  
Louisa County -  
Main Street & Cutler Avenue, Louisa  
Mineral Avenue & Fourth Street, Mineral  
Orange County -  
185 Madison Rd  
Spotsylvania County -  
10645 Courthouse Road

## Virginia Heartland Bank

4700 Harrison Road  
P.O. Box 7267  
Fredericksburg 22404 (Spotsylvania County)  
C.E.O. - William B. Young, Chairman

Br: City of Fredericksburg -  
1016 Charles Street

---

(D-I) Drive In  
(ND) Night Depository  
(EFT) Electronic Funds Transfer Facility  
\* Trust Powers Authorized

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1996

---

CITIES	CITY OF BUENA VISTA
CITY OF ALEXANDRIA	Br: Bank of Rockbridge 1002 Magonolia Avenue
Bank of Alexandria, The 1717 King Street	CITY OF CHARLOTTESVILLE
Br: 606 King Street	Brs: Crestar Bank 1201 Emmett Street 1900 Emmett Street 2117 Ivy Road 403 Park Street
Burke & Herbert Bank & Trust Company 100 South Fairfax Street	F & M Bank-Central Virginia 1425 Seminole Trail
Brs: 155 North Paxton Street 1705 Fern Street 1828 Duke Street 306 E Monroe Avenue 621 King Street	Br: First Virginia Bank-Blue Ridge 120 Seminole Court, Seminole Square Shopping Center 2149 North Barracks Road 305 East Jefferson Street 816 Cherry Avenue
EFT: 2836 Duke Street	CITY OF CHESAPEAKE
Br: Crestar Bank 1460 Beauregard Street 1650 King Street 2111 Eisenhower Avenue 231 South Van Dorn Street 2809 Mount Vernon Avenue 3101 Duke Street 3600 King Street 3610-H King Street 4616 Kenmore Avenue 515 King Street 5701-B Duke Street 901 North Washington Street	Bank of Hampton Roads, The 201 Volvo Parkway Br: 1400 Kempsville Road, Suite 102 1401 Northwest Boulevard, Suite 102 1500 Mount Pleasant Road 712 Liberty Street 838-E North George Washington Highway EFT: 1320 Northwest Boulevard, Suite 100
Br: First Virginia Bank 300 South Washington Street 4999 Seminary Road Van Dorn Plaza Shopping Center, 233 S. Van Dorn Street	Br: Bank of Tidewater, The 1304 Greenbrier Parkway Battlefield Shoppes, 1201 North Battlefield Boulevard
Br: Signet Bank 133 North Fairfax Street	Br: Branch Banking and Trust Company of Virginia 111 Mill Creek Parkway, Suite 100 1809 Greenbrier Parkway 3113 Western Branch Boulevard 552 South Battlefield Boulevard 681-A North Battlefield Boulevard
Br: Virginia Commerce Bank 1414 Prince Street	
CITY OF BRISTOL	
Brs: First Bank and Trust Company, The 1063 Old Abingdon Highway 1419 West State Street	
Br: First Virginia Bank-Mountain Empire 13245 Lee Highway	
Br: Highlands Union Bank 821 Commonwealth Avenue 999 Old Airport Road	
Br: Miners and Merchants Bank and Trust Company 1897 Lee Highway	
Br: Signet Bank 1700 Euclid Avenue 3000 Lee Highway 425 State Street	

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1996

---

## CITY OF CHESAPEAKE (Continued)

<p>Brs: Crestar Bank 100 Volvo Parkway 1122 George Washington Highway 2421 Bainbridge Boulevard 320 South Battlefield Boulevard 4113 Portsmouth Boulevard</p> <p>Brs: First Virginia Bank of Tidewater 239 Battlefield Boulevard, Great Bridge Shopping Center 3343 Western Branch Boulevard 825 Volvo Parkway, Greenbrier Branch Chesapeake Square Mall, 4200 Portsmouth Boulevard</p> <p>Br: Heritage Bank &amp; Trust 1450 South Military Highway</p> <p>Brs: Signet Bank 1510 South Military Highway 205 Battlefield Boulevard 3216 Western Branch Boulevard</p>	<p>Brs: First Virginia Bank-Piedmont 1017 West Main Street 1410 Piney Forest Road Ridge and Patton Streets</p> <p>Brs: Signet Bank 1500 Piney Forest Road 3320 Riverside Drive 530 East Main Street Ballou Park Shopping Center</p> <p>Virginia Bank and Trust Company 336 Main Street</p> <p>Brs: 2600 Riverside Drive, Kings Fairground Plaza 3300 North Main Street U.S. Route 58 East and Airport Drive</p>
CITY OF CLIFTON FORGE	
<p>Br: State Bank of the Alleghenies, The 1633 Main Street</p>	
CITY OF COLONIAL HEIGHTS	
<p>Br: Bank of Southside Virginia, The 764 East Ellerslie Ave</p> <p>EFT: South Park Avenue and Roslyn Road</p> <p>Br: Community Bank, The 2000 Snead Avenue</p> <p>EFT: Crestar Bank 735 Southpark Boulevard, Sam's #6524</p> <p>Brs: First Virginia Bank-Colonial 497 South Park Circle Southpark Mall, Space B-85, 230 Southpark Circle</p> <p>EFT: Southpark Mall, Space B-85</p> <p>Brs: Signet Bank 46 Colonial Square 651 Boulevard</p>	
CITY OF COVINGTON	
<p>First Virginia Bank-Highlands 450 West Main Street State Bank of the Alleghenies, The 116 West Riverside Street</p>	
CITY OF DANVILLE	
<p>First State Bank 201 N Union Street Br: 1296 Piney Forest Road</p>	

## CITY OF EMPORIA

F & M Bank-Emporia  
401 Halifax Street

Brs: 301 West Atlantic Street  
431 South Main Street

EFT: 920 West Atlantic Street

## CITY OF FAIRFAX

Br: Community Bank of Northern Virginia  
4029 Chain Bridge Road

Br: Crestar Bank  
4020 University Drive

F&M Bank-Northern Virginia  
4117 Chain Bridge Road

Br: First Virginia Bank  
10302 Willard Way

George Mason Bank, The  
11185 Main Street

Br: Horizon Bank of Virginia, The  
9720 Lee Highway

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1996

---

## CITY OF FAIRFAX (Continued)

Br: Signet Bank  
4087 University Drive

Br: Consolidated Bank and Trust Company  
101 North Armstead Ave

## CITY OF FALLS CHURCH

Br: Crestar Bank  
603 West Broad Street

Brs: Crestar Bank  
2 East Queensway  
2100 Executive Drive  
2155 Coliseum Drive  
2227 West Mercury Boulevard  
75 Willow Oaks Boulevard  
Burrell Street & Cedar Avenue,  
Building 268

Br: F&M Bank-Northern Virginia  
133 South Washington Street

EFT: Sentara Hampton General Hospital,  
3120 Victoria Boulevard

Br: First Virginia Bank  
191 West Broad Street

Brs: First Virginia Bank - Commonwealth  
1033 West Mercury Boulevard  
1112 Big Bethel Road  
1900 Cunningham Drive,  
Wal-Mart Supercenter #1631

Br: Signet Bank  
225 West Broad Street

## CITY OF FRANKLIN

Bank of Franklin, The  
100 East Fourth Avenue  
Br: 201 North College Drive

Br: Signet Bank  
4100 West Mercury Boulevard

Br: Bank of Southside Virginia, The  
Southampton Shopping Center,  
1310 Armory Drive

## CITY OF HARRISONBURG

Br: Crestar Bank  
117 West Second Avenue

Brs: Crestar Bank  
1300 South Main Street  
1790 East Market Street  
180 East Market Street  
EFT: 1995 East Market Street, Wal-Mart #1726

Br: James River Bank  
200 N. Main Street

F & M Bank - Massanutten  
1855 East Market Street  
Brs: 1900 South High Street  
3150 South Main Street  
611 Mt. Clinton Pike  
EFT: 701 Port Republic Road

## CITY OF FREDERICKSBURG

Brs: First Virginia Bank  
1001 Princess Anne Street  
1016 Princess Anne Street  
2062 Plank Road  
401 Jefferson Davis Highway

Brs: First Virginia Bank-Blue Ridge  
1915 East Market Street  
2360 South Main Street  
335 East Market Street

Br: Signet Bank  
501-1/2 Jefferson Davis Highway

Rockingham Heritage Bank  
110 University Boulevard

Br: Union Bank and Trust Company  
700 Kenmore Avenue

Br: Virginia Heartland Bank  
1016 Charles Street

## CITY OF GALAX

Br: Bank of Carroll  
1100 East Stuart Drive  
Brs: Signet Bank  
200 North Main Street  
540 East Stuart Drive

## CITY OF HAMPTON

Br: Branch Banking and Trust Company of  
Virginia  
2160 Coliseum Drive

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1996

---

CITY OF HARRISONBURG (Continued)	9872 Liberia Avenue
Brs: Rockingham Heritage Bank (Continued) 1980 S. Main Street 677 Chicago Avenue	Security Bank Corporation 8780 Centreville Road
CITY OF HOPEWELL	CITY OF MARTINSVILLE
EFT: Bank of Southside Virginia, The 5201 Oaklawn Boulevard	Brs: Crestar Bank 1105 Spruce Street 134 East Church Street
Br: Crestar Bank 200-204 North Main Street	EFT: 247-251 Commonwealth Boulevard
EFT: 411 West Randolph Road	Piedmont Trust Bank 200 East Church Street
Brs: Signet Bank 112 Main Street 425 South 15th Avenue	Brs: 1201 Memorial Bulevard 730 East Church Street, Patrick Henry Mall Shopping Center
CITY OF LEXINGTON	CITY OF NEWPORT NEWS
Br: Bank of Rockbridge 537 East Nelson Street	Brs: Branch Banking and Trust Company of Virginia 12301 Warwick Boulevard 603 Pilot House Drive
EFT: 125 West Nelson Street	
Brs: Crestar Bank 45 South Main Street 708 South Main Street	Brs: Crestar Bank 10814 Warwick Boulevard 11817 Canon Boulevard 12227 Jefferson Avenue 14500 Warwick Boulevard 2712 Washington Avenue 301 Hiden Boulevard 6060 Jefferson Avenue
CITY OF LYNCHBURG	Brs: First Virginia Bank - Commonwealth 11718 Jefferson Avenue 397 Denbigh Boulevard Patrick Henry Mall, Suite 726, 12300 Jefferson Avenue
Brs: Crestar Bank 1010 Main Street 4710 Boonsboro Road 6001 Fort Avenue Plaza One, One Plaza Shopping Center	Harbor Bank 11001 Warwick Boulevard
EFTS: 3900 Wards Road, Wal-Mart #1350 3912 Wards Road, Sam's #6458	Brs: Peninsula Trust Bank, Incorporated 832 Newport Square Shopping Center
Brs: First Community Bank 2100 Wards Road 2301 Langhorne Road 3638 Old Forest Road	
EFT: Liberty University, DeMoss Learning Center, 3765 Candler's Mountain Road	
Brs: First Virginia Bank-Piedmont 1110 Main Street	
CITY OF MANASSAS	
Brs: Crestar Bank 8751 Sudley Road 8885 Centreville Road 8950 Mathis Avenue	
Br: F&M Bank-Northern Virginia 9201 W Church Street	
EFT: 9311 Lee Avenue	
Brs: First Virginia Bank 8650 Centreville Road 9100 Center Street	
Br: George Mason Bank, The	

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1996

---

## CITY OF NEWPORT NEWS (Continued)

Brs: Signet Bank  
11742 Jefferson Avenue  
14801 Warwick Boulevard  
2 Hidenwood Shopping Center  
3101 Washington Avenue  
96 Main Street  
Denbigh Corporate Center,  
618 Denbigh Boulevard

## CITY OF NORFOLK

Br: Bank of Hampton Roads, The  
415 St. Paul's Boulevard

Bank of the Commonwealth  
403 Boush Street

Br: 4101 Granby Street  
EFT: 150 Park Avenue

Brs: Branch Banking and Trust Company of  
Virginia  
150 Boush Street  
200 Boush Street(D-I)  
245 East Little Creek Road  
EFT: Sentara-Norfolk General Hospital,  
600 Gresham Drive

Brs: Crestar Bank  
1221 East Little Creek Road  
129 West Little Creek Road  
3351 Princess Anne Road  
400 Gresham Avenue  
500 Main Street  
5425 Robin Hood Road  
5800 Virginia Beach Boulevard  
777 West 21st. Street

EFT: Sentara Leigh Hospital, 830 Kempsville  
Road

First Virginia Bank of Tidewater  
555 Main Street

Brs: 1020 Fisherman's Road  
121 Ocean View Avenue  
1308 Colley Avenue  
225 W Brambleton Avenue  
3540 Tidewater Drive  
3935 East Princess Anne Road  
4000 Hampton Boulevard  
6145 Sewells Point Road  
7901 Halprin Drive  
901 W Little Creek Road  
9636 Granby Street  
Norfolk International Airport

EFT: Norfolk International Airport

Heritage Bank & Trust  
841 North Military Highway

Br: 200 East Plume Street

Brs: Signet Bank  
2014 Granby Street  
500 Plume Street  
6330 Newtown Road  
870 North Military Highway

Old Dominion University,  
Webb Center Hampton Boulevard  
EFT: Old Dominion University, Public Safety  
Building, Hampton Boulevard and  
49th Street

## CITY OF NORTON

Br: First Commonwealth Bank  
1026 Park Avenue

Br: Miners Exchange Bank  
Norton Square Shopping Center, Route 58,  
Norton

## CITY OF PETERSBURG

Br: Bank of Southside Virginia, The  
2703 South Crater Road  
EFT: 3140 South Crater Road

Community Bank, The  
200 N Sycamore Street  
Brs: 2618 S Crater Road  
9 West Tabb Street(D-I)

Brs: Crestar Bank  
1340 West Washington Street  
1941 South Sycamore Street  
898 East Washington Street

Brs: Signet Bank  
1963 South Crater Road  
20 Franklin Street  
3360 South Crater Road

## CITY OF POQUOSON

Br: First Virginia Bank - Commonwealth  
452 Wythe Creek Road

## CITY OF PORTSMOUTH

Brs: Branch Banking and Trust Company of  
Virginia  
3301 High Street  
500 Crawford Street



ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1996

---

## CITY OF PORTSMOUTH (Continued)

Brs: Branch Banking and Trust Company of  
(Continued)  
5515 Portsmouth Boulevard  
EFT: Mayview Medical Center, 3636 High Street

Brs: Crestar Bank  
2860 Airline Boulevard  
303 County Street  
5800 West High Street

Br: First Virginia Bank of Tidewater  
5100 Portsmouth Boulevard Center

Brs: Signet Bank  
3201 High Street  
355 Crawford Parkway  
5700 Portsmouth Boulevard

5801 Patterson Avenue  
6845 Midlothian Turnpike  
7133 Forest Hill Avenue  
901 East Byrd Street  
901 Semmes Avenue, Richmond

Br: F & M Bank - Richmond  
209 West Franklin Street

First Virginia Bank-Colonial  
700 East Main Street

Brs: 200 East Belt Boulevard  
2604 Hull Street  
4710 Walmsley Boulevard  
7100 Three Chopt Road  
Stoney Point Shopping Center,  
Huguenot Road & Stoney Point Road

Regency Bank  
1009-1011 East Main Street

## CITY OF RADFORD

Brs: Crestar Bank  
1000 Norwood Street  
1st and Kent Streets  
EFT: Dalton Hall Student Center,  
Adams and Fairfax Streets

Brs: First Virginia Bank - Southwest  
520 First Street, West  
Norwood Street & Third Avenue

Signet Bank  
7 North 8th Street  
Brs: 141 East Belt Boulevard  
2827 Stratford Hills Boulevard  
3124 West Broad Street  
315 Libbie Avenue  
3301 Jefferson Davis Highway  
401 North 11th Street  
4824 Brook Road  
4901 West Broad Street  
7017 Three Chopt Road  
EFTS: 11 South 12th. Street  
1200 East Marshall Street  
Grove & Libbie Avenues  
Sixth Street Marketplace

## CITY OF RICHMOND

Br: Commerce Bank of Virginia  
901 East Byrd Street, West Tower,  
Suite 1150

Consolidated Bank and Trust Company  
320 N First Street  
Brs: 1806 Creighton Road  
3009 Hull Street

Crestar Bank  
919 East Main Street  
Brs: 1101 Azalea Avenue  
1518 Hull Street Road  
1801 West Broad Street  
206 East Main Street  
2500 East Broad Street  
3022 West Broad Street  
3513 West Cary Street  
3513 West Cary Street, (D-I)  
424 East Grace Street  
4708 Forest Hill Avenue  
550 East Marshall Street

## CITY OF ROANOKE

EFT: Bank of Fincastle, The  
2635 Colonial Avenue

Brs: Crestar Bank  
112 McClanahan Street, S. W.  
1535 Hershberger Road, N. W.  
2112 Colonial Avenue, S. W.  
2230 Melrose Avenue  
3403 Williamson Road, N. W.  
3407 Orange Avenue, N. E.  
37 West Church Avenue S. W.  
510 South Jefferson Street  
EFTS: 1455 Town Square Boulevard, Sam's #8220  
4210 Franklin Road, Wal-Mart #1301

First Virginia Bank - Southwest  
6625 Williamson Road, N.W.

