1999 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, 1999

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BUREAU OF FINANCIAL INSTITUTIONS
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Report of the Bureau of Financial Institutions

Richmond, Virginia, December 31, 1999

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, 1999.

Respectfully,

E. J. FACE, JR.
Commissioner of Financial Institutions
BUREAU OF FINANCIAL INSTITUTIONS

E. J. FACE, JR.
Commissioner of Financial Institutions

ADMINISTRATION AND FINANCE

GERALD E. FALLEN
Assistant Commissioner

BANKS AND SAVINGS INSTITUTIONS

JOHN M. CROCKETT
Deputy Commissioner

CONSUMER FINANCE

SUSAN E. HANCOCK
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
SIDNEY A. BAILEY, June 1, 1977 to June 30, 1978

Commissioner of Financial Institutions

SIDNEY A. BAILEY, July 1, 1978 to June 30, 1997
E. J. FACE, JR., July 1, 1997 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).
### ANNUAL REPORT OF THE BUREAU OF FINANCIAL INSTITUTIONS

#### CONSOLIDATED REPORT OF CONDITION - VIRGINIA STATE BANKS

**DECEMBER 31, 1998 & 1999 (IN THOUSANDS OF DOLLARS)**

<table>
<thead>
<tr>
<th></th>
<th>December 31, 1998</th>
<th>December 31, 1999</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>122 State Banks</td>
<td>112 State Banks</td>
</tr>
<tr>
<td></td>
<td>1,266 Branches</td>
<td>1,324 Branches</td>
</tr>
</tbody>
</table>

#### ASSETS

<table>
<thead>
<tr>
<th>Description</th>
<th>1998</th>
<th>1999</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and balances due from depository institutions</td>
<td>$2,778,802</td>
<td>$2,802,156</td>
</tr>
<tr>
<td>Noninterest-bearing balances and currency and coin</td>
<td>$2,225,302</td>
<td>$2,557,015</td>
</tr>
<tr>
<td>Interest-bearing balances</td>
<td>$553,500</td>
<td>$245,141</td>
</tr>
<tr>
<td>Securities</td>
<td>$12,705,860</td>
<td>$13,310,284</td>
</tr>
<tr>
<td>Federal funds sold &amp; securities purchased under</td>
<td></td>
<td></td>
</tr>
<tr>
<td>agreement to resell</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Loan and lease financing receivables</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans and leases, net of unearned income</td>
<td>$43,703,524</td>
<td>$47,604,999</td>
</tr>
<tr>
<td>LESS: Allowance for loan and lease losses</td>
<td>$729,020</td>
<td>$790,167</td>
</tr>
<tr>
<td>LESS: Allocated transfer risk reserve</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Loans and leases, net of unearned income and allowance</td>
<td>$42,974,504</td>
<td>$46,814,832</td>
</tr>
<tr>
<td>Assets held in trading accounts</td>
<td>$3,179</td>
<td>$0</td>
</tr>
<tr>
<td>Premises and fixed assets (including capitalized leases)</td>
<td>$1,082,739</td>
<td>$1,215,683</td>
</tr>
<tr>
<td>Other real estate owned</td>
<td>$81,924</td>
<td>$55,776</td>
</tr>
<tr>
<td>Investments in unconsolidated subsidiaries and associated</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>companies</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Customers’ liabilities to banks on acceptances outstanding</td>
<td>$12,191</td>
<td>$6,487</td>
</tr>
<tr>
<td>Intangible assets</td>
<td>$538,463</td>
<td>$677,648</td>
</tr>
<tr>
<td>Other assets</td>
<td>$2,150,742</td>
<td>$2,085,165</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td>$63,938,065</td>
<td>$67,641,313</td>
</tr>
</tbody>
</table>