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1996

---

CITY OF ROANOKE (Continued)

Br: Bank of Hampton Roads, The  
117 Market Street

Brs: First Virginia Bank - Southwest (Continued)  
1828 Electric Road  
2036 Colonial Avenue, S.W.  
4922 Valley View Boulevard,  
Valley View Mall  
601 South Jefferson Street  
Market Square Drive & U.S. Route 460

Br: Signet Bank  
3615 Franklin Road, S. W.  
First Street & Church Avenue, S. W.  
Valley View Mall, 1959 Valley View  
Boulevard  
Valley View Mall (ND),  
Valley View Boulevard, East

EFT: Crossroads Mall, 1401 Hershberger Road

CITY OF SALEM

Br: Crestar Bank  
1499 West Main Street  
1841 West Main Street  
2929 Keagy Road

Brs: First Virginia Bank - Southwest  
121 Electric Road  
231 College Avenue  
2743 West Main Street

Br: Signet Bank  
100 East Main Street  
Alabama and Calhoun Streets (D-I)

EFTS: 1803 West Main Street  
Stuart McGuire Company, 115 Brand Road

CITY OF SOUTH BOSTON

Br: Crestar Bank  
410 Main Street

CITY OF STAUNTON

Br: Crestar Bank  
111 Greenville Avenue  
638 North Coalter Street  
8-14 West Beverly Street  
Statler Square Shopping Center,  
850 Statler Boulevard

First Virginia Bank-Blue Ridge  
125 N Central Avenue

Planters Bank & Trust Company of Virginia  
24 South Augusta Street

Brs: 2201 North Augusta Street  
2307 West Beverly Street

EFT: 600 North Coalter Street

CITY OF SUFFOLK

Br: Bank of Franklin, The  
6617 Holland Road

Br: Bank of Suffolk  
101 East Washington Street

Brs: 1000 North Main Street  
1512 Holland Road  
1589 Bridge Road  
625 East Washington Street, East Suffolk  
Office  
6423 Whaleyville Blvd

Br: Branch Banking and Trust Company of  
Virginia  
1008 West Washington Street  
1525 North Main Street

Br: Crestar Bank  
123 North Main Street

Br: First Virginia Bank of Tidewater  
1463 North Main Street  
3131 Bridge Road

CITY OF VIRGINIA BEACH

Br: Bank of Hampton Roads, The  
1100 Dam Neck Road  
5472 Indian River Road

Bank of Tidewater, The  
1548 Laskin Road

Br: 2251 W. Great Neck Road  
770 Lynnhaven Parkway Suite 100  
Giant Square Shopping Center,  
Independence Boulevard  
Providence Square Shopping Center,  
5225 Providence Road

Br: Bank of the Commonwealth  
1124 First Colonial Road  
1870 Kempsville Road  
225 South Rosemont Road  
2712 North Mall Drive

Branch Banking and Trust Company of Virginia  
3450 Pacific Avenue

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1996

## CITY OF VIRGINIA BEACH (Continued)

Brs: Branch Banking and Trust Company of Virginia  
(Continued)

1433 Kempsville Road  
4592 Virginia Beach Boulevard  
5101 Cleveland Street, Suite 101  
930 First Colonial Road

Brs: Crestar Bank  
1625 General Booth Boulevard  
2260 SunStates Court  
3322 Holland Road  
3330 Pacific Avenue  
3334 Virginia Beach Boulevard  
4550 Virginia Beach Boulevard  
4572-6 Virginia Beach Boulevard  
635 Lynnhaven Parkway  
711 First Colonial Road  
750 Independence Boulevard  
849 Kempsville Road  
916 South Military Highway

EFTS: 2600 International Parkway  
Sentara Bayside Hospital, 800 Independence  
Boulevard

Brs: First Virginia Bank of Tidewater  
1014 Independence Boulevard  
1300 Diamond Springs Road  
1344 Great Neck Road  
1924 Centerville Turnpike, Woods Corner  
Branch  
2141 General Booth Boulevard  
3112 Virginia Beach Boulevard  
351 Independence Boulevard  
5289 E Princess Anne Road  
536 Newtown Road  
839 Lynnhaven Parkway,  
Farm Fresh Shopping Center  
969 Chimney Hill Shopping Center

Princess Anne Bank  
641 Lynnhaven Parkway

Brs: 3001 Shore Drive  
1616 Laskin Road  
4801 Columbus Street  
699 Independence Boulevard  
905 Kempsville Road

Resource Bank  
3720 Virginia Beach Boulevard

Brs: Signet Bank  
1705 Baltic Avenue  
2422 Princess Anne Road  
4460 Corporation Lane, Suite 100

5241 Providence Road  
675 Lynnhaven Parkway  
925 Diamond Springs Road  
996 First Colonial Road  
Shore Drive and New Great Neck Road

## CITY OF WAYNESBORO

Brs: Crestar Bank  
1100 West Broad Street  
Shenandoah Village Outlet Mall,  
600 Shenandoah Village Drive

Br: First Virginia Bank-Blue Ridge  
105 Hopeman Parkway

Br: Planters Bank & Trust Company of Virginia  
251 North Poplar Avenue

## CITY OF WILLIAMSBURG

Brs: Crestar Bank  
1186 Jamestown Road  
120 Monticello Avenue  
120 North Henry Street  
401 West Duke Of Gloucester Street  
Garrison Drive & North Mount Vernon  
Avenue

EFT: Colonial Williamsburg Visitor Center,  
100 Visitor Center Drive

Brs: First Virginia Bank - Commonwealth  
171 Monticello Avenue  
300 Second Street

Br: Peninsula Trust Bank, Incorporated  
1031 Richmond Road

## CITY OF WINCHESTER

Br: Bank of Clarke County  
625 East Jubal Early Drive

Br: Crestar Bank  
Pleasant Valley Marketplace S.C.,  
2047 Pleasant Valley Road

F & M Bank - Winchester

115 Cameron Street  
Brs: 100 North Loudoun Street  
124 West Picadilly Street  
1850 Apple Blossom Mall  
2004 South Pleasant Valley Road  
2082 South Pleasant Valley Road  
2252 Valley Avenue  
509 A Amherst Street

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1996

---

## CITY OF WINCHESTER (Continued)

Brs: F & M Bank - Winchester (Continued)  
748 Berryville Ave  
829 North Loudoun Street

EFTS: Pleasant Valley Road and Route 50 East  
Winchester Medical Center, 1850 Amherst  
Street

Br: First Bank  
2210 Valley Avenue

Br: First Virginia Bank-Blue Ridge  
2200 Valley Avenue, Ward Plaza Shopping  
Center

Br: Marathon Bank, The  
1041 Berryville Avenue

Br: Southern Financial Bank  
35 West Piccadilly Street  
1095 Milwood Pike

## ACCOMACK COUNTY

Brs: Crestar Bank  
18255 First Street, Keller  
23364 Front Street, Accomac  
62 Market Street, Onancock  
Edmunds Street & Railroad Avenue, Painter

Farmers & Merchants Bank-Eastern Shore  
25275 Lankford Highway  
Onley

Brs: Maddox Boulevard, Chincoteague  
U S Route 13, Oak Hall  
U.S. Route 13, Belle Haven

Brs: First Virginia Bank of Tidewater  
44 Market Street, Onancock  
U.S. Route 13, New Church  
U.S. Route 13, Onley

Marine Bank, The  
6395 Maddox Boulevard  
Chincoteague

Br: 33013 Chincoteague Road, Wallops Island

Br: Signet Bank  
U.S. Route 13 & State Route 691,  
Mapsville

## ALBEMARLE COUNTY

Brs: Crestar Bank  
1705 Seminole Trail  
1980 Rio Hill Center

EFTS: 970 Hilton Heights Road, Sam's #6365  
975 Hilton Heights Road, Wal-Mart #1780

Brs: F & M Bank-Central Virginia  
2208 Ivy Road  
SE corner 5th Street Extended &  
Harris Road  
Valley Street, Scottsville

Brs: First Virginia Bank-Blue Ridge  
100 Riverbend Drive  
3501 Seminole Trail  
Crozet Shopping Center, State Route 240,  
Crozet

## ALLEGHANY COUNTY

Br: First Virginia Bank-Highlands  
Mallow Mall Shopping Center

## AMELIA COUNTY

Br: Citizens Bank and Trust Company  
State Route 38 & Church Street, Amelia

Br: First Virginia Bank-Colonial  
U.S. Route 360

## AMHERST COUNTY

Br: Crestar Bank  
U.S. Route 29 North & Dillard Road,  
Madison Heights

Br: F & M Bank-Central Virginia  
Ambriar Shopping Center, U.S. Route 29,  
Amherst

Br: First Community Bank  
Seminole Shopping Center, Madison Heights

Brs: First Virginia Bank-Piedmont  
301 Main Street, Amherst  
Elon Road & Amherst Turnpike,  
Madison Heights

## APPOMATTOX COUNTY

Farmers Bank of Appomattox, The  
18 Main Street  
Appomattox

Br: Triangle Plaza Shopping Center, Route 460,  
Appomattox

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1996

---

## ARLINGTON COUNTY

Bank of Northern Virginia, The  
1010 North Glebe Road

Br: Ballston Common Mall,  
4238 Wilson Boulevard

EFTS: 1701 North George Mason Drive  
Ballston Common Mall,  
4238 Wilson Boulevard

Br: Burke & Herbert Bank & Trust Company  
500 South 23rd Street

Brs: Crestar Bank  
1000 Wilson Boulevard, Rosslyn  
2050 Wilson Boulevard  
249 North Glebe Road  
3040 Clarendon Boulevard  
3108 Columbia Pike  
3141 Lee Highway  
4301 Wilson Boulevard  
4601 North Fairfax Drive  
4710 Lee Highway  
6711 Lee Highway  
900 North Taylor Street

Brs: First Virginia Bank  
1100 South Walter Reed Drive  
1901 Fort Myer Drive  
2113 Crystal Plaza Arcade  
2200 Wilson Boulevard  
2221 South Eads Street  
2700 South Quincy Street  
2947 South Glebe Road  
3001 North Washington Boulevard  
4707 Lee Highway  
5515 Lee Highway  
6745 Lee Highway  
920 North Taylor Street

Brs: George Mason Bank, The  
2300 Ninth Street, South  
4005 Wilson Boulevard  
5335 Lee Highway  
6402 Williamsburg Blvd

Brs: Signet Bank  
1755 South Jefferson Davis Highway  
1815 North Fort Myer Drive  
2011 Crystal Park Drive  
2200 Clarendon Boulevard  
4736 Lee Highway  
6045 Wilson Boulevard  
901 North Stuart Street, Ballston Metro  
Center

EFT: 1675-Y Crystal Square Arcade  
United Bank  
3801 Wilson Boulevard

Virginia Commerce Bank  
5350 Lee Highway

Brs: 3033 Wilson Boulevard  
6500 Williamsburg Boulevard

## AUGUSTA COUNTY

Br: Bank of Rockbridge  
U.S. Route 11, Greenville

EFT: Crestar Bank  
96 Medical Center Drive, Fishersville

EFT: F & M Bank - Massanutten  
U.S. Route 11 and State Route 256

Brs: First Virginia Bank-Blue Ridge  
1 Frontier Drive  
Main & Craig Streets, Craigsville  
Route 250 and Route 42, Churchville  
U.S. 340 & Broadmoor Street, Stuarts Draft

Brs: Planters Bank & Trust Company of Virginia  
Greenville Avenue  
Route 250 East  
U.S. Route 11, Verona  
U.S. Route 250 & State Route 640,  
Fishersville  
U.S. Route 340 & State Route 608,  
Stuarts Draft

## BATH COUNTY

Br: First Virginia Bank-Highlands  
Hot Springs

Br: State Bank of the Alleghenies, The  
U.S. Route 220 and Kingtown Lane,  
Mitchelltown

## BEDFORD COUNTY

Br: Crestar Bank  
Graves Mill Center, U. S. Route 221 &  
Graves Mill Road

EFT: 1413 East Main Street, Wal-Mart #1399

First Community Bank  
U.S. Route 221 and State Route 666  
Forest

Br: State Routes 122 and 655, Moneta

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1996

---

## BLAND COUNTY

Br: First Virginia Bank - Southwest  
Main Street, Bland  
U.S. Routes 21 & 52, Rocky Gap

## BOTETOURT COUNTY

Bank of Botetourt  
892 Main Street  
Buchanan  
Br: 60 Lee Highway North, Troutville  
Railroad Street, Eagle Rock  
U.S. Route 220, Daleville  
EFTS: 2191 Lee Highway South, Troutville  
4070 Roanoke Road, Fincastle

Bank of Fincastle, The  
17 South Roanoke Street  
Fincastle  
Br: 191 Lee Highway South, Troutville  
860 Roanoke Road, Daleville  
U.S. Route 220 South, Daleville  
U.S. Route 460  
EFTS: Quickette Market, U.S. Route 220 North,  
Fincastle  
U.S. Route 11 & Interstate 81, Daleville

## BUCHANAN COUNTY

Miners and Merchants Bank and Trust Company  
Walnut Street & Main Street  
Grundy  
Br: Anchorage Shopping Center, Vansant  
U.S. Route 460 East, Grundy  
U.S. Route 460, 0.2 miles east of  
its intersection with State Rt. 624,  
Oakwood

## BUCKINGHAM COUNTY

Br: First Virginia Bank-Colonial  
U.S. Route 15, Dillwyn  
U.S. Route 15, Arvonnia

## CAMPBELL COUNTY

Br: Bank of Charlotte County, The  
Intersection of Water Street &  
Lynchburg Avenue, Brookneal

Br: Crestar Bank  
9604 Timberlake Road

Br: Farmers Bank of Appomattox, The  
Highway 24, Concord  
Br: First Community Bank  
9009 Timberlake Road

First Virginia Bank-Piedmont  
7901 Timberlake Road  
Br: U.S. Route 501 & State Route 24, Rustburg  
U.S. Route 501 & State Route 40,  
Brookneal

## CAROLINE COUNTY

Br: Southside Bank  
202 North Main Street, Bowling Green

Union Bank and Trust Company  
211 N Main Street  
Bowling Green  
Br: U.S. Route 1 and State Route 639,  
Ladysmith  
U.S. Route 301, Port Royal  
EFT: Petro Travel Plaza, Carmel Church Rd & I-  
95, Ruther Glen

## CARROLL COUNTY

Bank of Carroll  
145 N. Main Street  
Hillsville  
Br: Highway 52 & State Route 927, Cana  
EFT: NE corner of the intersection  
of U.S. Route 58 & State Route 743

## CHARLES CITY COUNTY

Br: Peninsula Trust Bank, Incorporated  
10000 Courthouse Road, Charles City

## CHARLOTTE COUNTY

Bank of Charlotte County, The  
Berkley & Charlotte Streets  
Phenix  
Br: 26 King Street, Keysville  
Main Street, Charlotte Courthouse

## CHESTERFIELD COUNTY

Br: Central Virginia Bank  
4901 Millridge Parkway East, Midlothian  
Village Marketplace Shopping Center,  
Midlothian Turnpike & Old Buckingham,  
Midlothian

CommonWealth Bank, The  
9310 Midlothian Turnpike

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1996

---

## CHESTERFIELD COUNTY (Continued)

Br: Community Bank, The  
West Hundred Rd & Winfree Avenue,  
Chester

Community Bankers' Bank  
557-B Southlake Boulevard

County Bank of Chesterfield  
10400 Hull Street Road  
Br: 6435 Ironbridge Road

Brs: Crestar Bank  
10100 Hull Street Road  
10300 Midlothian Turnpike  
10921 Hull Street Road, Midlothian  
11400 West Huguenot Road, Midlothian  
12201 South Chalkley Road  
13001 Hull Street Road  
2065 Huguenot Road  
4830 Jefferson Davis Highway  
Bermuda Square Shopping Center,  
12551 Jefferson Davis Highway, Chester  
Ironbridge Plaza Shopping Center,  
12020 Ironbridge Road, Chester  
Midlothian Turnpike & Crowder Drive

Brs: F & M Bank - Richmond  
4310 West Hundred Road, Chester  
9440 Ironbridge Road  
9960 Midlothian Turnpike

Brs: First Virginia Bank-Colonial  
1001 Sycamore Square Drive, Midlothian  
11101 Hull Street Road, Victorian Square  
Branch, Midlothian  
11400 Midlothian Turnpike  
13644 Hull Street Road, Midlothian  
1919 West Huguenot Road  
2501 West Hundred Road, Chester  
6551 Centralia Road  
7747 Midlothian Pike

EFT: Chesterfield Towne Center,  
11500 Midlothian Turnpike

Peoples Bank of Virginia  
9970 Ironbridge Road

Brs: 11010 Hull Street Road, Midlothian  
11450 Midlothian Turnpike  
5756 Hopkins Road

Br: Regency Bank  
2500 Promenade Parkway, Midlothian

Brs: Signet Bank  
10001 Courtview Lane  
13700 Midlothian Turnpike  
2810 Buford Road  
321 North Arch Road  
4820 West Hundred Road, Chester  
4900 Millridge Parkway, East, Midlothian  
5734 Hopkins Road  
6511 Woodlake Village Parkway,  
Midlothian  
7202 Midlothian Turnpike  
906 Branchway Road  
Chesterfield Towne Center

EFTS: 7318 Midlothian Turnpike  
Brandermill  
Courthouse Commons, 10001 Courtview  
Lane  
Gateway Center, 101 Gateway Parkway

## CLARKE COUNTY

Bank of Clarke County  
2 East Main Street  
Berryville

Br: North side of Route 723, Boyce  
EFT: U. S. Routes 340 and 17/50, Boyce

Br: F & M Bank - Winchester  
23 North Church Street, Berryville

## CRAIG COUNTY

Farmers & Merchants Bank of Craig County, The  
306 Main Street  
New Castle

Br: N.W. corner of Walnut & Court Streets,  
New Castle

## CULPEPER COUNTY

Brs: Crestar Bank  
633 Meadowbrook Center, Culpeper  
801 James Madison Highway,  
Wal-Mart Supercenter, Culpeper

EFT: F & M Bank-Peoples  
18179 Lee Highway, Amissville

Br: First Virginia Bank-Blue Ridge  
Dominion Square Shopping Center,  
703 James Madison Highway

Second Bank & Trust  
102 South Main Street  
Culpeper

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1996

---

## CULPEPER COUNTY (Continued)

Br: Second Bank & Trust (Continued)  
231 Southgate Shopping Center, Culpeper  
Dominion Square Shopping Center,  
717 James Madison Highway, Culpeper

Br: Virginia Community Bank  
701 South Main Street, Culpeper

U.S. Route 17 and State Route 1107,  
Tappahannock

Southside Bank  
307 Church Lane  
Tappahannock

Br: Essex Square Shopping Center,  
U.S. Route 17 & 360, Tappahannock

## CUMBERLAND COUNTY

Br: Central Virginia Bank  
State Routes 45 and 649, Cartersville

## FAIRFAX COUNTY

Br: Bank of Alexandria, The  
7901 Richmond Highway

## DICKENSON COUNTY

Br: First Virginia Bank-Mountain Empire  
Chase Street & Alley 7, Clintwood

Br: Burke & Herbert Bank & Trust Company  
2604 Sherwood Hall Lane  
5519 Franconia Road  
5705 Seminary Road  
5731 Telegraph Road  
8736-38 Cooper Road

## DINWIDDIE COUNTY

Bank of McKenney  
20718 First Street  
McKenney

Br: 13812 Boydton Plank Road  
U.S. Highway 460 and State Route 684

EFT: 5420 Boydton Plank Road

EFT: 3200 Mount Vernon Memorial Highway,  
Mount Vernon

Business Bank, The  
8399 Leesburg Pike  
Vienna

Bank of Southside Virginia, The  
State Route 618  
Carson

Br: Route 1402 & Route 1,  
Dinwiddie Courthouse  
U.S. Route 1 and State Route 226

Br: Community Bank of Northern Virginia  
6809 Old Dominion Drive, McLean  
783 Station Street, Herndon

Br: Signet Bank  
U.S. Route 1

Br: Crestar Bank  
10695 Braddock Road  
11180 South Lakes Drive, Reston  
12001 Lee Jackson Memorial Highway  
1301 Chain Bridge Road, McLean  
13033 Lee Jackson Highway, Fairfax  
13900 Lee Jackson Memorial Highway,  
Chantilly