#### LIABILITIES

<table>
<thead>
<tr>
<th>Description</th>
<th>1998</th>
<th>1999</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deposits:</td>
<td>$42,712,237</td>
<td>$44,082,329</td>
</tr>
<tr>
<td>(1) Noninterest-bearing</td>
<td>$7,223,092</td>
<td>$7,792,299</td>
</tr>
<tr>
<td>(2) Interest-bearing</td>
<td>$35,489,145</td>
<td>$36,290,030</td>
</tr>
<tr>
<td>In foreign offices, subordinated and IBFs</td>
<td>$12,822</td>
<td>$52,893</td>
</tr>
<tr>
<td>(1) Noninterest-bearing</td>
<td>$560</td>
<td>$1,604</td>
</tr>
<tr>
<td>(2) Interest-bearing</td>
<td>$12,262</td>
<td>$51,289</td>
</tr>
<tr>
<td>Federal funds purchased and securities sold under</td>
<td></td>
<td></td>
</tr>
<tr>
<td>agreement to repurchase</td>
<td>$5,938,925</td>
<td>$7,073,307</td>
</tr>
<tr>
<td>Demand notes issued to the U.S. Treasury</td>
<td>$178,958</td>
<td>$1,282,710</td>
</tr>
<tr>
<td>Other borrowed money</td>
<td>$7,611,485</td>
<td>$7,095,286</td>
</tr>
<tr>
<td>Banks’ liabilities on acceptances executed and outstanding</td>
<td>$12,138</td>
<td>$6,487</td>
</tr>
<tr>
<td>Notes and debentures subordinated to deposits</td>
<td>$732,921</td>
<td>$724,496</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>$1,184,604</td>
<td>$1,576,156</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES</strong></td>
<td>$58,384,370</td>
<td>$61,893,664</td>
</tr>
</tbody>
</table>

#### EQUITY CAPITAL

<table>
<thead>
<tr>
<th>Description</th>
<th>1998</th>
<th>1999</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perpetual preferred stock</td>
<td>0</td>
<td>$7,350</td>
</tr>
<tr>
<td>Common stock</td>
<td>$617,911</td>
<td>$669,336</td>
</tr>
<tr>
<td>Surplus</td>
<td>$1,586,622</td>
<td>$1,805,837</td>
</tr>
<tr>
<td>Undivided profits and capital reserves</td>
<td>$2,996,637</td>
<td>$3,441,091</td>
</tr>
<tr>
<td>Unrealized gains(losses) on available-for-sale securities</td>
<td>$352,394</td>
<td>($176,525)</td>
</tr>
<tr>
<td>Cumulative foreign currency translation adjustments</td>
<td>$131</td>
<td>$560</td>
</tr>
<tr>
<td><strong>TOTAL EQUITY</strong></td>
<td>$5,553,695</td>
<td>$5,747,649</td>
</tr>
</tbody>
</table>

**TOTAL LIABILITIES AND EQUITY CAPITAL**                       | $63,938,065   | $67,641,313   |
## Consolidated Report of Income for Virginia State Chartered Banks

### As of December 31 (in Thousands of Dollars)

<table>
<thead>
<tr>
<th></th>
<th>1998</th>
<th>1999</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Interest Income:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest and fees on loans</td>
<td>$3,932,056</td>
<td>$4,313,539</td>
</tr>
<tr>
<td>Income from lease financing receivables</td>
<td>18,980</td>
<td>49,124</td>
</tr>
<tr>
<td>Interest on balances due from depositary institutions</td>
<td>11,861</td>
<td>8,584</td>
</tr>
<tr>
<td>Interest and dividends on securities</td>
<td>759,116</td>
<td>801,544</td>
</tr>
<tr>
<td>Interest from assets held in trading accounts</td>
<td>491</td>
<td>88</td>
</tr>
<tr>
<td>Interest on federal funds sold and securities purchased under agreements to resell</td>
<td>80,131</td>
<td>58,476</td>
</tr>
<tr>
<td><strong>Total Interest Income</strong></td>
<td>$4,802,635</td>
<td>$5,231,355</td>
</tr>
<tr>
<td><strong>Interest Expense:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest on time certificates of deposit of $100,000 or more</td>
<td>216,797</td>
<td>206,527</td>
</tr>
<tr>
<td>Interest on other deposits</td>
<td>1,157,478</td>
<td>1,113,733</td>
</tr>
<tr>
<td>Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs</td>
<td>1,270</td>
<td>976</td>
</tr>
<tr>
<td>Expense of federal funds purchased and securities sold under agreements to repurchase</td>
<td>224,927</td>
<td>324,207</td>
</tr>
<tr>
<td>Interest on demand notes issued to the U.S. Treasury and on other borrowed money</td>
<td>476,176</td>
<td>455,653</td>
</tr>
<tr>
<td>Interest on notes and debentures subordinated to deposits</td>
<td>41,672</td>
<td>57,273</td>
</tr>
<tr>
<td><strong>Total Interest Expense</strong></td>
<td>$2,118,320</td>
<td>$2,158,369</td>
</tr>
<tr>
<td><strong>Net Interest Income</strong></td>
<td>$2,684,315</td>
<td>$3,072,986</td>
</tr>
<tr>
<td>Provision for loan and lease losses</td>
<td>386,660</td>
<td>384,502</td>
</tr>
<tr>
<td><strong>Noninterest Income:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income from fiduciary activities</td>
<td>73,819</td>
<td>110,954</td>
</tr>
<tr>
<td>Service charges on deposit accounts in domestic offices</td>
<td>249,505</td>
<td>277,003</td>
</tr>
<tr>
<td>Trading revenue</td>
<td>1,750</td>
<td>2,671</td>
</tr>
<tr>
<td>Other fee income</td>
<td>1,664,467</td>
<td>2,477,664</td>
</tr>
<tr>
<td>All other noninterest income</td>
<td>210,434</td>
<td>210,996</td>
</tr>
<tr>
<td><strong>Total Noninterest Income</strong></td>
<td>$2,199,975</td>
<td>$3,079,288</td>
</tr>
<tr>
<td>Realized gains (losses) on held-to-maturity securities</td>
<td>176</td>
<td>192</td>
</tr>
<tr>
<td>Realized gains (losses) on available-for-sale securities</td>
<td>10,385</td>
<td>(53,198)</td>
</tr>
<tr>
<td><strong>Noninterest Expense:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salaries and employee benefits</td>
<td>836,242</td>
<td>937,928</td>
</tr>
<tr>
<td>Expenses of premises and fixed assets (net of rental income)</td>
<td>275,953</td>
<td>316,339</td>
</tr>
<tr>
<td>Other noninterest expense</td>
<td>1,843,243</td>
<td>2,664,105</td>
</tr>
<tr>
<td><strong>Total Noninterest Expense</strong></td>
<td>$2,553,438</td>
<td>$3,918,372</td>
</tr>
<tr>
<td><strong>Income Before Income Taxes and Extraordinary Items and Other Adjustments</strong></td>
<td>$1,552,753</td>
<td>$1,196,394</td>
</tr>
<tr>
<td><strong>Applicable Income Taxes</strong></td>
<td>548,436</td>
<td>635,620</td>
</tr>
<tr>
<td><strong>Income Before Extraordinary Items and Other Adjustments</strong></td>
<td>$1,004,317</td>
<td>$1,160,774</td>
</tr>
<tr>
<td><strong>Extraordinary Items and Other Adjustments</strong></td>
<td>83</td>
<td>66,319</td>
</tr>
<tr>
<td><strong>Net Income</strong></td>
<td>$1,004,400</td>
<td>$1,227,093</td>
</tr>
</tbody>
</table>
### Operating Ratios for All State Chartered Banks for 1999

<table>
<thead>
<tr>
<th>Classification in Millions of Dollars</th>
<th>Under 25</th>
<th>25-50</th>
<th>50-100</th>
<th>100-250</th>
<th>250-500</th>
<th>500-1,000</th>
<th>Over 1,000</th>
<th>All Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of banks in group</td>
<td>5</td>
<td>13</td>
<td>21</td>
<td>46</td>
<td>14</td>
<td>7</td>
<td>6</td>
<td>112</td>
</tr>
</tbody>
</table>

**Source and Distribution of Income:**

**Percentage of Average Assets:**

#### Interest Income:

- **Interest and fees on loans**
  - Under 25: 2.68
  - 25-50: 4.31
  - 50-100: 5.29
  - 100-250: 5.75
  - 250-500: 5.78
  - 500-1,000: 5.03
  - Over 1,000: 6.98
  - All banks: 6.55

- **Income from lease financing receivables**
  - Under 25: 0.00
  - 25-50: 0.00
  - 50-100: 0.00
  - 100-250: 0.01
  - 250-500: 0.00
  - 500-1,000: 0.10
  - Over 1,000: 0.07
  - All banks: 0.07