## ESSEX COUNTY

Bank of Essex  
323 Prince Street  
Tappahannock

Br: U.S. Routes 17 & 360,  
Rappahannock Shopping Center,  
Tappahannock

Br: Citizens and Farmers Bank  
U.S. Route 360/17, Essex Square Shopping  
Center, Tappahannock

14200-E Centreville Square, Centreville  
1449-A Chain Bridge Road, McLean  
1451 Dolley Madison Boulevard, McLean  
1601 Washington Plaza West, Reston  
1900 Centennial Park Drive, Reston  
2401 Centreville Road, Herndon  
4250 John Marr Drive, Annandale  
501 Maple Avenue, West, Vienna  
515 Maple Avenue East, Vienna  
5234 Rolling Road, Burke  
5922 Richmond Highway  
5995 12th Street, Fort Belvoir  
6050 Rose Hill Drive, Suite 101  
6216 Rolling Road, Springfield  
6300 Leesburg Pike, Fairfax  
6720 Commerce Street, Springfield  
7205 Commerce Street, Springfield

Br: Northern Neck State Bank  
1660 Tappahannock Boulevard,  
Tappahannock



ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1996

---

## FAIRFAX COUNTY (Continued)

<p>Brs: Crestar Bank (Continued) 7617 Little River Turnpike 7900 Westpark Drive, McLean 8098 Rolling Road, Springfield 8219 Leesburg Pike, Vienna 8245 Boone Boulevard, Vienna 8702 Richmond Highway 9400 Richmond Highway, Lorton 9401 Lee Highway 9883 Georgetown Pike, Great Falls Burke Commons Shopping Center, 6052 Burke Commons Road, Burke</p> <p>EFTS: 13059 Fair Lakes Boulevard, Wal-Mart #2015 5800 Kingstowne Boulevard, Wal-Mart #2194, Franconia 7900 Westpark Drive, McLean 7910 Richmond Highway, Wal-Mart #2258</p> <p>Brs: F&amp;M Bank-Northern Virginia 12220 Fairfax Towne Center 14006 Lee-Jackson Highway, Chantilly 14260-J Centreville Square, Centreville 230 Herndon Parkway, Herndon 4115 Annandale Road, Annandale 5105 Westfields Boulevard, Centreville 6257A Old Dominion Drive, McLean 6810 Commerce Street, Springfield 7027-A Manchester Blvd, Springfield 7830 Backlick Road Suite 101, Springfield 8221 Old Courthouse Road, Vienna</p> <p>First Virginia Bank 6400 Arlington Boulevard</p> <p>Brs: 11100 South Lakes Drive, Reston 11230 Waples Mill Road 1224 West Broad Street 13045 Lee Jackson Memorial Highway, Chantilly 13360 Franklin Farm Road, Herndon 13881 Metrotech Drive, Chantilly 14175 Saint Germain Drive, Centreville 1455 Chain Bridge Road, McLean 1490 North Point Village Center, Reston 1640 Belle View Boulevard 1953 Gallows Road, Vienna 2148 Centreville Road, Herndon 2513 Fox Mill Road 260 Cedar Lane, Vienna 2941 Chain Bridge Road, Oakton 3012 Annandale Road 415 Maple Avenue, West, Vienna 5740 Union Mill Road, Clifton 5836 North Kings Highway</p>	<p>5871 Leesburg Pike, Bailey's Crossroads 6045-A Burke Centre Parkway, Burke 6118 Rose Hill Drive 6120 Arlington Boulevard 6220 Old Dominion Drive, McLean 6411 Shiplott Boulevard, Burke 6618 Richmond Highway 7000 Bland Street, Springfield 7025-A Manchester Boulevard, Franconia 7205 Little River Turnpike, Annandale 7393-A Lee Highway 7509 Huntsman Boulevard, Springfield 7716 Telegraph Road, Hayfield 7960 Fort Hunt Road 8385-A Leesburg Pike, Vienna 8416 Arlington Boulevard 8650 Richmond Highway 8920 Village Shops Drive, Fairfax Station 9915 Georgetown Pike, Great Falls Braddock &amp; Twinbrook Roads Burke Road &amp; Burke Lake Road, Burke</p> <p>Brs: George Mason Bank, The 13060 Fair Lakes Blvd 1320 Old Chain Bridge Road, McLean 1801 Reston Avenue, Reston 226 Maple Ave West, Vienna 3289 Woodburn Road, Annandale 4221 Walney Road, Chantilly 4501 Daly Drive, Chantilly 7787 Leesburg Pike George Mason University, 4400 University Drive</p> <p>EFT: Fair Oaks Mall, Store 200</p> <p>Heritage Bank 1313 Dolley Madison Boulevard McLean</p> <p>Horizon Bank of Virginia, The 8414 Lee Highway Merrifield Br: 527 Maple Avenue East, Vienna</p> <p>Prosperity Bank &amp; Trust Company 5803 Rolling Road Springfield Br: 6975-A Springfield Blvd, Springfield</p> <p>Brs: Signet Bank 1300 Chain Bridge Road, McLean 13021 Worldgate Drive, Herndon 199 Elden Street, Herndon 2575 John Milton Drive, Herndon 374 Maple Avenue, East, Vienna 5205 Leesburg Pike</p>
---	---

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1996

---

## FAIRFAX COUNTY (Continued)

Brs: Signet Bank (Continued)  
6300 Richmond Highway  
7030 Old Keene Mill Road, Springfield  
750 Walker Road, Great Falls  
7799 Leesburg Pike, North Tower

Brs: Southern Financial Bank  
11180 Lee Highway  
2545 Centreville Road, Q18, Herndon  
362 Elden Street, Herndon

Br: United Bank  
1301 Beverly Road, McLean

Br: Virginia Commerce Bank  
1356 Chain Bridge Road, McLean

## FAUQUIER COUNTY

EFT: Chesapeake Bank  
10007 James Madison Highway, Warrenton

Br: Crestar Bank  
680 Warrenton Center, Warrenton

## F &amp; M Bank-Peoples

21 Main Street  
Warrenton

Brs: 8318 East Main Street, Marshall  
Warrenton Shopping Center, 251 West Lee  
Highway Suite 730, Warrenton

EFTS: 11022 Marsh Road, Bealeton  
Huntsman Town Center, northside of,  
Frost Avenue at U.S. Route 29,  
Warrenton

Fauquier Bank, The  
10 Courthouse Square  
Warrenton

Brs: 216 Broadview Avenue, Warrenton  
SE corner of the intersection of  
U.S. Route 29 & State Route 600  
NE corner of the intersection of  
U.S. Routes 28 and 806, Catlett  
NE corner of the intersection of Main  
Street & Loudoun Avenue, The Plains

Brs: First Virginia Bank  
11047 Marsh Road, Bealeton  
530 Blackwell Road, Warrenton

## Southern Financial Bank

37 East Main Street  
Warrenton

Br: 322 Lee Highway, Warrenton

## State Bank of Remington, Incorporated

200 John Stone Street  
Remington

Brs: State Route 28, Catlett  
U.S. Route 17, Bealeton

## FLOYD COUNTY

Bank of Floyd, The  
101 Jacksonville Circle  
Floyd

## FRANKLIN COUNTY

Bank of Ferrum  
1 Main Street  
Ferrum

Brs: 315 North Main Street, Rocky Mount  
North side of U. S. Route 220,  
0.25 mile south of State Route 697

Brs: Crestar Bank  
101 South Main Street, Rocky Mount  
550 Old Franklin Turnpike, Rocky Mount

## First Virginia Bank - Franklin County

228 Franklin Street  
Rocky Mount

Brs: State Routes 40 & 946  
Boones Mill  
224 Tanyard Road, Rocky Mount  
Floyd Avenue & Main Street, Rocky Mount  
NE corner of State Routes 116 & 122  
Union Hall Plaza, State Routes 40 & 946

## FREDERICK COUNTY

Brs: Bank of Clarke County  
1508 Senseny Road  
382 Fairfax Pike, Stephens City

EFT: 747 Fairfax Street, Stephens City

Brs: F & M Bank - Winchester  
1855 Senseny Road  
300 Westminster-Canterbury Drive  
5306 Main Street, Stephens City  
6701 Northwestern Pike, Gore  
7800 Main Street, Middletown

EFTS: 1503 North Frederick Pike  
251 Front Royal Road  
Route 7 and Regency Road

Br: First Bank  
3143 Valley Pike

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1996

---

## FREDERICK COUNTY (Continued)

Brs: First Virginia Bank-Blue Ridge  
5511 Main Street, Stephens City  
U.S. Route 11 & State Route 661

Marathon Bank, The  
4095 Valley Pike  
Stephens City

## GILES COUNTY

Brs: First Virginia Bank - Southwest  
214 Virginia Avenue, Rich Creek  
300 Main Street, Narrows  
800 Wenonah Avenue, Pearisburg  
Cascade Drive U.S. Route 460, Pembroke

## GLOUCESTER COUNTY

Brs: Chesapeake Bank  
6569 Market Drive, Gloucester  
Hayes Store Shopping Center,  
U S Route 17, Hayes  
EFTS: 1569 George Washington Memorial Hwy.,  
Gloucester Point  
U.S. Route 17 & State Route 3, Glens

Brs: Crestar Bank  
7115 George Washington Memorial  
Highway, Gloucester  
Gloucester Point  
Main Street, Gloucester Courthouse  
EFT: George Washington Memorial Highway  
Wal-Mart #1759

Brs: First Virginia Bank - Commonwealth  
Gloucester Courthouse  
U.S. Route 17, Hayes

Peninsula Trust Bank, Incorporated  
7171 George Washington Memorial Hwy.  
Gloucester

## GOOCHLAND COUNTY

Brs: Commerce Bank of Virginia  
27 Broad Street Road, Centerville  
3018 River Road West

## GREENSVILLE COUNTY

Br: Bank of Southside Virginia, The  
U.S. Route 58 & State Route 686

EFT: F & M Bank-Emporia  
1589 Skippers Road

## HALIFAX COUNTY

Brs: Crestar Bank  
4027 Halifax Road, Centerville  
Seventh Street, Virgilina  
EFT: 3551 Halifax Road, Wal-Mart #1345

## HANOVER COUNTY

Br: Bank of Essex  
Route 360 & Proposed Creighton Road  
extension between Routes 615 & 643,  
Mechanicsville

EFT: Chesapeake Bank  
801 England Street, Ashland

Br: Commerce Bank of Virginia  
Intersection Of State Routes 637 & 6,  
Ashland

Brs: Crestar Bank  
8028 Mechanicsville Pike, Mechanicsville  
State Route 739, Beaverdam  
U.S. Route 1 & State Route 602, Doswell  
U.S. Route 301 & State Route 646,  
Hanover Courthouse  
EFT: 2000 Richfood Road

Brs: First Virginia Bank-Colonial  
700 England Street, Ashland  
8074 Mechanicsville Turnpike,  
Mechanicsville  
9186 Chamberlayne Avenue, Mechanicsville  
Kings Charter Commercial Center,  
Sliding Hill Road, Ashland

Hanover Bank  
7021 Mechanicsville Turnpike  
Mechanicsville

Brs: 300 England Street, Ashland  
8071 Mechanicsville Turnpike,  
Mechanicsville

Brs: Signet Bank  
16575 Mountain Road, Montpelier  
5959 Chamberlayne Road, Mechanicsville  
7117 Mechanicsville Turnpike,  
Mechanicsville

Br: Southside Bank  
4241 Mechanicsville Turnpike

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1996

---

## HANOVER COUNTY (Continued)

Brs: Union Bank and Trust Company  
700 S Leadbetter Road, Ashland  
9534 Chamberlayne Road, Mechanicsville  
U.S. Route 1 & State Route 657, Ashland

Brs: 1300 East Parham Road  
1776 Staples Mill Rd  
5001 Lakeside Avenue  
9012 Three Chopt Road

Brs: First Virginia Bank-Colonial  
10000 West Broad Street  
11200 Patterson Avenue  
1794 Parham Road  
2300 Hungary Road  
2801 Parham Road  
5600 West Broad Street  
5900 Brook Road  
Fountain Square Shopping Center,  
8044 West Broad Street  
Laburnum Avenue & Finlay Street  
Virginia Center Commons Mall, Room 234

EFT: Virginia Center Commons Mall,  
U. S. Route 1

## HENRICO COUNTY

Capital One Bank  
11011 West Broad Street

Br: Citizens and Farmers Bank  
State Route 5 and Strath Road, Varina

Commerce Bank of Virginia  
11500 West Broad Street

Br: Commonwealth Bank, The  
900 N. Parham Road

Br: Consolidated Bank and Trust Company  
5214 Chamberlayne Avenue

Brs: Hanover Bank  
11400 Nuckols Road, Glen Allen  
8001 West Broad Street

Brs: Crestar Bank  
1131 Gaskins Road  
11501 West Broad Street Road, Glen Allen  
14 North Laburnum Avenue  
1500 Parham Road  
1601 Willow Lawn Drive,  
Willow Lawn Shopping Center  
2694 Williamsburg Road  
3631 Mechanicsville Turnpike  
4307 Williamsburg Road  
4816 South Laburnum Avenue  
5419 Lakeside Avenue  
6501 West Broad Street  
7818 Parham Road  
8201 Brook Road  
9072 West Broad Street, Tuckernuck Square  
Shopping Center  
9480 West Broad Street  
Staples Mill & Glenside Drive

EFTS: 1601 Willow Lawn Drive  
Circuit City Deep Run I Building,  
9950 Mayland Drive  
Circuit City Deep Run II Building,  
9960 Mayland Drive  
Regency Square Shopping Center,  
1420 Parham Road  
Richmond International Airport,  
Airport Drive, Sandston

Br: Regency Bank  
River Road Shopping Center,  
6201 River Road

Brs: Signet Bank  
1312 New Market Road  
1415 East Ridge Road  
2230 East Parham Road  
4025 Mechanicsville Pike  
4101 Dominion Boulevard, Glen Allen  
4840 South Laburnum Avenue  
4841 Azalea Mall Shopping Center  
5445 Glenside Drive  
6922 Lakeside Avenue  
81 South Airport Drive  
8215 West Broad Street  
Gayton Crossing Shopping Center,  
9700 Gayton Road  
Regency Square Mall, 1420 Parham Road

EFTS: 4340 Innslake Drive, Glen Allen  
5801 Bremono Road, St Marys Hospital  
7800 Carousel Lane  
8900 Patterson Avenue  
9950 Mayland Drive  
Innsbrook Office Park, 5000 Dominion  
Boulevard

F & M Bank - Richmond  
9401 West Broad Street

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1996

---

## HENRY COUNTY

Br: Bank of Ferrum  
East side of U.S. Route 220,  
approximately 0.3 mile north of its  
intersection with State Rt. 674, Bassett

Brs: Crestar Bank  
243 Virginia Avenue, Collinsville  
Marshall Way, Fieldale  
State Routes 57 and 609, Fieldale  
U. S. Route 220 and State Route 724,  
Ridgeway

Brs: Piedmont Trust Bank  
411 Virginia Avenue, Collinsville  
State Route 57, Stanleytown  
U.S. Route 220

## HIGHLAND COUNTY

Blue Grass Valley Bank, The  
6 Main Street  
Blue Grass

First and Citizens Bank  
Monterey

## ISLE OF WIGHT COUNTY

Bank of Isle of Wight  
1803 South Church Street  
Smithfield

Farmers Bank, Windsor, Virginia  
50 East Windsor Boulevard  
Windsor

Br: 1119 South Church Street, Smithfield

## JAMES CITY COUNTY

Brs: Chesapeake Bank  
4492 John Tyler Highway  
SE Corner of State Route 5 and,  
Ironbound Road  
EFTS: SW corner of Ironbound Road,  
and State Route 5  
Williamsburg Pottery Factory, Inc.,  
Building #8, Lightfoot  
Williamsburg Pottery Factory, Inc.,  
Building #3, Lightfoot

Brs: Citizens and Farmers Bank  
4780 Longhill Road  
NE corner of U.S. Route 60 and,  
State Route 607, Norge

Brs: Crestar Bank  
496 McLaws Circle  
5700 Williamsburg Landing Drive  
6385 Richmond Road, Lightfoot

## KING AND QUEEN COUNTY

Br: First Virginia Bank - Commonwealth  
U.S. Route 33 & State Route 670, Mattaponi

## KING GEORGE COUNTY

Brs: First Virginia Bank  
2207 West Dahlgren Road  
State Routes 3 & 610, King George

King George State Bank Inc  
State Route 3

## KING WILLIAM COUNTY

Brs: Bank of Essex  
1681 Main Street, West Point  
U.S. Route 360, Central Garage

Citizens and Farmers Bank  
8th & Main Streets  
West Point

Br: 14th & Main Streets, West Point  
EFTS: 100 Winter Street, West Point  
19th Street & King William Avenue,  
West Point

Br: Southside Bank  
Aylett

Br: Union Bank and Trust Company  
Route 360 approximately 1.5 miles south of  
its intersection with State Route 30,  
Manquin

## LANCASTER COUNTY

Bank of Lancaster  
100 Main Street  
Kilmarnock

Brs: Lancaster Square Shopping Center,  
North Main Street, Kilmarnock  
State Route 3, Ice House Field  
Shopping Center, White Stone

Chesapeake Bank  
97 North Main Street  
Kilmarnock

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1996

---

LANCASTER COUNTY (Continued)	950 Edwards Ferry Road, N.E., Wal-Mart #1904, Leesburg
Brs: Chesapeake Bank (Continued) 10 Lancaster Drive, Irvington King Carter Drive and Tavern Road, Irvington	Brs: F & M Bank - Winchester 101 Catoctin Circle S.E., Leesburg 202 West Washington Street, Middleburg 21 Main Street, Round Hill 22550 Davis Drive, Sterling 440 East Colonial Highway, Hamilton 7 Broadway, Lovettsville 7 West Market Street, Leesburg
EFT: Rappahannock General Hospital, Harris Road	EFTS: Lansdowne Conference Resort, 44050 Woodridge Parkway, Leesburg Loudoun County Government Complex, One Harrison Street, S.E., Leesburg
Br: First Virginia Bank - Commonwealth Lancaster Square Shopping Center, State Route 3, Kilmarnock	Brs: First Virginia Bank 101 Enterprise Street, Sterling 20522 Falcons Landing Circle, Sterling 20789 Great Falls Plaza 20921 Davenport Drive Suite 105, Sterling 43365 Junction Plaza, Ashburn 504 East Market Street, Leesburg Loudoun Valley Shopping Center, Purcellville
Brs: Signet Bank Route 695, White Stone The Business Center, 284 North Main Street, Kilmarnock	Brs: George Mason Bank, The 21036 Triple Seven Road, Sterling 531-A East Market Street, Leesburg
LEE COUNTY	Middleburg Bank, The 111 West Washington Street Middleburg
Farmers and Miners Bank 403 West Morgan Avenue Pennington Gap	Brs: 431 East Main Street, Purcellville Harrison Street and Catoctin Circle, Leesburg
Brs: U. S. Route 58 & State Route 673, Rose Hill U.S. Route 58 & State Route 694, Cumberland Gap	Brs: Signet Bank 105 Harry Flood Byrd Highway, Sterling 701 East Market Street, Leesburg
Lee Bank & Trust Company 600 West Morgan Avenue Pennington Gap	Brs: Southern Financial Bank 101 West Washington Street, Middleburg 526 East Market Street, Leesburg
Brs: Corner Of Church & Institute Streets, Jonesville U.S. Route 58, Dryden	LOUISA COUNTY
Peoples Bank, The Highway 58 Ewing	Virginia Community Bank State Route 22 & U.S. Route 33 Louisa
Brs: Rose Hill Northside of U.S. Route 58, Gibson Station	Brs: Main Street & Cutler Avenue, Louisa Mineral Avenue & Fouth Street, Mineral
LOUDOUN COUNTY	
Community Bank of Northern Virginia 107 Free Court Sterling	
Brs: Crestar Bank 1007 Edwards Ferry Road, N. E., Leesburg 11 Pidgeon Hill Drive, Sterling 9-J Catoctin Circle, S.W., Leesburg Village Center on Seven, 46910 Community Plaza, Sterling	
EFTS: 45131 Columbia Place, Wal-Mart #2038, Sterling	