- **Interest on balances due from depository institutions**
  - Under 25: 0.54
  - 25-50: 0.08
  - 50-100: 0.06
  - 100-250: 0.05
  - 250-500: 0.00
  - 500-1,000: 0.01
  - Over 1,000: 0.01
  - All banks: 0.01

- **Interest and dividends on securities**
  - Under 25: 1.35
  - 25-50: 1.30
  - 50-100: 1.34
  - 100-250: 1.25
  - 250-500: 1.33
  - 500-1,000: 1.62
  - Over 1,000: 1.15
  - All banks: 1.22

- **Interest from assets held in trading accounts**
  - Under 25: 0.00
  - 25-50: 0.00
  - 50-100: 0.00
  - 100-250: 0.00
  - 250-500: 0.00
  - 500-1,000: 0.00
  - Over 1,000: 0.00
  - All banks: 0.00

- **Interest on federal funds sold and securities purchased under agreement to resell**
  - Under 25: 0.31
  - 25-50: 0.53
  - 50-100: 0.37
  - 100-250: 0.01
  - 250-500: 0.00
  - 500-1,000: 0.00
  - Over 1,000: 0.00
  - All banks: 0.09

**Total Interest Income**

- Under 25: 4.88
- 25-50: 6.22
- 50-100: 7.06
- 100-250: 7.20
- 250-500: 7.26
- 500-1,000: 6.77
- Over 1,000: 8.30
- All banks: 7.94

#### Interest Expense:

- **Interest on time certificates of deposit of $100,000 or more**
  - Under 25: 0.23
  - 25-50: 0.43
  - 50-100: 0.44
  - 100-250: 0.42
  - 250-500: 0.33
  - 500-1,000: 0.27
  - Over 1,000: 0.31
  - All banks: 0.31

- **Interest on other deposits**
  - Under 25: 1.26
  - 25-50: 1.96
  - 50-100: 2.31
  - 100-250: 2.48
  - 250-500: 2.67
  - 500-1,000: 1.91
  - Over 1,000: 1.42
  - All banks: 1.69

- **Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs**
  - Under 25: 0.00
  - 25-50: 0.00
  - 50-100: 0.00
  - 100-250: 0.00
  - 250-500: 0.00
  - 500-1,000: 0.00
  - Over 1,000: 0.00
  - All banks: 0.00

- **Expense of federal funds purchased and securities sold under agreement to repurchase**
  - Under 25: 0.00
  - 25-50: 0.06
  - 50-100: 0.18
  - 100-250: 0.05
  - 250-500: 0.06
  - 500-1,000: 0.17
  - Over 1,000: 0.66
  - All banks: 0.49

- **Interest on demand notes issued to the U.S. Treasury and other borrowed money**
  - Under 25: 0.00
  - 25-50: 0.00
  - 50-100: 0.02
  - 100-250: 0.19
  - 250-500: 0.14
  - 500-1,000: 0.04
  - Over 1,000: 0.92
  - All banks: 0.69

- **Interest on notes and debentures subordinated to deposits**
  - Under 25: 0.00
  - 25-50: 0.00
  - 50-100: 0.00
  - 100-250: 0.00
  - 250-500: 0.00
  - 500-1,000: 0.00
  - Over 1,000: 0.13
  - All banks: 0.09

**Total Interest Expense**

- Under 25: 1.49
- 25-50: 2.45
- 50-100: 2.95
- 100-250: 3.14
- 250-500: 3.33
- 500-1,000: 2.45
- Over 1,000: 3.40
- All banks: 3.27

**Net Interest Income**

- Under 25: 3.39
- 25-50: 3.77
- 50-100: 4.11
- 100-250: 4.06
- 250-500: 3.93
- 500-1,000: 4.32
- Over 1,000: 4.90
- All banks: 4.67

**Provisions for loan and lease losses**

- Under 25: 0.39
- 25-50: 0.48
- 50-100: 0.19
- 100-250: 0.27
- 250-500: 0.37
- 500-1,000: 0.12
- Over 1,000: 0.72
- All banks: 0.58
# Operating Ratios for All State Chartered Banks for 1999