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1996

---

## LUNENBURG COUNTY

Benchmark Community Bank  
100-102 South Broad Street  
Kenbridge  
Br: 1910 Main Street, Victoria

## MADISON COUNTY

Br: Second Bank & Trust  
SW corner of the Intersection of  
US Route 29 & State Route 673,  
Madison

## MATHEWS COUNTY

Br: Chesapeake Bank  
State Routes 198 and 14, Mathews  
EFTS: State Routes 14 and 198, Mathews  
State Routes 198 and 3

## MECKLENBURG COUNTY

Br: Benchmark Community Bank  
828 North Mecklenburg Avenue, South Hill

Brs: First Virginia Bank-Colonial  
111 East Danville Street, South Hill  
State Route 903 & 751, Bracey  
Town Square Shopping Center,  
725 East Atlantic Street, South Hill

Brs: Signet Bank  
122 West Atlantic Street, South Hill  
845 East 2nd Street, Chase City  
Bank Street, Boydton  
South Hill Crossings Shopping Center,  
U. S. Route 58, South Hill  
EFT: Simmons Auto/Truck Terminal,  
I-85 and Route 903, Bracey

## MIDDLESEX COUNTY

Br: Citizens and Farmers Bank  
The SW Corner of the Intersection of,  
State Route 33 & State Route 227  
EFT: U. S. Route 17 Bypass, Food Lion Store,  
Saluda

Brs: First Virginia Bank - Commonwealth  
Cross and Prince George Street, Urbanna  
Southside Of State Route 33, 1/2 Mile West  
of County Route 1101, Deltaville  
U.S. Route 17, Saluda

Brs: Southside Bank  
291 Virginia Street, Urbanna  
State Routes 3 & 33, Hartfield

## MONTGOMERY COUNTY

Brs: First Virginia Bank - Southwest  
151 Country Club Drive, Blacksburg  
902 Price's Fork Road, Blacksburg  
985 Cambria Street NE, Christiansburg  
State Route 114 & U.S. Route 460,  
Christiansburg

## NELSON COUNTY

Brs: F & M Bank-Central Virginia  
State Route 6, Afton  
U.S. Route 29 South, Lovingston

## NEW KENT COUNTY

Brs: Citizens and Farmers Bank  
State Route 249, Quinton  
U.S. Route 60 & State Route 155,  
Providence Forge

## NORTHAMPTON COUNTY

Brs: Crestar Bank  
10233 Rogers Road, Nassawadox  
21263 Lankford Highway, Cheriton

Eastville Bank, The  
16485 Lankford Highway  
Eastville

Br: First Virginia Bank of Tidewater  
Shore Plaza Shopping Center,  
4050 Lankford Highway, Exmore

## NORTHUMBERLAND COUNTY

Bank of Northumberland, Incorporated  
Heathsville

Brs: Southwest corner of U.S. Route 360 &,  
State Route 200, Burgess  
U.S. Route 360, Calleo

Brs: First Virginia Bank  
4 Warsaw Road, Callao  
U.S. Route 360 and State Route 634,  
Heathsville

Brs: Signet Bank  
Main Street, Reedville

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1996

---

## NORTHUMBERLAND COUNTY (Continued)

Br: Signet Bank (Continued)  
Route 360, Burgess

Village Shopping Center, Stuart  
West side of State Route 8, 0.4 mile  
south of State Route 40, Woolwine

## NOTTOWAY COUNTY

Br: Benchmark Community Bank  
1500-1508 W. Virginia Avenue, Crewe

Citizens Bank and Trust Company  
126 S Main Street  
Blackstone

Br: 101 North Main Street (D-I), Blackstone  
210 Carter Street, Crewe  
Agnew Street & Namozine Avenue,  
Burkeville  
State Routes 40 & 46, Blackstone

## ORANGE COUNTY

Br: Crestar Bank  
101 East Main Street, Orange

Br: First Virginia Bank-Blue Ridge  
235 Madison Road, Orange

Br: Second Bank & Trust  
Market Place Shopping Center at Lake  
of the Woods, 36081 Goodwin Drive,  
Locust Grove

Br: Virginia Community Bank  
185 Madison Rd

## PAGE COUNTY

Br: Crestar Bank  
20 E. Luray Shopping Center, Luray

Farmers & Merchants Bank of Stanley  
302 West Main Street  
Stanley

Br: 511 South Third Street, Shenandoah  
800 East Main Street, Luray

Page Valley Bank, The

17 West Main Street

Luray

Br: 612 East Main Street, Luray

## PATRICK COUNTY

Br: Crestar Bank  
West Blue Ridge Avenue, Stuart

First Bank of Stuart, The  
Blue Ridge and Main Streets  
Stuart

Br: North side of U. S. Route 58  
near State Route 682, Patrick Springs  
North side of U.S. Route 58 at State  
Route 758, Meadows of Dan  
South Side of State Route 773  
near State Route 675, Ararat

## PITTSYLVANIA COUNTY

Br: First Virginia Bank-Piedmont  
Staunton Plaza Shopping Center, Hurt  
Westover Drive and James Road

Br: Virginia Bank and Trust Company  
55 North Main Street, Chatham

## POWHATAN COUNTY

Central Virginia Bank  
2501 Anderson Highway  
Powhatan

Br: 2036 New Dorset Road  
2490 Anderson Highway

## PRINCE EDWARD COUNTY

Br: Benchmark Community Bank  
East Third Street & South Street, Farmville  
SW corner of Main Street and  
Milnwood Road, Farmville

Br: Citizens Bank and Trust Company  
1517 West Third Street, Farmville  
1712 S. Main Street, Farmville

Br: First Virginia Bank-Colonial  
200 North Main Street, Farmville  
Business Route 460, Pamplin City  
College Plaza Shopping Center, Farmville  
Farmville Shopping Center, Farmville  
Longwood Village Shopping Center,  
1508 South Main Street, Farmville  
U.S. Route 15-460 West, Farmville

## PRINCE GEORGE COUNTY

Br: Bank of Southside Virginia, The  
6400 Courthouse Road



ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1996

---

## PRINCE GEORGE COUNTY (Continued)

EFT: Chesapeake Bank  
4707 County Drive, New Bohemia

Br: Crestar Bank  
4305 Mahone Avenue, Fort Lee  
EFT: Fort Lee Main Shopping Center,  
Fort Lee Military Installation

Br: First Virginia Bank-Colonial  
5320 Oaklawn Boulevard

## PRINCE WILLIAM COUNTY

Brs: Crestar Bank  
12417 Dillingham Square  
13408 Jefferson Davis Highway,  
Woodbridge  
1708 Old Bridge Road, Woodbridge  
4150 Dale Boulevard  
4377 Kevin Walker Drive, Dumfries  
7915 Sudley Road, Westgate Shopping  
Center  
8112 Sudley Road  
EFTS: 14000 Worth Avenue, Wal-Mart #1852  
14050 Worth Avenue, Sam's #6371  
7412 Stream Walk Lane, Wal-Mart #1825

Brs: F&M Bank-Northern Virginia  
12493 Dillingham Square, Lake Ridge  
13414 Dumfries Road  
14091 John Marshall Highway, Gainesville  
14229 Potomac Mills Road, Woodbridge

Brs: First Virginia Bank  
10420 Portsmouth Road  
11670 Sudley Manor Road  
12435 Dillingham Square, Woodbridge  
13920 Noblewood Plaza, Woodbridge  
14000 Jefferson Davis Highway,  
Woodbridge  
14901 Washington Street, Haymarket  
16541 River Ridge Boulevard, Woodbridge  
2089 Daniel Stuart Square, Woodbridge

Brs: Signet Bank  
12912 Fitzwater Drive, Nokesville  
13927 Jefferson Davis Highway,  
Woodbridge  
13927 Jefferson Davis Highway ((D-I)  
Woodbridge  
201 Graham Park Road, Dumfries  
2876 Dale Boulevard, Woodbridge  
8091 Sudley Road (D-I)  
9136 Mathis Avenue

Community Center of Westminster  
Presbyterian Homes, 12191 Clipper  
Drive, Lake Ridge

EFT: 4383 Dale Boulevard, Woodbridge

Br: Southern Financial Bank  
13542 Minnieville Road, Woodbridge

## PULASKI COUNTY

Brs: Crestar Bank  
New River Shopping Center  
Routes 114 and 600

Br: First Virginia Bank - Southwest  
Lee Highway & Trinkle Avenue, Dublin

Brs: Signet Bank  
1000 East Main Street, Pulaski Mall  
Shopping Center, Pulaski  
One Main Street  
U.S. Route 11 & Trinkle Avenue, Dublin

## RAPPAHANNOCK COUNTY

Br: F & M Bank - Winchester  
State Route 522, Flint Hill

## RICHMOND COUNTY

Northern Neck State Bank  
2 East Richmond Road  
Warsaw

Br: Time Square Shopping Center,  
U.S. Route 360, Warsaw

Br: Peoples Community Bank  
U.S. Route 360 at State Route 624, Warsaw

Br: Signet Bank  
610 Richmond Road, Warsaw

## ROANOKE COUNTY

Br: Bank of Floyd, The  
4094 Postal Drive

Brs: Crestar Bank  
210 East Washington Avenue, Vinton  
2730 Ogden Road, S. W.  
3504 Electric Road, S. W.  
4025 Brambleton Avenue  
7227 Williamson Road

Brs: First Virginia Bank - Southwest  
1942 East Washington Avenue, Vinton

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1996

---

## ROANOKE COUNTY (Continued)

Brs: First Virginia Bank - Southwest (Continued)  
4209 Starky Road

Brs: Signet Bank  
901 Hardy Road, Vinton  
Cave Spring Office Park, State Route 419

## ROCKBRIDGE COUNTY

Bank of Rockbridge  
Raphine

Brs: 836 Rockbridge Road, Glasgow  
College Square Shopping Center,  
U.S. Route 11, North  
State Route 252, Brownsburg  
U.S. Route 11, Fairfield

EFT: NE corner of the intersection of  
Interstate 81 and State Route 710

Br: Crestar Bank  
U.S. Route 11 North

EFT: U.S. Highway 11 North, Wal-Mart #1355

## ROCKINGHAM COUNTY

Br: Crestar Bank  
1905 East Market Street

Brs: F & M Bank - Massanutten  
153 North Main Street, Broadway  
200 Augusta Ave, Grottoes  
317 North Main Street, Bridgewater  
NE corner of State Route 42 &  
American Legion Drive, Timberville

EFTS: 400 Augusta Avenue, Grottoes  
U. S. Route 33 and State Route 644

Farmers & Merchants Bank  
205 Main Street  
Timberville

Brs: #10 Elkton Plaza Shopping Center, Elkton  
100 Plaza Drive, Bridgewater  
127 West Rockingham Street, Elkton  
State Route 259, Broadway

Brs: First Virginia Bank-Blue Ridge  
111 North Main Street, Bridgewater  
230 South Main Street, Dayton  
250 South Stuart Avenue, Elkton

Br: Planters Bank & Trust Company of Virginia  
106 Sixth Street, Grottoes

Br: Rockingham Heritage Bank  
410 Spotswood Avenue, Elkton

## RUSSELL COUNTY

First Bank and Trust Company, The  
236 West Main Street  
Lebanon

Brs: Signet Bank  
Fairmont Avenue at 4th Street, Honaker  
Main Street, Lebanon

## SCOTT COUNTY

Br: Farmers and Miners Bank  
U.S. Route 23 and State Route 421,  
Weber City

Brs: Signet Bank  
East Jackson Street, Gate City  
U.S. Highway 23 & State Route 744,  
Weber City

## SHENANDOAH COUNTY

Brs: Crestar Bank  
300 Stoney Creek Boulevard, Edinburg  
9397 Congress Street, New Market

Brs: F & M Bank - Winchester  
158 South Main Street, Woodstock  
9398 Congress Street, New Market  
Apple Avenue and U.S. Route 11,  
Mount Jackson

EFTS: 60 Stoney Creek Road, Edinburg  
Intersection Of U.S. Route 11 and 42,  
Woodstock  
SW corner of U.S. Route,  
211 and Cadet Road, New Market

First Bank  
100 West King Street  
Strasburg

Br: 860 South Main Street, Woodstock  
EFTS: 294 Front Royal Road, Strasburg  
Strasburg Square Shopping Center,  
U. S. Route 11 North, Strasburg

Brs: First Virginia Bank-Blue Ridge  
200 North Main Street, Woodstock  
300 West Reservoir Road, Woodstock  
496 North Main Street, Woodstock  
King & Holiday Streets, Strasburg  
Main Street, Mount Jackson

## SMYTH COUNTY

Bank of Marion, The  
102 West Main Street  
Marion

Brs: 1600 North Main Street, Marion  
Parcel 'E' Chilhowie Shopping Center,  
Chilhowie  
South Main Street & Washington Avenue,

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1996

---

<p>Marion</p> <p>First Community Bank of Saltville 205 Main Street Saltville</p> <p>Brs: South side of U.S. Route 11 approximately 0.75 miles east of State Route 622, Atkins</p> <p>South side of U.S. Route 11 approximately 0.5 mile east of State Route 107, Chilhowie</p> <p>SOUTHAMPTON COUNTY</p> <p>Brs: Bank of Franklin, The 22334 General Thomas Highway, Newsoms Shands Shopping Center, Highway 58 East, Courtland</p> <p>Brs: Bank of Southside Virginia, The 18207 Virginia Avenue, Boykins 23003 Main Street, Capron</p> <p>Br: Bank of Sussex and Surry, The Main Street, Ivor</p> <p>Br: James River Bank 22241 Main Street, Courtland</p> <p>SPOTSYLVANIA COUNTY</p> <p>Brs: Crestar Bank 3557 Plank Road 5101 Jefferson Davis Highway 8970 Courthouse Road, Spotsylvania Courthouse</p> <p>EFT: 3700 Plank Road, Wal-Mart #1833</p> <p>Brs: First Virginia Bank 137 Spotsylvania Mall 4630 Mine Road, Lee's Hill</p> <p>EFT: Spotsylvania Mall</p> <p>Br: Signet Bank 2101 Plank Road</p>	<p>Brs: Union Bank and Trust Company 10415 Courthouse Road 4210 Plank Road 4540 Lafayette Boulevard 8520 Jefferson Davis Highway</p> <p>Br: Virginia Community Bank 10645 Courthouse Road</p> <p>Virginia Heartland Bank 4700 Harrison Road</p> <p>STAFFORD COUNTY</p> <p>EFT: Chesapeake Bank 626 Warrenton Road</p> <p>Br: Crestar Bank 160 Garrisonville Road</p> <p>EFT: 217 Garrisonville Road, Wal-Mart #2438</p> <p>Br: F &amp; M Bank-Peoples 760 Warrenton Road</p> <p>EFT: NW corner of the Intersection, of Interstate 95 and U.S. Route 17</p> <p>Brs: First Virginia Bank 289 Garrisonville Road Chatham Square Shopping Center, 300 Butler Road</p> <p>Br: Union Bank and Trust Company 622 Cambridge Street</p> <p>SURRY COUNTY</p> <p>Br: Bank of Sussex and Surry, The State Route 10, Surry</p> <p>Br: First Virginia Bank - Commonwealth 200 East Main Street, Surry</p> <p>SUSSEX COUNTY</p> <p>Brs: Bank of Southside Virginia, The Jarrett Avneue Main Street, Stoney Creek U.S. Route 460 &amp; Route 631, Wakefield</p> <p>Bank of Sussex and Surry, The 205 Railroad Avenue Wakefield</p> <p>EFT: 521-541 County Drive, Wakefield</p>
---	--

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1996

---

## SUSSEX COUNTY (Continued)

James River Bank  
209 West Main Street  
Waverly  
Brs: 233 South County Drive, Waverly  
Bank Street, Waverly  
State Routes 634 & 735, Sussex

## TAZEWELL COUNTY

Bank of Tazewell County  
309 East Main Street  
Tazewell  
Brs: 1108 Tazewell Avenue, Tazewell  
2070 Leatherwood Lane, Bluefield  
511 Virginia Avenue, Bluefield  
612 Market Street, Tazewell  
621 East Riverside Drive, Tazewell  
846 Fincastle Turnpike, Tazewell

Citizens Bank of Tazewell, Inc.  
643 East Riverside Drive  
Tazewell  
Br: Railroad Avenue & Third Street, Richlands

First Sentinel Bank  
315 Railroad Ave  
Richlands  
Br: East Riverside Drive and Valley View

First Virginia Bank-Clinch Valley  
501 Railroad Avenue  
Richlands  
Brs: U. S. Route 19/460 & State Route 16,  
Tazewell  
U. S. Route 460 & State Route 719,  
Claypool Hill

Br: Miners and Merchants Bank and Trust  
Company  
1905 Front Street, Richlands

## WARREN COUNTY

Br: Crestar Bank  
200 Remount Road, Front Royal

Brs: F & M Bank - Winchester  
102 East Main Street, Front Royal  
123 East Sixth Street, Front Royal  
215 North Royal Avenue, Front Royal  
433 South Street, Front Royal

Br: First Bank  
508 North Commerce Avenue, Front Royal

Br: First Virginia Bank-Blue Ridge  
473 South Street, Front Royal

Br: Marathon Bank, The  
Post Office Plaza, 300 Warren Ave,  
Front Royal

Brs: Signet Bank  
305-307 East Main Street, Front Royal

610 North Royal Avenue, Front Royal

## WASHINGTON COUNTY

Br: Bank of Marion, The  
State Routes 91 and 750, Glade Spring

Brs: First Bank and Trust Company, The  
933 East Main Street, Abingdon  
Intersection of US Routes 19 and 11

First Virginia Bank-Mountain Empire  
Laurel Avenue  
Damascus  
Brs: State Route 80, Meadowview  
U.S. Route 11 and State Route 704  
U.S. Route 58 S Of State Route 716,  
Damascus  
Virginia State Route 75, Abingdon

Highlands Union Bank  
340 West Main Street  
Abingdon  
Brs: 164 Jonesborough Road, Abingdon  
24412 Maringo Road, Abingdon

Br: Miners and Merchants Bank and Trust  
Company  
914 W. Main Street, Abingdon

## WESTMORELAND COUNTY

Brs: First Virginia Bank  
416 Colonial Avenue, Colonial Beach  
Highway 202, Hague

Br: Northern Neck State Bank  
State Route 3, Montross

Peoples Community Bank  
Kings Highway  
Montross

Brs: Signet Bank  
Kings Highway, Montross  
State Route 205, Colonial Beach

## WISE COUNTY

First Commonwealth Bank  
303 West Main Street

Brs: First Virginia Bank-Mountain Empire  
Pound  
Main Street, Pound  
U.S. Route 23, Business &, U.S. Route 23,  
Bypass

Miners Exchange Bank  
483 Front Street  
Coeburn  
Brs: 102 West Main Street, Appalachia  
201 Laurel Avenue, Coeburn  
Wise Street, Ridgeview Shopping Center,  
St Paul

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1996

---

---

Br: Signet Bank  
Fourth & Broad Streets, St. Paul

Br: Signet Bank  
U.S. Route 17, Washington Square  
Shopping Center, Grafton

## WYTHE COUNTY

Br: Bank of Marion, The  
512 N. Main Street, Rural Retreat

First Century Bank  
200 Peppers Ferry Rd  
Wytheville

Br: Intersection of State Route 94 and  
U.S. Route 52, Fort Chiswell

Brs: First Virginia Bank - Southwest  
350 East Main Street, Wytheville  
North Fourth Street, Wytheville

---

(D-I) Drive In  
(ND) Night Depository  
(EFT) Electronic Funds Transfer Facility

## YORK COUNTY

Br: Branch Banking and Trust Company of  
Virginia  
5340 George Washington Memorial  
Highway, Grafton

Brs: Crestar Bank  
5208 George Washington Memorial  
Highway, Grafton  
707 Merrimac Trail

First Virginia Bank - Commonwealth  
4360 George Washington Memorial Highway  
Grafton

Br: 5003 Victory Boulevard

## OUT OF STATE BRANCHES OF VIRGINIA BANKS AS OF DECEMBER 31, 1996

## WASHINGTON, D.C.

## Brs: Crestar Bank

1111 Connecticut Avenue, N.W.  
 1225 Connecticut Avenue, N.W.  
 1300 L Street, N.W.  
 1340 Good Hope Road, S.E.  
 1369 Connecticut Avenue, N.W.  
 1445 New York Avenue, N.W.  
 1571 Alabama Avenue, S.E.  
 1700 K Street, N.W.  
 1750 New York Avenue, N.W.  
 1800 Columbia Road, N.W.  
 1925 K Street, N.W.  
 2 Massachusetts Avenue, N.W.  
 2929 M Street, N.W.  
 300 Pennsylvania Avenue, S.E.  
 3301 New Mexico Avenue, N.W.  
 3435 Connecticut Avenue, N.W.  
 3440 Wisconsin Avenue, N.W.  
 410 Rhode Island Avenue, N.W.  
 5000 Connecticut Avenue, N.W.  
 555 12th Street, N.W.  
 5601 3rd Street, N.E.  
 6422 Georgia Avenue, N.W.  
 965 L'Enfant Plaza North, S.W.

## Brs: Signet Bank

1130 Connecticut Avenue, N.W.  
 1287 4th Street, N.E.  
 1350 F Street, N.W.  
 1400 Montana Avenue, N.E.  
 1510 K Street, N.W.  
 1532 Benning Road, N.E.  
 1850 K Street, N.W.  
 1850 M Street, N.W.  
 2119 Bladensburg Road, N.E.  
 215 Pennsylvania Avenue, S.E.  
 2801 Georgia Avenue, N.W.  
 3940 Minnesota Avenue, N.E.  
 400 7th Street, N.W.  
 4841 Massachusetts Avenue, N.W.  
 5025 Connecticut Avenue, N.W.  
 620 Michigan Avenue, N.E.

## MARYLAND

## Brs: Crestar Bank

2912 Emmorton Road, Abingdon  
 152 Main Street, Annapolis  
 166 Jennifer Road, Annapolis  
 2350 Solomons Island Road, Annapolis  
 120 East Baltimore Street, Baltimore  
 1300 N. Charles Street, Baltimore  
 221 South Main Street, Bel Air  
 10245 Old Georgetown Road, Bethesda  
 5450 Westbard Avenue, Bethesda

## 7500 Wisconsin Avenue, Bethesda

9000 Rockville Pike, Building 10, Bethesda  
 15994 Annapolis Road, Bowie  
 403 Academy Street, Cambridge  
 612 Frederick Road, Catonsville  
 611 Washington Avenue, Chestertown  
 7801 Old Branch Avenue, Clinton  
 9701 York Road, Cockeysville  
 6224 Marlboro Pike, District Heights  
 1135 Merritt Boulevard, Dundalk  
 30 N. Harrison Street, Easton  
 9080 Baltimore National Pike, Ellicott City  
 10905 Fort Washington Road,  
 Fort Washington  
 1700 Rosemont Avenue, Frederick  
 29 West Patrick Street, Frederick  
 16000 Shady Grove Road, Gaithersburg  
 18568 Woodfield Road, Gaithersburg  
 9401 Key West Avenue, Gaithersburg  
 12605 Wisteria Drive, Germantown  
 100 Crain Highway, SW, Glen Burnie  
 7701 Greenbelt Road, Greenbelt  
 3600 East West Highway, Hyattsville  
 3470 University Boulevard W, Kensington  
 1010 Largo Center Drive, Largo  
 14070 Baltimore Avenue, Laurel  
 5702 Coastal Highway, Ocean City  
 7699 Harford Road, Parkville  
 8704 Belair Road, Perry Hall  
 14300 Jarrettsville Pike, Phoenix  
 1704 Reisterstown Road, Pikesville  
 7941 Tuckerman Lane, Potomac  
 9812 Falls Road, Potomac  
 15 Duke Street, Prince Frederick  
 11704 Reisterstown Road, Reisterstown  
 112 Halpine Road, Rockville  
 11200 Rockville Pike, Rockville  
 2131 Viers Mill Road, Rockville  
 306 West Carroll Street, Salisbury  
 566B Ritchie Highway, Severna Park  
 11140 New Hampshire Avenue,  
 Silver Spring  
 13711 Georgia Avenue, Silver Spring  
 1372 Lambertson Drive, Silver Spring  
 3876 International Way, Silver Spring  
 8700 Georgia Avenue, Silver Spring  
 2045 York Road, Timonium  
 22 West Pennsylvania Avenue, Towson  
 307 East Joppa Road, Towson  
 2 St. Patrick's Drive, Suite 102, Waldorf  
 EFT: 11160 Viers Mill Road, Wheaton

## Brs: Signet Bank

2510 Riva Road, Annapolis  
 930 Bay Ridge Road, Annapolis  
 1 North Charles Street, Baltimore  
 1039 East Baltimore Street, Baltimore

## OUT OF STATE BRANCHES OF VIRGINIA BANKS AS OF DECEMBER 31, 1996

## MARYLAND (Continued)

Brs: Signet Bank (Continued)  
 1228 North Charles Street, Baltimore  
 1241 West Pratt Street, Baltimore  
 176 Carroll Island Road, Baltimore  
 2030 East Joppa Road, Baltimore  
 2056 Harford Road, Baltimore  
 2100 York Road, Baltimore  
 2337 East Northern Parkway, Baltimore  
 2439 Frederick Avenue, Baltimore  
 2500 Pennsylvania Avenue, Baltimore  
 300 East Lombard Street, Baltimore  
 3200 West North Avenue, Baltimore  
 36 South Charles Street, Baltimore  
 3608 Milford Mill Road, Baltimore  
 4115 Ritchie Highway, Baltimore  
 4204 Ebenezer Road, Baltimore  
 4735 Liberty Heights Avenue, Baltimore  
 4820 Eastern Avenue, Baltimore  
 5040 Sinclair Lane, Baltimore  
 5121 Roland Avenue, Baltimore  
 5234 York Road, Baltimore  
 5439 Harford Road, Baltimore  
 5701 Reisterstown Road, Baltimore  
 6225 North Charles Street, Baltimore  
 6309 York Road, Baltimore  
 6817 Belair Road, Baltimore  
 7 Saint Paul Street, Baltimore  
 725 Mount Wilson Lane, Baltimore  
 860 North Rolling Road, Baltimore  
 8807 Pulaski Highway, Baltimore  
 5 Bel Air South Parkway, Bel Air  
 563 Baltimore Pike, Bel Air  
 7101 Wisconsin Avenue, Bethesda  
 15707 Columbia Pike, Burtonsville  
 601 Crusader Road, Cambridge  
 Race Street, Cambridge  
 582 Frederick Avenue, Catonsville  
 503-A Washington Avenue, Chestertown  
 11234 York Road, Cockeysville  
 13801 York Road, Cockeysville  
 9940 York Road, Cockeysville  
 10400 Little Patuxent, Columbia  
 8775 J. Cloudleap Court, Columbia  
 1623 Crofton Center, Crofton  
 17 Center Place, Dundalk  
 1782 Merritt Boulevard, Dundalk  
 2008 East Monument Street, Dundalk  
 Dover Street, Easton  
 Glebe Road at Marlboro Avenue, Easton  
 1427 Liberty Road, Eldersburg  
 9200 Baltimore National Pike, Ellicott City  
 632 Eastern Avenue, Essex  
 1 Newport Drive, Forest Hill  
 104 Bureau Drive, Gaithersburg  
 201 Russell Avenue, Gaithersburg

509 North Frederick Avenue, Gaithersburg  
 555 Quince Orchard Road, Suite 110,  
 Gaithersburg  
 8411 Snouffer School Road, Gaithersburg  
 511 Crain Highway, S. E., Glen Burnie  
 4830 Butler Road, Glyndon  
 8600 Baltimore/Washington Blvd, Jessup  
 7400 Bradshaw Road, Kingsville  
 313 South Second Street, Laurel  
 721 North Hammonds Ferry Road,  
 Linthicum  
 10345 Reisterstown Road, Owings Mills  
 4305 Mountain Road, Pasadena  
 8070 Ritchie Highway, Pasadena  
 1777 Reisterstown Road, Pikesville  
 3635 Old Court Road, Pikesville  
 9060 Liberty Road, Randallstown  
 11945 Reisterstown Road, Reisterstown  
 10 North Washington Street, Rockville  
 16707 Crabbs Branch Way, Rockville  
 1776 East Jefferson Street, Rockville  
 1111 Mount Hermon Road, Salisbury  
 1810 North Salisbury Boulevard, Salisbury  
 842 South Salisbury Boulevard, Salisbury  
 564 Governor Ritchie Highway,  
 Severna Park  
 11161 New Hampshire Avenue,  
 Silver Spring  
 850 Sligo Road, Silver Spring  
 8630 Fenton Street, Silver Spring  
 102 West Pennsylvania Avenue, Towson  
 989 Fairmont Avenue, Towson  
 11427 Georgia Avenue, Wheaton  
 EFT: 7175 Columbia Gateway Drive, Bldg D,  
 Columbia

## GREAT BRITAIN (UK)

Br: Capital One Bank  
 18 Hanover Square, London

REGISTERED BANK HOLDING COMPANIES OPERATING IN VIRGINIA  
AND THEIR SUBSIDIARIES

---

---

- American National Bankshares, Inc., 628 Main Street, Danville, VA 24541  
C.E.O. - Charles H. Majors, President  
American National Bank and Trust Company, Danville, VA
- Ballston Bancorp Inc., 1275 K Street N.W., Suite 1000, Washington, DC 22001  
C.E.O. - Robert F. Kelleher, President  
Bank of Northern Virginia, The, Arlington, VA
- Bank of Southside Virginia Corporation, The, P.O. Box 40, Carson, VA 23830  
C.E.O. - J. Peter Clements, President  
Bank of Southside Virginia, The, Carson, VA
- Benchmark Bankshares Inc., 100 South Broad Street, P.O. Box 569, Kenbridge, VA 23944  
C.E.O. - Ben L. Waston, III, President  
Benchmark Community Bank, Kenbridge, VA
- Blue Ridge Bankshares, Inc., 17 West Main Street, P.O. Box 609, Luray, VA 22835  
C.E.O. - Leland F. Pittman, President  
Page Valley Bank, The, Luray, VA
- C & F Financial Corporation, 7th & Main Streets, P.O. Box 391, West Point, VA 23181  
C.E.O. - Larry G. Dillon, President  
Citizens and Farmers Bank, West Point, VA
- Capital One Financial Corporation, 2980 Fairview Park Drive, Suite 1300, Falls Church, VA 22042  
C.E.O. - Richard D. Fairbank, Chairman  
Capital One Bank, Glen Allen, VA  
Capital One, F.S.B., Falls Church, VA
- Cardinal Bankshares Corporation, P.O. Box 215, Floyd, VA 24091  
C.E.O. - Ronald Leon Moore, President  
Bank of Floyd, The, Floyd, VA
- CENIT Bancorp, Inc., P.O. Box 1811, Norfolk, VA 23501  
C.E.O. - Michael S. Ives  
Princess Anne Bank, Virginia Beach, VA  
CENIT Bank, FSB, Norfolk, VA
- Central Fidelity Banks, Inc., P.O. Box 27602, Richmond, VA 23261  
C.E.O. - Lewis N. Miller, Jr., Chairman of the Board  
Central Fidelity National Bank, Richmond, VA
- Central Virginia Bankshares Inc., P.O. Box 39, Powhatan, VA 23139  
C.E.O. - Ralph Larry Lyons, President  
Central Virginia Bank, Powhatan, VA
- Chesapeake Financial Shares, Inc., 97 North Main Street, P.O. Box 1419, Kilmarnock, VA 22482  
C.E.O. - Douglas D. Monroe, Jr., Chairman of the Board  
Chesapeake Bank, Kilmarnock, VA



REGISTERED BANK HOLDING COMPANIES OPERATING IN VIRGINIA  
AND THEIR SUBSIDIARIES

---

---

- CNB Holdings, Inc., P.O. Box 1060, Pulaski, VA 24201  
C.E.O. - Wayne L. Carpenter, President  
Community National Bank, Pulaski, VA
- Commonwealth Bankshares, Inc., 403 Boush Street, P.O. Box 1177, Norfolk, VA 23501  
C.E.O. - E. J. Woodward, Jr., Chairman of the Board & President  
Bank of the Commonwealth, Norfolk, VA
- Commonwealth Community Bancorp, Inc., P.O. Box 1010, Grundy, VA 24614  
C.E.O. - James G. Graham, President  
Miners and Merchants Bank and Trust Company, Grundy, VA
- Community Bankshares Incorporated, P.O. Box 2166, Petersburg, VA 23804  
C.E.O. - Nathan S. Jones, 3rd  
Community Bank, The, Petersburg, VA  
Commerce Bank of Virginia, Richmond, VA
- Crestar Financial Corporation, 919 East Main Street, P.O. Box 26665, Richmond, VA 23261  
C.E.O. - Richard G. Tilgman, Chairman of the Board  
Citizens Bank of Maryland, Laurel, MD  
Citizens Bank of Washington, N.A., Washington, DC  
Crestar Bank, Richmond, VA
- Eagle Financial Services, Inc., P.O. Box 391, Berryville, VA 22611  
C.E.O. - Lewis M. Ewing  
Bank of Clarke County, Berryville, VA
- F & M Bank Corp., P.O. Box F, Timberville, VA 22853  
C.E.O. - Julian D. Fisher, President  
Farmers & Merchants Bank, Timberville, VA
- F & M National Corporation, P.O. Box 2800, Winchester, VA 22604  
C.E.O. - W. M. Feltner, Chairman of the Board  
Allegiance Bank, N.A., Bethesda, MD  
F & M Bank - Massanutten, Harrisonburg, VA  
F & M Bank - Richmond, Richmond, VA  
F & M Bank - Winchester, Winchester, VA  
F & M Bank-Central Virginia, Charlottesville, VA  
F & M Bank-Emporia, Emporia, VA  
F & M Bank-Peoples, Warrenton, VA  
F&M Bank-Northern Virginia, Fairfax, VA  
F & M Bank-Blakeley, Ranson, WV  
F & M Bank-Keyser, Keyser, WV  
F & M Bank-Martinsburg, Martinsburg, WV
- FCFT, Inc., P.O. Box 5909, Princeton, WV 24740  
C.E.O. - James L. Harrison, Sr., President  
Citizens Bank of Tazewell, Inc., Tazewell, VA  
First Community Bank of Mercer County, Inc., Princeton, WV  
First Community Bank, Inc., Buchannon, WV
- Fauquier Bankshares, Inc., 10 Courthouse Square, Warrenton, VA 20186  
C.E.O. - C. Hunton Tiffany, President  
Fauquier Bank, The, Warrenton, VA
- First Bancorp, Inc., P.O. Box 457, Lebanon, VA 24266  
C.E.O. - William H. Hayter, President  
First Bank and Trust Company, The, Lebanon, VA  
First Bank & Trust Company of Tennessee, Johnson City, TN
- First Citizens BancShares, Inc., P.O. Box 27131, Raleigh, NC 27611  
C.E.O. - Lewis R. Holding, Chairman of the Board  
First-Citizens Bank & Trust Company, Raleigh, NC  
Bank of Marlinton, Marlinton, WV  
Bank of White Sulphur Springs, White Sulphur Springs, WV

REGISTERED BANK HOLDING COMPANIES OPERATING IN VIRGINIA  
AND THEIR SUBSIDIARIES

---

---

First National Corporation, 112 West King Street, Strasburg, VA 22657  
C.E.O. - Ronald F. Miller, President  
First Bank, Strasburg, VA

First Patriot Bankshares Corporation, 12120 Sunset Hills Road, Reston, VA 20190  
C.E.O. - Carroll C. Markley, President  
Patriot National Bank, Reston, VA

First Union Corporation, Two First Union Center, Charlotte, NC 28288  
C.E.O. - Edward E. Crutchfield, Chairman of the Board  
First Union National Bank of Virginia, Roanoke, VA  
First Union National Bank of North Carolina, Charlotte, NC  
First Union Home Equity Bank, N.A., Charlotte, NC  
First Union National Bank of Delaware, Wilmington, DE  
First Union National Bank of Florida, Jacksonville, FL  
First Union National Bank of Georgia, Atlanta, GA  
First Union National Bank, Avondale, PA  
First Union Bank of Connecticut, New Haven, CT  
First Union National Bank of South Carolina, Greenville, SC  
First Union National Bank of Maryland, Rockville, MD  
First Union National Bank of Tennessee, Nashville, TN  
First Union National Bank of Washington, D.C.