<table>
<thead>
<tr>
<th>Classification in Millions of Dollars</th>
<th>Under 25</th>
<th>25-50</th>
<th>50-100</th>
<th>100-250</th>
<th>250-500</th>
<th>500-1,000</th>
<th>Over 1,000</th>
<th>All Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Noninterest Income:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income from fiduciary activities</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.04</td>
<td>0.04</td>
<td>0.03</td>
<td>0.22</td>
<td>0.17</td>
</tr>
<tr>
<td>Service charges on deposit accounts in domestic offices</td>
<td>0.08</td>
<td>0.20</td>
<td>0.39</td>
<td>0.36</td>
<td>0.32</td>
<td>0.57</td>
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<tr>
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<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.01</td>
<td>0.00</td>
<td>0.01</td>
<td>0.00</td>
</tr>
<tr>
<td>Other fees</td>
<td>0.02</td>
<td>0.14</td>
<td>0.13</td>
<td>0.55</td>
<td>0.84</td>
<td>0.74</td>
<td>5.04</td>
<td>3.76</td>
</tr>
<tr>
<td>Other noninterest income</td>
<td>0.00</td>
<td>0.06</td>
<td>0.11</td>
<td>0.05</td>
<td>0.28</td>
<td>0.14</td>
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<td>0.40</td>
<td>0.63</td>
<td>1.00</td>
<td>1.47</td>
<td>1.47</td>
<td>6.10</td>
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<td>Gains (losses) on securities</td>
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<td>0.01</td>
<td>0.00</td>
<td>(0.04)</td>
<td>0.06</td>
<td>(0.12)</td>
<td>(0.08)</td>
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<tr>
<td><strong>Noninterest Expense:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Salaries and employee benefits</td>
<td>1.61</td>
<td>1.96</td>
<td>1.66</td>
<td>1.49</td>
<td>1.75</td>
<td>1.80</td>
<td>1.33</td>
<td>1.42</td>
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<td>Expenses of premises and fixed assets (net of rental income)</td>
<td>0.50</td>
<td>0.57</td>
<td>0.51</td>
<td>0.41</td>
<td>0.45</td>
<td>0.44</td>
<td>0.50</td>
<td>0.48</td>
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<tr>
<td>Other noninterest expense</td>
<td>1.94</td>
<td>1.83</td>
<td>1.08</td>
<td>1.19</td>
<td>1.30</td>
<td>1.41</td>
<td>5.17</td>
<td>4.04</td>
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<tr>
<td><strong>Total Noninterest Expense:</strong></td>
<td>4.05</td>
<td>4.36</td>
<td>3.25</td>
<td>3.09</td>
<td>3.50</td>
<td>3.65</td>
<td>7.00</td>
<td>5.95</td>
</tr>
<tr>
<td><strong>Income Before Income Taxes and Extraordinary Items and Other Adjustments:</strong></td>
<td>(0.95)</td>
<td>(0.66)</td>
<td>1.31</td>
<td>1.70</td>
<td>1.49</td>
<td>2.08</td>
<td>3.16</td>
<td>2.73</td>
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<tr>
<td><strong>Applicable Income Taxes:</strong></td>
<td>(0.13)</td>
<td>0.11</td>
<td>0.39</td>
<td>0.53</td>
<td>0.43</td>
<td>0.69</td>
<td>1.14</td>
<td>0.97</td>
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<tr>
<td><strong>Income Before Extraordinary Items and Other Adjustments:</strong></td>
<td>(0.82)</td>
<td>(0.77)</td>
<td>0.92</td>
<td>1.17</td>
<td>1.06</td>
<td>1.39</td>
<td>2.02</td>
<td>1.76</td>
</tr>
<tr>
<td><strong>Extraordinary Items and Other Adjustments Net of Income Taxes:</strong></td>
<td>-0.20</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.14</td>
<td>0.10</td>
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<tr>
<td><strong>Net Income:</strong></td>
<td>-1.02</td>
<td>-0.77</td>
<td>0.92</td>
<td>1.17</td>
<td>1.06</td>
<td>1.39</td>
<td>2.16</td>
<td>1.86</td>
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### OPERATING RATIOS FOR ALL STATE CHARTERED BANKS FOR 1999