First Virginia Banks, Inc., One First Virginia Plaza, 6400 Arlington Boulevard, Falls Church, VA 22042  
C.E.O. - Barry J. Fitzpatrick, Chairman of the Board and President  
First Virginia Bank, Falls Church, VA  
First Virginia Bank - Commonwealth, Newport News, VA  
First Virginia Bank - Franklin County, Rocky Mount, VA  
First Virginia Bank - Southwest, Roanoke, VA  
First Virginia Bank of Tidewater, Norfolk, VA  
First Virginia Bank-Blue Ridge, Staunton, VA  
First Virginia Bank-Clinch Valley, Richlands, VA  
First Virginia Bank-Colonial, Richmond, VA  
First Virginia Bank-Highlands, Covington, VA  
First Virginia Bank-Mountain Empire, Damascus, VA  
First Virginia Bank-Piedmont, Lynchburg, VA  
Atlantic Bank, Ocean City, MD  
Caroline County Bank, The, Greensboro, MD  
Farmers Bank of Maryland, Annapolis, MD  
First Vantage Bank, Knoxville, TN  
First Virginia Bank, Maryland, Upper Marlboro, MD  
First Virginia Bank-Central Maryland, Bel Air, MD  
Tri-City Bank and Trust Company, Blountville, TN

Franklin Bancorporation, Inc., 1722 Eve Street, N.W., Washington, DC 20006  
C.E.O. - Robert P. Pincus, President  
Franklin National Bank of Washington, D.C., Washington, DC

George Mason Bankshares, Inc., 11185 Main Street, P.O. Box 600, Fairfax, VA 22030  
C.E.O. - Bernard H. Clienburg, President  
George Mason Bank, The, Fairfax, VA  
George Mason Bank, N.A., Washington, DC

Grayson Bankshares, Inc., P.O. Box 186, Independence, VA 24348  
C.E.O. - Carl J. Richardson, President  
Grayson National Bank, Independence, VA

Heritage Bankshares, Inc., 1450 South Military Highway, Chesapeake, VA 23320  
C.E.O. - Robert J. Keogh, President  
Heritage Bank & Trust, Norfolk, VA

Highland County Bankshares, Inc., P.O. Box 529, Monterey, Virginia 24465  
C.E.O. - Delbert Rexrode, Vice President  
First and Citizens Bank, Monterey, VA

REGISTERED BANK HOLDING COMPANIES OPERATING IN VIRGINIA  
AND THEIR SUBSIDIARIES

---

---

- Highlands Bankshares, Inc., P.O. Box 1128, Abingdon, Virginia 24212  
C.E.O. - Samuel L. Neese, Executive Vice President  
Highlands Union Bank, Abingdon, VA
- Independent Community Bankshares, Inc., P.O. Box 5, Middleburg, VA 20118  
C.E.O. - Joseph L. Boling, President  
Middleburg Bank, The, Middleburg, VA
- James River Bankshares, Inc., P.O. Box 410, Suffolk, VA 23439  
C.E.O. - Harold U. Blythe  
Bank of Suffolk, Suffolk, VA  
James River Bank, Waverly, VA  
Bank of Isle of Wight, Smithfield, VA  
First Colonial Bank, FSB, Hopewell, VA
- Jefferson Bankshares, Inc., 123 East Main Street, P.O. Box 711, Charlottesville, VA 22902  
C.E.O. - O. Kenton McCartney, President  
Jefferson National Bank, Charlottesville, VA
- Mainstreet Bankgroup Incorporated, P.O. Box 4751, Martinsville, VA 24115  
C.E.O. - Michael R. Brenan, President and Chairman of the Board  
Bank of Carroll, Hillsville, VA  
First Community Bank, Forest, VA  
Piedmont Trust Bank, Martinsville, VA  
First Bank of Stuart, The, Stuart, VA  
Bank of Ferrum, Ferrum, VA  
First Community Bank of Saltville, Saltville, VA  
First National Bank of Clifton Forge, The, Clifton, Forge  
Hanover Bank, Mechanicsville, VA
- Marathon Financial Corporation, 4095 Valley Pike, Winchester, VA 22602  
C.E.O. - Donald L. Unger, President  
Marathon Bank, The, Stephens City, VA
- Mercantile Bankshares Corporation, Two Hopkins Plaza, P.O. Box 1477, Baltimore, MD 21201  
C.E.O. - H. Furlong Baldwin, Chairman of the Board  
Eastville Bank, The, Eastville, VA  
Farmers & Merchants Bank-Eastern Shore, Onley, VA  
The Sparks State Bank, Sparks, MD  
Annapolis Banking & Trust Company, The, Baltimore, MD  
Bank of Southern Maryland, La Plata, MD  
Calvert Bank and Trust Company, Prince Frederick, MD  
Chestertown Bank of Maryland, The, Chestertown, MD  
Citizens National Bank, The, Laurel, MD  
County Banking and Trust Company, Elkton, MD  
Fidelity Bank, The, Frostburg, MD  
First National Bank of St. Mary's at Leonardtown, The, Leonardtown, MD  
Forest Hill State Bank, The, Bel Air, MD  
National Bank of Fredericksburg, The, Fredericksburg, VA  
Peninsula Bank, Princess Anne, MD  
Peoples Bank of Maryland, The, Denton, MD  
Potomac Valley Bank, Gaithersburg, MD  
Saint Michaels Bank, Saint Michaels, MD  
Westminster Bank and Trust Company of Carroll County, Westminster, MD  
Fredericktown Bank & Trust Company, Frederick, MD  
Baltimore Trust Company, Selbyville, DE  
Merchantile-Safe Deposit and Trust Company, Annapolis, MD
- Mid-Atlantic Community BankGroup, Inc., P.O. Box 1310, Gloucester, VA 23061  
C.E.O. - William J. Farinholt, President  
Peninsula Trust Bank, Inc.
- National Bankshares, Inc., P.O. Box 90002, Blacksburg, VA 24060  
C.E.O. - James G. Rakes, President  
Bank of Tazewell County, Tazewell, VA  
National Bank of Blacksburg, The, Blacksburg, VA

REGISTERED BANK HOLDING COMPANIES OPERATING IN VIRGINIA  
AND THEIR SUBSIDIARIES

---

---

Nationsbank Corporation, 1 Nationsbank Corporate Center, Charlotte, NC 28255

C.E.O. - Hugh L. McColl, Jr., Chairman  
NationsBank, National Association, Charlotte, NC  
NationsBank of Delaware, National Association, Dover, DE  
NationsBank, National Association (South), Atlanta, GA  
NationsBank of Kentucky, Inc., Hopkinsville, KY  
NationsBank of Tennessee, Nashville, TN  
Sun World Savings Bank, F.S.B., El Paso, TX  
NationsBank of Texas, National Association, Dallas, TX

Old Point Financial Corporation, 10 South Mallory Street, Hampton, VA 23663

C.E.O. - R. F. Shuford, Chairman of the Board  
Old Point National Bank of Phoebus, The, Hampton, VA

One Valley Bancorp of West Virginia, Inc., P.O. Box 1793, Charleston, WV 25326

C.E.O. - J. Holmes Morrison, President  
CBS Financial Corporation, Lynchburg, VA  
One Valley Bank, N.A., Charleston, WV  
One Valley Bank of Ronceverte, N.A., Ronceverte, WV  
One Valley Bank of Huntington, Inc., Huntington, WV  
One Valley Bank-East, N.A., Martinsburg, WV  
One Valley Bank, Inc., Morgantown, WV  
One Valley Bank of Oak Hill, Inc., Oak Hill, WV

One Valley Bancorp of West Virginia, Inc., P.O. Box 1793, Charleston, WV 25326 (Continued)

One Valley Bank of Mercer County, Inc., Princeton, WV  
One Valley Bank of Summersville, Inc., Summersville, WV  
One Valley Bank of Clarksburg, National Association, Clarksburg, WV  
One Valley Bank-North, Inc., Moundsville, WV

Page Bankshares, Inc., P.O. Box 10, Stanley, VA 22851

C.E.O. - C. Gaylon Waters  
Farmers & Merchants Bank of Stanley, Stanley, VA

Peoples Bankshares, Incorporated, P.O. Box 306, Montross, VA

C.E.O. - William L. Johns, President  
Peoples Community Bank, Montross, VA

Pocahontas Bankshares Corporation, 500 Federal Street, P.O. Box 1559, Bluefield, WV 24701

C.E.O. - J. Ronald Hypes, President  
First Century Bank, Wytheville, VA  
First Century Bank, N.A., Bluefield, WV

Powell Valley Bankshares, Inc., P.O. Box 100, Jonesville, VA 24263

C.E.O. - Joseph N. Cridlin, President  
Powell Valley National Bank, Jonesville, VA

Premier Bankshares Corporation, P.O. Box 1199, Bluefield, VA 24605

C.E.O. - James R. Wheeling, President  
Premier Bank-Central, N.A., Honaker, VA  
Premier Bank, National Association, Tazewell, VA  
Premier Bank-South, National Association, Wytheville, VA

Rappahannock Bankshares, Inc., P.O. Box 179, Washington, VA 22747

C.E.O. - John R. Conry, Jr., Executive Vice President and Secretary  
Rappahannock National Bank of Washington, The, Washington, VA

Regency Financial Shares Inc., 1011 E. Main Street, Richmond, VA 23219

C.E.O. - Merlin A. Henkel  
Regency Bank, Richmond, VA

Riggs National Corporation, 808 17th Street, NW, Washington, DC 20006

C.E.O. - Joe L. Allbritton, Chairman of the Board  
Riggs Bank, N.A., McLean, VA

REGISTERED BANK HOLDING COMPANIES OPERATING IN VIRGINIA  
AND THEIR SUBSIDIARIES

---

---

- Second National Financial Corporation, P.O. Box 71, Culpeper, VA 22701  
C.E.O. - O. R. Barham, President  
Second Bank & Trust, Culpeper, VA
- Signet Banking Corporation, P.O. Box 25970, Richmond, VA 23260  
C.E.O. - Malcolm S. McDonald, Chairman of the Board  
Signet Bank, Richmond, VA
- Southern Financial Bancorp, Inc., 37 E. Main Street, Warrenton, VA 20186  
C.E.O. - Georgia S. Derrico, Chairman of the Board  
Southern Financial Bank, Warrenton, VA
- Southern National Corporation, P.O. Box 1290, Winston-Salem, NC 27102  
C.E.O. - G. Robert Aston, Jr., President  
Branch Banking and Trust Company of Virginia, Virginia Beach, VA
- Southern National Corporation, P.O. Box 1290, Winston-Salem, NC 27102 (Continued)  
Branch Banking and Trust Company, Wilson, NC  
Branch Banking and Trust Company of South Carolina, Greenville, SC
- Southwest Virginia Bankshares, Inc., 102 W Main Street, P.O. Box 1067, Marion, VA 24354  
C.E.O. - John E. Stringer  
Bank of Marion, The, Marion, VA
- Summit Bankshares, Inc., P.O. Box 5, Raphine, VA 24472  
C.E.O. - W. Lowrie Tucker, III, President  
Bank of Rockbridge, Raphine, VA
- Tysons Financial Corporation, 8200 Greensboro Drive, Suite 100, McLean, VA 22102  
C.E.O. - Terrie G. Spiro  
Tysons National Bank, McLean, VA
- Union Bankshares Corporation, P.O. Box 446, Bowling Green, VA 22427  
C.E.O. - G. William Beale, President  
Northern Neck State Bank, Warsaw, VA  
Union Bank and Trust Company, Bowling Green, VA  
King George State Bank, Inc., King George, VA
- United Bankshares, Inc., 500 Virginia Street East, P.O. Box 1508, Parkersburg, WV 26102  
C.E.O. - Richard M. Adams, Chairman of the Board  
United Bank, Arlington, VA  
United National Bank, Parkersburg, WV
- United Community Bankshares, Inc., P.O. Box 594, Franklin, VA 23851  
C.E.O. - W. O. Pearce, President  
Bank of Franklin, The, Franklin, VA  
Bank of Sussex and Surry, The, Wakefield, VA
- United Financial Banking Companies Inc., 8399 Leesburg Pike, Vienna, VA 22182  
C.E.O. - Harold C. Rauner, President  
Business Bank, The, Vienna, VA
- Valley Financial Corporation, P.O. Box 2740, Roanoke, VA 24001  
C.E.O. - Ellis L. Gutshall, President  
Valley Bank, National Association, Roanoke, VA
- Virginia Community Bankshares, Inc., 114 Industrial Drive, P.O. Box 888, Louisa, VA 23093  
C.E.O. - A. Pierce Stone, Chairman of the Board and President  
Virginia Community Bank, Louisa, VA
- Virginia Financial Corporation, 24 South Augusta Street, Staunton, VA  
C.E.O. - Harry V. Boney, Jr., President  
Planters Bank & Trust Company of Virginia, Staunton, VA

**TRUST SUBSIDIARIES**

Premier Trust Company  
29 College Drive  
Bluefield, Virginia 24605

Signet Trust Company  
7 North Eighth Street  
Richmond, Virginia 23219

**FOREIGN BRANCHES AND EDGE ACT BANKS**

Signet Banking Corporation, Richmond, Virginia  
Signet Bank, Richmond, Virginia  
Branch: Nassau, Bahamas  
Signet Bank International, Richmond, Virginia (Edge Act)  
Signet Bank (Grand Cayman) Limited, Georgetown, Cayman Islands

Crestar Financial Corporation, Richmond, Virginia  
Crestar Bank, Richmond, Virginia  
Branch: Georgetown, Cayman Islands

## REPORT OF CONDITION

	IT-4 MENTOR TRUST COMPANY VIRGINIA RICHMOND 1 OFFICE	IT-1 THE TREDEGAR TRUST COMPANY RICHMOND 1 OFFICE
ASSETS		
1. Cash Due from Depository Institutions .....	\$ 78,808	\$ 15,150
2. Cash Equivalent Accounts .....	0	254,931
3. U. S. Treasury Securities .....	2,001,087	862,487
4. U. S. Government Agency Securities.....	0	0
5. Obligations of States and Political Subdivisions .....	0	0
6. Other Bonds, Notes and Debentures .....	0	0
7. Premises, Furniture and Fixtures.....	6,984	52,762
8. Accounts Receivable .....	0	26,411
9. Other Assets.....	8,601	150,611
10. TOTAL ASSETS .....	\$ 2,095,480	\$ 1,362,352
LIABILITIES		
11. Accounts Payable .....	\$ 141	\$ 16,048
12. Taxes Payable .....	0	0
13. Mortgage Indebtedness .....	0	0
14. Borrowings.....	0	1,985
15. Other Liabilities .....	74,235	
16. TOTAL LIABILITIES .....	74,376	18,033
EQUITY CAPITAL		
18. Perpetual Preferred Stock.....	12,000	0
19. Common Stock .....	497,000	691,500
20. Surplus .....	1,491,000	2,189,750
21. Reserve for Operating Expenses .....	0	0
22. Retained Earnings (Losses) .....	21,104	(1,536,931)
23. TOTAL EQUITY CAPITAL .....	2,021,104	1,344,319
24. TOTAL LIABILITIES AND EQUITY CAPITAL.....	\$ 2,095,480	\$ 1,365,352

DECEMBER 31, 1996

IT-3					
THE					
TRUST COMPANY					
OF VIRGINIA					
RICHMOND					
1 OFFICE					
\$ 694,369					1
0					2
401,316					3
0					4
0					5
0					6
98,209					7
154,624					8
108,413					9
\$ 1,456,931					10
\$ 921					11
0					12
0					13
0					14
40,596					15
41,517					16
0					17
815,655					18
666,152					19
1,000,000					20
(1,066,393)					21
1,415,414					22
\$ 1,456,931					23



ALPHABETICAL LISTING OF TRUST COMPANIES AS OF DECEMBER 31, 1996

---

---

Mentor Trust Company, Virginia  
901 East Byrd Street, West Tower  
6th Floor, Suite 2  
Richmond 23219  
C.E.O. - Charles M. Aulino, President

The Trust Company of Virginia  
6800 Paragon Place, Suite 237  
Richmond 23230  
C.E.O. - Douglas A. Nunn, President

The Tredegar Trust Company  
901 East Byrd Street, Suite 190  
P. O. Box 1832  
Richmond 23215  
C.E.O. - F. E. Deacon, III, President

**TRUST COMPANY STATUS CHANGES - 1996****NEW INDEPENDENT TRUST COMPANIES**

March            04      Mentor Trust Company, Virginia opened for business at 901 East Byrd Street, West Tower, 6th Floor, Suite 2, City of Richmond, VA

CONSOLIDATED REPORT OF CONDITION - VIRGINIA SAVINGS INSTITUTIONS  
DECEMBER 31, 1995 AND DECEMBER 31, 1996  
(IN THOUSANDS OF DOLLARS)

	4 SAVINGS INSTITUTIONS DECEMBER 31, 1995 2 BRANCHES	4 SAVINGS INSTITUTIONS DECEMBER 31, 1996 4 BRANCHES
<b>ASSETS</b>		
1. Cash deposits and investment securities .....	\$13,164	\$15,334
2. Mortgage pool securities .....	2,017	1,215
3. Mortgage loans .....	62,405	67,513
4. Nonmortgage loans .....	8,678	8,154
5. Repossessed assets .....	735	338
6. Real estate held for investment .....	147	56
7. Investments in service corporations and subsidiaries .....	87	87
8. Office premises and equipment .....	2,010	2,823
9. Other assets .....	900	1,051
10. TOTAL ASSETS .....	\$90,143	\$96,571
<b>LIABILITIES</b>		
11. Deposits .....	\$72,575	\$79,215
12. Unamortized yield adjustments on deposits .....	(2)	(1)
13. Advances from FHLBank .....	3,210	3,060
14. Other borrowings .....	6,011	6,020
15. Other liabilities .....	525	333
16. TOTAL LIABILITIES .....	82,319	88,627
<b>EQUITY CAPITAL</b>		
17. Perpetual preferred stock .....	0	0
18. Common stock .....	1,925	2,296
19. Paid in excess of par .....	3,423	3,443
20. Unrealized Gains (losses) on marketable equity securities .....	143	177
21. Retained earnings .....	2,333	2,028
22. TOTAL EQUITY CAPITAL .....	7,824	7,944
23. TOTAL LIABILITIES, REDEEMABLE PREFERRED STOCK AND EQUITY CAPITAL .....	\$90,143	\$96,571

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1996  
PURSUANT TO THE SAVINGS INSTITUTIONS ACT**

**ACQUISITIONS PURSUANT TO ARTICLE 11 OF THE VIRGINIA CODE**

DATE RECEIVED	DESCRIPTION	ACTIVITY
11/30/95	James River Bankshares, Inc., Suffolk, VA to acquire First Colonial Bank, F.S.B.	Approved 02/28/96
10/30/96	Southern National Corporation, Winston-Salem, NC to acquire Fidelity Financial Bankshares Corporation	Approved 12/23/96

**BRANCHES**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
03/11/96	Caroline Savings Bank Bowling Green, VA	2609 Lafayette Boulevard Spotsylvania County, VA	Approved 04/15/96

**SAVINGS INSTITUTION STATUS CHANGES - 1996**

**BRANCH OPENINGS**

June	17	Caroline Savings Bank, Bowling Green, VA opened a branch office at 2609 Lafayette Boulevard, Spotsylvania County, VA
July	15	Caroline Savings Bank, Bowling Green, VA opened a branch office at 18121 Jefferson Davis Highway, Caroline County, VA



## REPORT OF CONDITION

	SB-1 CAROLINE SAVINGS BANK	SL-142 IMPERIAL SAVINGS AND LOAN ASSOCIATION
	BOWLING GREEN	MARTINSVILLE
	4 OFFICES	1 OFFICE
ASSETS		
1. Cash, Deposits and Investment Securities .....	\$ 7,164	\$ 2,608
2. Mortgage Pool Securities.....	0	103
3. Mortgage Loans .....	25,806	4,176
4. Nonmortgage Loans .....	4,252	871
5. Repossessed Assets.....	248	0
6. Real Estate Held for Investment.....	0	0
7. Investments in Service Corps and Subsidiaries .....	87	0
8. Office Premises and Equipment .....	2,174	64
9. Other Assets.....	315	96
10. TOTAL ASSETS .....	\$ 40,046	\$ 7,918
LIABILITIES		
11. Deposits .....	\$ 32,746	\$ 7,352
12. Unamortized Yield Adjustments on Deposits .....	0	0
13. Advances From FHLBank .....	0	0
14. Other Borrowings .....	2,720	0
15. Other Liabilities .....	89	32
16. TOTAL LIABILITIES .....	35,555	7,384
17. Redeemable Preferred Stock and Minority Interest.....	0	0
EQUITY CAPITAL		
18. Perpetual Preferred Stock.....	0	0
19. Common Stock .....	1,280	0
20. Paid in Excess of Par.....	843	0
21. Unrealized Gains (Losses) on Marketable Equity Securities .....	177	0
22. Retained Earnings.....	2,191	534
23. TOTAL EQUITY CAPITAL .....	4,491	534
24. TOTAL LIABILITIES, REDEEMABLE PREFERRED STOCK AND EQUITY CAPITAL .....	\$ 40,046	\$ 7,918

DECEMBER 31, 1996 (IN THOUSANDS OF DOLLARS)

SL-112 ELIZABETH BUILDING AND LOAN ASSOCIATION INCORPORATED PORTSMOUTH 1 OFFICE	SL-286 FIRST SAVINGS BANK OF VIRGINIA SPRINGFIELD 2 OFFICES				
\$ 89	\$ 5,473				1
0	1,112				2
4,488	33,043				3
0	3,031				4
0	90				5
56	0				6
0	0				7
1	584				8
48	592				9
\$ 4,682	\$ 43,925				10
\$ 866	\$ 38,251				11
0	(1)				12
0	3,060				13
3,300	0				14
134	78				15
4,300	41,388				16
0	0				17
0	0				18
361	655				19
0	2,600				20
0	0				21
21	(718)				22
382	2,537				23
\$ 4,682	\$ 43,925				24

ALPHABETICAL LISTING BY NAME OF STATE SAVINGS INSTITUTIONS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1996

---

---

Caroline Savings Bank (SB)  
268 North Main Street  
Bowling Green 22427 (Caroline County)  
Date Opened - 4/12/74  
C.E.O. - W. R. Southworth, President

Brs: Caroline County-  
18121 Jefferson Davis Highway  
Spotsylvania County-  
11019 Leavells Road  
2609 Lafayette Boulevard

Elizabeth Building and Loan Association, Incorporated (M)  
519 Washington Street  
Portsmouth 23704  
Date Opened - 2/21/12  
C.E.O. - Dr. Charles Barclay, Jr.

First Savings Bank of Virginia (S)  
6551 Loisdale Court, Suite 150  
Springfield 22150 (Fairfax County)  
Date Opened - 2/1/85  
C.E.O. - Jeffrey C. Constantz

Br: Spotsylvania County-  
10693 Courthouse Road  
Non-depository Office:  
Loudoun County-  
22636 Glen Drive, Suite 103, Sterling

Imperial Savings and Loan Association, Incorporated (M)  
211 Fayette Street  
Martinsville 24112  
Date Opened - 7/16/29  
C.E.O.- Kelvin G. Perry

---

(M) Mutual Association  
(S) Stock Association  
(SB) Savings Bank

ALPHABETICAL LISTING BY LOCATION OF STATE SAVINGS INSTITUTIONS  
PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1996

---

---

**CITIES**

## CITY OF MARTINSVILLE

Imperial Savings and Loan Association, Incorporated  
211 Fayette Street  
Martinsville 24112

## CITY OF PORTSMOUTH

Elizabeth Building and Loan Association, Incorporated  
519 Washington Street  
Portsmouth 23704

**COUNTIES**

## CAROLINE COUNTY

Caroline Savings Bank  
268 North Main Street  
Bowling Green 22427  
Br: 18121 Jefferson Davis Highway

## FAIRFAX COUNTY

First Savings Bank of Virginia  
6551 Loisdale Court, Suite 150  
Springfield 22150

## LOUDOUN COUNTY

Non-Depository Office:  
First Savings Bank of Virginia  
22636 Glen Drive, Suite 103, Sterling

## SPOTSYLVANIA COUNTY

Br: Caroline Savings Bank  
11019 Leavells Road  
2609 Lafayette Boulevard

Brs: First Savings Bank of Virginia  
10693 Courthouse Road



CREDIT UNIONS CONSOLIDATED BALANCE SHEET  
AS OF DECEMBER 31

	1995	1996
<b>ASSETS</b>		
Loans .....	\$1,197,504,546	\$1,333,169,229
LESS: Allowance for loan losses .....	13,366,363	14,739,803
Cash .....	36,198,376	42,790,799
U.S. Government obligations.....	65,618,086	91,762,080
Federal agency securities.....	322,801,684	317,505,492
Common Trust Investments (ICU, NIFCU's, Mutual Funds).....	846,795	621,437
Shares, deposits & certificates in corporate centrals.....	149,393,610	98,406,219
Shares, deposits & certificates in banks, S&L's & MSB's.....	118,630,964	97,198,717
Shares, deposits & certificates in other credit unions .....	787,715	1,791,545
Share insurance capitalization deposit .....	15,474,907	16,037,318
All other investments.....	1,627,519	2,316,465
LESS: Allowance for investment loss .....	0	0
Land and buildings (net of depreciation).....	25,643,776	25,789,070
Other fixed assets (net of depreciation).....	7,217,884	7,063,358
All other assets.....	15,181,854	16,877,016
<b>TOTAL ASSETS.....</b>	<b>\$1,943,561,353</b>	<b>\$2,036,588,942</b>
<b>LIABILITIES &amp; SAVINGS EQUITY</b>		
Promissory notes .....	\$1,000,250	\$ 0
Other notes/interest payable.....	1,320,898	4,130,723
Accounts payable .....	5,764,957	6,007,660
Dividends payable .....	3,653,457	3,244,750
<b>TOTAL LIABILITIES .....</b>	<b>11,739,562</b>	<b>13,383,133</b>
Share certificates .....	408,132,981	444,061,435
Share draft accounts .....	142,779,633	151,314,649
IRA accounts.....	245,422,805	243,291,276
Other shares.....	906,456,413	936,889,337
<b>TOTAL SHARES.....</b>	<b>1,702,791,832</b>	<b>1,775,556,697</b>
Regular/statutory reserve.....	47,865,183	47,565,238
Other reserves.....	59,957,671	59,034,535
Unrealized Gains (Losses) on available for sale securities .....	(27,862)	61,464
Undivided earnings.....	121,234,967	140,987,875
<b>TOTAL EQUITY.....</b>	<b>229,029,959</b>	<b>247,649,112</b>
<b>TOTAL LIABILITIES &amp; EQUITY .....</b>	<b>\$1,943,561,353</b>	<b>\$2,036,588,942</b>
Number of credit unions in operation.....	84	81

## CREDIT UNIONS CONSOLIDATED STATEMENT OF INCOME AND EXPENSES

	1995	1996
<b>INCOME</b>		
Interest on loans (gross) .....	\$107,070,393	\$114,533,602
LESS: Interest refunded .....	434,533	379,667
Income from investments .....	34,298,193	36,948,500
Fee income .....	7,956,488	9,694,398
Other operating income .....	4,059,921	3,298,040
<b>TOTAL GROSS INCOME</b> .....	<b>152,950,462</b>	<b>164,094,873</b>
<b>EXPENSES</b>		
Employee compensation & benefits .....	25,621,556	27,750,510
Travel & conference expense.....	902,150	953,325
Office occupancy expense.....	2,956,440	3,190,786
Office operations expense.....	11,420,080	12,060,158
Education & promotional expenses.....	1,480,993	1,798,097
Loan servicing expense.....	4,020,688	5,219,097
Professional & outside services.....	3,011,472	2,787,158
Provision for investment losses.....	0	0
Provision for loan losses .....	6,438,930	9,631,080
Members insurance.....	1,510,751	1,659,900
Operating fees (examination & supervision fees).....	580,231	605,779
Miscellaneous operating expenses .....	1,019,086	1,449,031
<b>TOTAL OPERATING EXPENSES BEFORE DIVIDENDS</b> .....	<b>58,962,377</b>	<b>67,104,921</b>
<b>NET INCOME (LOSS) BEFORE DIVIDENDS</b> .....	<b>93,988,085</b>	<b>96,989,952</b>
Gains (losses) on investments.....	(130,096)	(16,680)
Gains (losses) on deposition of fixed assets.....	38,642	877
Other non-operating income (expense).....	465,409	17,081
<b>TOTAL NON-OPERATING GAINS (LOSSES)</b> .....	<b>373,955</b>	<b>1,278</b>
Total net income (loss) before dividends.....	94,362,040	96,991,230
Interest on borrowed money .....	297,250	98,885
Dividends .....	69,158,240	74,402,996
Net income (loss) after dividends .....	24,906,550	22,489,349
LESS: Required transfer to statutory reserve (net).....	3,055,390	1,793,474
Change to undivided earnings as a result of operations.....	\$21,851,160	\$20,695,875

**CREDIT UNION APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1996****NEW OUT OF STATE CREDIT UNIONS**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
10/04/95	Members First Credit Union	State Route 612 Verona, Augusta County, VA	Approved 01/23/96

**MERGERS**

DATE RECEIVED	DESCRIPTION	ACTIVITY
03/05/96	Martinsville Du Pont Employees Credit Union, Incorporated, Martinsville, VA to merge into it M.H.M.H.C. Employees Credit Union, Martinsville, VA	Approved 03/18/96

**SERVICE FACILITIES**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
12/19/95	Newport News Shipbuilding Employees' Credit Union, Inc.	12401 Warwick Boulevard Newport News, VA	Approved 01/16/96
01/19/96	Virginia League Central Credit Union, Incorporated	10014 Robious Road Robious Hall Shopping Center, Richmond, VA	Approved 01/22/96
01/23/96	Tidewater Telephone Employees Credit Union, Incorporated	10014 Robious Road Robious Hall Shopping Center, Richmond, VA	Approved 01/24/96
01/23/96	University of Virginia Employees Credit Union, Inc.	1709 Seminole Trail Charlottesville, VA	Approved 02/09/96
03/27/96	Virginia Credit Union, Inc.	11030 Hull Street Road Midlothian, VA	Approved 04/02/96
07/02/96	Virginia Credit Union, Inc.	1301 College Avenue Fredericksburg, VA	Approved 07/12/96
08/07/96	Virginia Educators' Credit Union	14838 Warwick Boulevard Newport News, VA	Approved 08/26/96

**CREDIT UNION STATUS CHANGES - 1996****OUT OF STATE CREDIT UNIONS**

January 24 Members First Credit Union opened an office at State Route 612, Verona, VA

**MERGERS**

March 27 Martinsville Du Pont Employees Credit Union, Incorporated, Martinsville, VA, merged into it M.H.M.H.C. Employees Credit Union, Martinsville, VA

**CHANGES IN TITLE**

September 09 Spruance Cellophane Employees Credit Union, Incorporated, Richmond, VA changed its name to Spruance Cellophane Credit Union

**SERVICE FACILITIES**

January 24 Newport News Shipbuilding Employees' Credit Union, Inc. opened a service facility at 12401 Warwick Boulevard, Newport News, VA

January 25 Virginia League Central Credit Union, Incorporated opened a service facility at 10014 Robious Road, Robious Hall Shopping Center, Richmond, VA

January 25 Tidewater Telephone Employees Credit Union, Incorporated opened a service facility at 10014 Robious Road, Robious Hall Shopping Center, Richmond, VA

January 25 Prime Care Credit Union, Incorporated opened a service facility at 10014 Robious Road, Robious Hall Shopping Center, Richmond, VA

February 01 Newport News Shipbuilding Employees' Credit Union, Inc. opened a service facility at 10014 Robious Road, Richmond, VA

March 01 P.W.C. Employees Credit Union opened a service facility at 9027 Center Street, Manassas, VA

March 04 University of Virginia Employees Credit Union, Inc. opened a service facility at 1709 Seminole Trail, Charlottesville, VA

April 08 Virginia Credit Union, Inc. opened a service facility at 11030 Hull Street Road, Midlothian, VA

August 19 Virginia Credit Union, Inc. opened a service facility at 1301 College Avenue, Fredericksburg, VA

ALPHABETICAL LISTING BY NAME OF STATE CHARTERED CREDIT UNIONS  
SHOWING ASSETS, TREASURERS AND SERVICE FACILITIES AS OF DECEMBER 31, 1996

---

<p>A. B. and W. Transit Employees Credit Union, Incorporated 6201 Richmond Highway Alexandria 22303 Treasurer - Rodney Croson Date Opened - 4/17/52 Assets - \$18,391,535</p>	<p>Cadmus Credit Union, Incorporated 2901 Byrdhill Road P.O. Box 27481 Richmond 23261 Treasurer - Donald W. Hill Date Opened - 6/29/51 Assets - \$2,731,805</p>
<p>AMS Credit Union 4000 Legato Road Room 425 &amp; 425A Fairfax 22033 Treasurer - Delores Johnson Date Opened - 8/31/77 Assets - \$1,432,885</p>	<p>Campbell County Employee's Credit Union, Inc. Kimball Road Rt 2 Box 7XP Concord 24538 Treasurer - Edna A. Taylor Date Opened - 9/19/56 Assets - \$423,246</p>
<p>Alexandria Postal Credit Union, Incorporated 1100 Wythe Street Alexandria 22314 Treasurer - Raymond E. Simpson Date Opened - 3/23/48 Assets - \$1,643,323</p>	<p>Chesapeake City Employees Credit Union 401 Albemarle Drive, Suite 102 P O Box 15225 Chesapeake 23320 Treasurer - Karen J. Creef Date Opened - 5/18/71 Assets - \$3,143,438</p>
<p>Allied Service Employees Credit Union, Incorporated 515 King Street, Suite 315 P O Box 1726 Alexandria 22313-1726 Treasurer - Anthony V. Cangiano Date Opened - 10/8/54 Assets - \$248,642</p>	<p>Chesapeake Public School Employee's Credit Union Inc. 544 Battlefield Boulevard South Chesapeake 23320 Treasurer - Ada Howard Date Opened - 4/2/63 Assets - \$5,605,472</p>
<p>Amoco Yorktown Refinery Credit Union, Incorporated 2201 Goodwin Neck Road P.O. Box 578 Yorktown 23690 Treasurer - Leona Knutson Date Opened - 3/12/58 Assets - \$1,415,313</p>	<p>Chessie-Newport News Credit Union 8000 Marshall Avenue P O Box 5230 Newport News 23605 Treasurer - Clayton K. Koster Date Opened - 4/28/28 Assets - \$4,687,235</p>
<p>Augusta Hospital Employees Credit Union, Inc. 96 Medical Center Drive P O Box 1000 Fishersville 22939 Treasurer - Deborah Shank Date Opened - 4/3/64 Assets - \$2,310,493</p>	<p>City of Alexandria Employees Credit Union, Inc. 1416 Duke Street Alexandria 22314 Treasurer - Ralph Charlton Date Opened - 10/13/58 Assets - \$11,359,345</p>
<p>Belt Line Employees Credit Union, Incorporated 3014 Tyre Neck Road Portsmouth 23703 Treasurer - Floyd Williams Date Opened - 12/23/29 Assets - \$2,753,431</p>	<p>D.I.R. Credit Union, Incorporated 400 North 8th Street, Suite 8026 Richmond 23219 Treasurer - Cheryl Richmond Date Opened - 12/21/50 Assets - \$3,433,704</p>
<p>C.C.C. Martinsville Employees Credit Union, Incorporated 810 Starling Avenue Route 4 Box 244 Ridgeway 24148 Treasurer - Rubin H. Martin, III Date Opened - 8/10/64 Assets - \$557,588</p>	<p>Danville Postal Credit Union, Incorporated 700 Main Street P O Box 1344 Danville 24543 Treasurer - Maxine F. Powell Date Opened - 4/1/27 Assets - \$1,662,319</p>

ALPHABETICAL LISTING BY NAME OF STATE CHARTERED CREDIT UNIONS  
SHOWING ASSETS, TREASURERS AND SERVICE FACILITIES AS OF DECEMBER 31, 1996

---

<p>Fairfax County Employees Credit Union, Incorporated 4105 Rust Road Fairfax 22030 Treasurer - James Sandifer Date Opened - 4/29/58 Assets - \$60,812,179 <i>Service Facilities -</i> 12000 Government Center Parkway Suite 266, Fairfax, VA 4080 Chain Bridge Road, Fairfax, VA 14040 Central Loop(S), Woodbridge, VA</p> <p>Federal Employees Credit Union of Petersburg, Incorporated 29 Franklin Street Petersburg 23803 Treasurer - Thomas M. Crawley, Jr. Date Opened - 8/14/24 Assets - \$1,789,914</p> <p>Fort Monroe Credit Union, Incorporated Building T 261 Patch Road P.O. Box 51125 Fort Monroe 23651 Treasurer - E.C. Francis, Jr. Date Opened - 9/15/53 Assets - \$17,695,015 <i>Service Facility -</i> 108 West Mercury Blvd., Hampton, VA</p> <p>Gwaltney Employees Credit Union, Incorporated 601 North Church Street P.O. Box 69 Smithfield 23430 Treasurer - Beatrice R. Wise Date Opened - 8/10/61 Assets - \$1,840,009</p> <p>Hampton City Employees Credit Union, Incorporated City Hall Building 22, Lincoln Street Hampton 23669 Treasurer - Robert M. Geist Date Opened - 11/17/55 Assets - \$4,560,125 <i>Service Facility -</i> 419 North Armistead Ave., Hampton, VA</p>	<p>Hampton Roads Educators Credit Union, Inc. 2130 Cunningham Drive Hampton 23666 Treasurer - William F. Trimble, Jr. Date Opened - 4/6/54 Assets - \$15,207,283 <i>Service Facilities -</i> 677 N. Battlefield Boulevard(S), Chesapeake, VA 998 J. Clyde Morris Boulevard(S), Newport News, VA 10014 Robious Road(S) Robious Hall Shopping Center, Richmond, VA 2888 Virginia Beach Boulevard(S), Virginia Beach, VA</p> <p>Hampton Roads Postal Credit Union, Inc. 6060 Jefferson Avenue Suite 1500 Newport News 23605 Treasurer - Raymond Wazeerud-Din Date Opened - 3/7/52 Assets - \$4,671,183</p> <p>Hercules Covington Employees Credit Union 424 West Prospect Street Covington 24426 Treasurer - Jean P. Catlett Date Opened - 9/4/69 Assets - \$467,932</p> <p>ICI Employees Credit Union 1 Discovery Drive Hopewell 23860 Treasurer - Ruth T. Williams Date Opened - 7/1/76 Assets - \$671,198</p> <p>Klann Employees Credit Union, Incorporated 301 Fourth Street Waynesboro 22980 Treasurer - Virginia Kennedy Date Opened - 9/2/66 Assets - \$109,490</p> <p>Landmark Communications Employees Credit Union, Inc. 150 West Brambleton Avenue Norfolk 23510 Treasurer - Sandra McMullen Date Opened - 8/24/53 Assets - \$1,968,298</p> <p>Life Line Credit Union, Inc. 5904 Hamptstead Avenue Richmond 23226 Treasurer - Anne Hagen Date Opened - 4/11/69 Assets - \$4,168,803</p>
---	---

ALPHABETICAL LISTING BY NAME OF STATE CHARTERED CREDIT UNIONS  
SHOWING ASSETS, TREASURERS AND SERVICE FACILITIES AS OF DECEMBER 31, 1996

Loudoun Credit Union 224 E. South King Street Leesburg 22075 Treasurer - Anna Toth Date Opened - 2/3/78 Assets - \$6,001,987	Nansemond Credit Union, Incorporated, The 617 East Washington Street Suffolk 23434 Treasurer - Elaine Demiel Date Opened - 6/20/49 Assets - \$3,542,101
Lynchburg Appalachian Employees Credit Union, Incorporated 4001 Mayflower Drive Lynchburg 24501 Treasurer - Michael D. Keene Date Opened - 6/28/54 Assets - \$584,873	Naval Hospital Credit Union, Incorporated Naval Regional Medical Center Interim Administration Building 272 Portsmouth 23705 Treasurer - Mark R. Stoffel Date Opened - 11/11/53 Assets - \$4,443,472
Lynchburg General Credit Union 1901 Tate Springs Road Lynchburg 24504 Treasurer - Tom Lawton Date Opened - 10/21/70 Assets - \$805,969	Navy Yard Credit Union, Incorporated, The 5100 George Washington Highway Portsmouth 23705 Treasurer - Date Opened - 6/7/29 Assets - \$61,606,420
Lynchburg Postal and Federal Employees' Credit Union, Incorporated 3300 Odd Fellows Road Room 103 Lynchburg 24506 Treasurer - Kyle L. Short Date Opened - 5/1/26 Assets - \$3,438,216	<i>Service Facilities -</i> 3325 Taylor Road, Chesapeake, VA 677 Battlefield Boulevard(S), Chesapeake, VA 998 J. Clyde Morris Boulevard(S), Newport News, VA Norfolk Naval Shipyard Bldg 73, Portsmouth, VA Norfolk Naval Shipyard Bldg M-32, Portsmouth, VA 2888 Virginia Beach Boulevard(S), Virginia Beach, VA 14040 Central Loop(S), Woodbridge, VA
Martinsville Du Pont Employees Credit Union, Incorporated 1402 Memorial Boulevard P O Box 2158 Martinsville 24113 Treasurer - Douglas Nunn Date Opened - 3/23/53 Assets - \$130,235,175 <i>Service Facilities -</i> 320 Hospital Drive Dupont Plant, 1 Dupont Rd, Martinsville, VA	New Horizon Credit Union 9269 Lee Avenue Chantilly 20151 Treasurer - Charles E. Virtue Date Opened - 1/20/69 Assets - \$17,043,733 <i>Service Facility -</i> 15000 Conference Center Drive Suite 1003, Chantilly, VA
Martinsville Postal Credit Union, Incorporated 810 Starling Avenue Martinsville 24415 Treasurer - Paul J. Ricard Date Opened - 7/1/49 Assets - \$287,632	Newport News Municipal Employees Credit Union, Incorporated 502 Operations Drive Newport News 23602 Treasurer - Ronald W. Jones Date Opened - 12/21/50 Assets - \$25,754,433 <i>Service Facility -</i> 210 25th. Street, Newport News, VA
N.C.S.E. Credit Union, Inc. Court Street Nelson County School Board Office Lovingston 22949 Treasurer - Phyllis M. Drumheller Date Opened - 6/25/70 Assets - \$510,063	
Nabisco Employees Credit Union 6002 S. Laburum Avenue Richmond 23231 Treasurer - Clara J. Anderson Date Opened - 8/26/76 Assets - \$4,099,218	

ALPHABETICAL LISTING BY NAME OF STATE CHARTERED CREDIT UNIONS  
SHOWING ASSETS, TREASURERS AND SERVICE FACILITIES AS OF DECEMBER 31, 1996

---

<p>Newport News Shipbuilding Employees' Credit Union, Inc. 3711 Huntington Avenue Newport News 23607 Treasurer - Huyke B. Urrutia Date Opened - 6/2/28 Assets - \$504,467,171 <i>Service Facilities -</i> 677 North Battlefield Blvd. (S), Chesapeake, VA 2300 Cunningham Drive, Hampton, VA 12401 Warwick Boulevard, Newport News, VA 433 Denbigh Boulevard, Newport News, VA 5001 Huntington Avenue, Newport News, VA 998 J. Clyde Morris Boulevard(S), Newport News, VA 10014 Robious Road(S), Richmond, VA 2888 Virginia Beach Boulevard(S), Virginia Beach, VA 14040 Central Loop(S), Woodbridge, VA</p> <p>Norfolk Southern Employees' Credit Union, Incorporated 1324 N Battlefield Blvd, Suite 3-F Greenbrier Square Chesapeake 233204515 Treasurer - Hazel S. Cutler Date Opened - 4/26/28 Assets - \$1,968,430</p> <p>Norfolk, Va., Postal Credit Union, Incorporated Tidewater General Mail Facility 600 Church Street, Room 246 Norfolk 23501 Treasurer - William Beck Date Opened - 3/9/25 Assets - \$5,028,609</p> <p>Old Dominion University Credit Union, Inc. 2701 Hampton Boulevard Norfolk 23517 Treasurer - John Stoughton Date Opened - 1/16/59 Assets - \$11,367,000</p> <p>P.W.C. Employees Credit Union 2080 Old Bridge Road #101 Woodbridge 22192 Treasurer - Robin Perkins Date Opened - 2/1/71 Assets - \$7,381,983 <i>Service Facility -</i> 8811 Sudley Road, Suite 156, Manassas, VA</p>	<p>P.W.H. Employees Credit Union, Inc. 8700 Sudley Road Manassas 22110 Treasurer - Fay Bowers Date Opened - 10/10/69 Assets - \$1,570,850</p> <p>PFD Firefighters Credit Union, Incorporated 361 Effingham Street Portsmouth 23704 Treasurer - Charles W. Porter Date Opened - 3/24/55 Assets - \$4,633,568</p> <p>Petersburg Federal Reformatory Credit Union, Incorporated Federal Correctional Institution Petersburg 23803 Treasurer - William W. Hawkins Date Opened - 8/27/51 Assets - \$1,267,070</p> <p>Piedmont Credit Union 306 Poplar Street Danville 24541 Treasurer - Ralph Dorr, Chief Financial Officer Date Opened - 5/12/69 Assets - \$13,795,197 <i>Service Facility -</i> 403 Kings Mountain Road, Collinsville, VA</p> <p>Portsmouth Police Credit Union, Incorporated 801 Crawford Street, 5th Floor Portsmouth 23705 Treasurer - Kenneth R. Davis Date Opened - 4/24/57 Assets - \$1,463,342</p> <p>Portsmouth Post Office Credit Union, Incorporated, The 933 Broad Street Room 123 P.O. Box 7265 Portsmouth 23707 Treasurer - Faye M. Hampton Date Opened - 2/3/49 Assets - \$2,076,031</p> <p>Prime Care Credit Union, Incorporated 600 Gresham Drive Norfolk 23507 Treasurer - William A. Jones Date Opened - 3/9/70 Assets - \$6,267,582 <i>Service Facilities -</i> 677 North Battlefield Boulevard(S), Chesapeake, VA 998 J. Clyde Morris Boulevard(S), Newport News, VA 6015 Poplar Hill Drive, Suite 102, Norfolk, VA 10014 Robious Road(S) Robious Hall Shopping Center, Richmond, VA 2888 Virginia Beach Boulevard(S), Virginia Beach, VA</p>
--	--



ALPHABETICAL LISTING BY NAME OF STATE CHARTERED CREDIT UNIONS  
SHOWING ASSETS, TREASURERS AND SERVICE FACILITIES AS OF DECEMBER 31, 1996

<p>Richmond Fire Department Credit Union, Incorporated 900 Hermitage Road Richmond 23220 Treasurer - Russell G. Acores, III Date Opened - 5/15/29 Assets - \$8,273,161</p>	<p>Spruance Cellophane Credit Union 7119 Jefferson Davis Highway Richmond 23237 Treasurer - Carol Fountain Date Opened - 3/24/53 Assets - \$6,115,727</p>
<p>Richmond Police Department Credit Union, Incorporated 2907 North Boulevard Richmond 23230 Treasurer - F. Matthew Sasser Date Opened - 11/15/34 Assets - \$3,022,638</p>	<p>T.M.C. Employees Credit Union, Inc. 1000 Robins Road P.O. Box 10341 Lynchburg 24506 Treasurer - Patsy W. Stilwell Date Opened - 2/15/52 Assets - \$951,547</p>
<p>Richmond Postal Credit Union Incorporated, The 1601 Ownby Lane Richmond 23220 Treasurer - Wayne Boothe Date Opened - 11/23/23 Assets - \$48,804,302</p>	<p>Texaco Employees' Credit Union, Incorporated 700 Rosemont Avenue P.O. Box 5827 Chesapeake 23324 Treasurer - Linda L. Dail Date Opened - 11/12/53 Assets - \$581,899</p>
<p>Riverside Health System Employees' Credit Union, Incorporated 500 J. Clyde Morris Boulevard Newport News 23601 Treasurer - F. Kimball Hahn Date Opened - 9/1/70 Assets - \$3,894,860</p>	<p>Tidewater Telephone Employees Credit Union, Incorporated 5648 Southern Boulevard Virginia Beach 23462 Treasurer - Eugene Johnson Date Opened - 7/22/58 Assets - \$22,052,284</p>
<p>S &amp; S Machinery Credit Union Route 3 Box 70 Cedar Bluff 24609 Treasurer - Michael D. Keene Date Opened - 3/1/72 Assets - \$1,537,634</p>	<p><i>Service Facilities -</i> 677 N. Battlefield Blvd.(S), Chesapeake, VA 1128 Big Bethel Road, Hampton, VA 998 J. Clyde Morris Boulevard(S), Newport News, VA 10014 Robious Road(S) Robious Hall Shopping Center, Richmond, VA 2888 Virginia Beach Boulevard(S), Virginia Beach, VA 14040 Central Loop(S), Woodbridge, VA</p>
<p>Salem E.B.A. Credit Union, Incorporated 731 Harrison Avenue Salem 24153 Treasurer - Glen L. Lyle Date Opened - 4/24/57 Assets - \$4,236,045</p>	<p>Times World Employees Credit Union, Incorporated 201 West Campbell Avenue, S.W. Roanoke 24011 Treasurer - Nancy Kim Shively Date Opened - 9/18/41 Assets - \$1,226,350</p>
<p>Shenandoah County Credit Union Stonewall Jackson High School Rt 833 P.O. Box 354 Mt Jackson 22842 Treasurer - Deborah Lockridge Date Opened - 9/1/81 Assets - \$320,168</p>	<p>Trigon Employees' Credit Union, Incorporated 2015 Staples Mill Road Richmond 23230 Treasurer - Greg Davis Date Opened - 12/17/58 Assets - \$4,722,708</p>
<p>Smithfield Packing Employees' Credit Union Smithfield Packing Company Smithfield 23430 Treasurer - Odelle Addison Date Opened - 4/27/71 Assets - \$2,010,346</p>	<p><i>Service Facility -</i> 2221 Edward Holland Drive, Richmond, VA</p>
<p>Southern States Employees' Credit Union, Incorporated 6606 W. Broad Street P.O. Box 26234 Richmond 23260 Treasurer - Tracy Amburgey Date Opened - 5/5/40 Assets - \$21,358,743</p>	

ALPHABETICAL LISTING BY NAME OF STATE CHARTERED CREDIT UNIONS  
SHOWING ASSETS, TREASURERS AND SERVICE FACILITIES AS OF DECEMBER 31, 1996

---

<p>U.S.E. Credit Union 1901 Goodyear Boulevard P.O. Box 2117 Danville 24541 Treasurer - J. Wesley Barker Date Opened - 4/12/79 Assets - \$3,790,829</p>	<p>101 N. 14th Street (Tower), Richmond, VA 2300 W Broad Street (DMV), Richmond, VA 5427 Glenside Drive, Richmond, VA 7500 Boulders View Drive, Richmond, VA 2888 Virginia Beach Boulevard(S), Virginia Beach, VA 14040 Central Loop(S), Woodbridge, VA</p>
<p>University of Virginia Community Credit Union, Inc. 1936 Arlington Boulevard Charlottesville 22903 Treasurer - Lisa M. Jackson, Controller Date Opened - 5/19/54 Assets - \$96,013,092 <i>Service Facilities -</i> 1709 Seminole Trail, Charlottesville, VA 222 Lee Street, Charlottesville, VA 908 E. High Street, Charlottesville, VA</p>	<p>Virginia Educators' Credit Union 12626 Nettles Drive Newport News 23606 Treasurer - Diane Y. Smith Date Opened - 11/1/54 Assets - \$28,785,671 <i>Service Facilities -</i> 677 North Battlefield Boulevard(S), Chesapeake, VA 812 Main Street, Newport News, VA 998 J. Clyde Morris Boulevard(S), Newport News, VA 2888 Virginia Beach Blvd.(S), Virginia Beach, VA 14040 Central Loop(S), Woodbridge, VA</p>
<p>V.B.H. Employees Credit Union, Incorporated 3300 Rivermont Avenue Lynchburg 24503 Treasurer - Lisa H. Hall Date Opened - 10/14/66 Assets - \$1,036,856</p>	<p>Virginia Gas Credit Union, Incorporated 107 South Coalter Street Staunton 24401 Treasurer - E. K. Whitesell Date Opened - 5/29/56 Assets - \$3,267,221</p>
<p>Valley Industrial Credit Union 501 W. Broad St. P.O. Box 1784 Waynesboro 22980 Treasurer - Ken Bowarel Date Opened - 6/13/77 Assets - \$5,626,913</p>	<p>Virginia League Central Credit Union, Incorporated 1207 Fenwick Drive Lynchburg 24502 Treasurer - Eugene H. Farley, Jr. Date Opened - 10/26/39 Assets - \$22,268,538 <i>Service Facilities -</i> 677 N. Battlefield Boulevard(S), Chesapeake, VA 998 J. Clyde Morris Boulevard(S), Newport News, VA 10014 Robious Road(S) Robious Hall Shopping Center, Richmond, VA 2888 Virginia Beach Boulevard(S), Virginia Beach, VA 14040 Central Loop(S), Woodbridge, VA</p>
<p>Virginia Credit Union, Inc. 720 East Broad Street Richmond 23225 Treasurer - Dorothy J. Hall Date Opened - 12/11/28 Assets - \$427,867,278 <i>Service Facilities -</i> 677 N. Battlefield Blvd.(S), Chesapeake, VA 1301 College Avenue, Fredericksburg, VA 10450 Midlothian Pike, Midlothian, VA 11030 Hull Street Road, Midlothian, VA 998 J. Clyde Morris Boulevard(S), Newport News, VA</p>	

ALPHABETICAL LISTING BY NAME OF STATE CHARTERED CREDIT UNIONS  
SHOWING ASSETS, TREASURERS AND SERVICE FACILITIES AS OF DECEMBER 31, 1996

---

Virginia Power/North Carolina Power Credit Union  
One James River Plaza Lobby Level  
P.O. Box 26666  
Richmond 23261-6666

Treasurer - Billy R. Cathey  
Date Opened - 10/5/40  
Assets - \$57,717,466

*Service Facility -*  
5000 Dominion Boulevard,  
Glen Allen, VA

Virginia United Methodist Conference Credit Union, Inc.  
4016 West Broad Street  
Richmond 23230

Treasurer - Stephen C. Hundley  
Date Opened - 3/27/52  
Assets - \$13,061,211

W. P. S. E. Credit Union, Inc.  
301 Pine Avenue  
Waynesboro 22980

Treasurer - Margaret F. Helms  
Date Opened - 10/17/58  
Assets - \$1,684,171

WECCU Credit Union  
347 North Court Street  
Covington 24426

Treasurer - Clyde H. Landis, Sr.  
Date Opened - 7/17/53  
Assets - \$27,468,742

Waynesboro Dupont Employees Credit Union  
301 Dupont Boulevard  
Waynesboro 22980

Treasurer - Jerry M. Campbell  
Date Opened - 7/1/59  
Assets - \$223,527,175

*Service Facilities -*  
2813 North Augusta St.,  
Staunton, VA  
200 Greenville Road,  
Stuarts Draft, VA  
200 East Broad Street,  
Waynesboro, VA  
2200 W. Main Street,  
Waynesboro, VA

---

(S) Shared Service Facilities

**BRANCHES OF OUT-OF-STATE CREDIT UNIONS**

**DULLES**

United Airlines Freight Terminal Door #130  
Dulles International Airport  
Branch of United Air Lines Employees Credit Union, Chicago, Illinois

**VERONA**

McQuay International, State Route 612, Verona  
Branch of Members First Credit Union, Plymouth, Minnesota

**WILLIAMSBURG**

243 McLaws Circle, Suite 100, Williamsburg  
Branch of Anheuser-Busch Employee's Credit Union, St. Louis, Missouri