<table>
<thead>
<tr>
<th>CLASSIFICATION IN MILLIONS OF DOLLARS</th>
<th>Under 25</th>
<th>25-50</th>
<th>50-100</th>
<th>100-250</th>
<th>250-500</th>
<th>500-1000</th>
<th>Over 1,000</th>
<th>All Banks</th>
</tr>
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<tbody>
<tr>
<td>DISTRIBUTION OF ASSETS:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Percentage of Total Assets:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and balances due from depository institutions</td>
<td>5.86</td>
<td>6.69</td>
<td>5.81</td>
<td>4.37</td>
<td>4.60</td>
<td>4.86</td>
<td>3.91</td>
<td>4.14</td>
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<tr>
<td>Noninterest-bearing balances and currency and coin</td>
<td>3.61</td>
<td>5.02</td>
<td>4.63</td>
<td>3.63</td>
<td>3.90</td>
<td>4.83</td>
<td>3.65</td>
<td>3.78</td>
</tr>
<tr>
<td>Interest-bearing balances</td>
<td>2.25</td>
<td>1.67</td>
<td>1.18</td>
<td>0.74</td>
<td>0.70</td>
<td>0.03</td>
<td>0.26</td>
<td>0.36</td>
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<tr>
<td>Securities</td>
<td>25.56</td>
<td>23.40</td>
<td>22.97</td>
<td>21.02</td>
<td>22.23</td>
<td>27.98</td>
<td>18.22</td>
<td>19.68</td>
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<tr>
<td>Federal funds sold and securities purchased under agreement to resell</td>
<td>23.58</td>
<td>8.20</td>
<td>5.29</td>
<td>2.09</td>
<td>0.66</td>
<td>1.52</td>
<td>0.52</td>
<td>0.97</td>
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<tr>
<td>Loans and lease financing receivables:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans and leases, net of unearned income</td>
<td>39.90</td>
<td>57.95</td>
<td>62.56</td>
<td>69.48</td>
<td>69.36</td>
<td>61.94</td>
<td>71.90</td>
<td>70.38</td>
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<tr>
<td>LESS: Allowance for loan and lease losses</td>
<td>0.75</td>
<td>0.68</td>
<td>0.84</td>
<td>0.96</td>
<td>0.83</td>
<td>0.77</td>
<td>1.29</td>
<td>1.17</td>
</tr>
<tr>
<td>Loans and leases, net of unearned income and allowance for losses</td>
<td>39.15</td>
<td>57.27</td>
<td>61.72</td>
<td>68.52</td>
<td>68.53</td>
<td>61.17</td>
<td>70.61</td>
<td>69.21</td>
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<td>Assets held in trading accounts</td>
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<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Premises and fixed assets (including capitalized leases)</td>
<td>3.92</td>
<td>3.06</td>
<td>2.19</td>
<td>2.03</td>
<td>1.94</td>
<td>2.18</td>
<td>1.68</td>
<td>1.80</td>
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<td>Other real estate owned</td>
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<td>0.12</td>
<td>0.13</td>
<td>0.23</td>
<td>0.05</td>
<td>0.08</td>
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<tr>
<td>Investments in unconsolidated subsidiaries and associated companies</td>
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<td>0.00</td>
<td>0.01</td>
<td>0.01</td>
<td>0.00</td>
<td>0.00</td>
<td>0.04</td>
<td>0.02</td>
</tr>
<tr>
<td>Customers’ liability to banks on acceptances outstanding</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.01</td>
<td>0.01</td>
</tr>
<tr>
<td>Intangible assets</td>
<td>0.00</td>
<td>0.03</td>
<td>0.12</td>
<td>0.24</td>
<td>0.24</td>
<td>0.51</td>
<td>1.28</td>
<td>1.00</td>
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<tr>
<td>Other assets</td>
<td>1.87</td>
<td>1.17</td>
<td>1.58</td>
<td>1.60</td>
<td>1.67</td>
<td>1.55</td>
<td>3.68</td>
<td>3.09</td>
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<td>TOTAL ASSETS</td>
<td>100.00</td>
<td>100.00</td>
<td>100.00</td>
<td>100.00</td>
<td>100.00</td>
<td>100.00</td>
<td>100.00</td>
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## OPERATING RATIOS FOR ALL STATE CHARTERED BANKS FOR 1999

### DISTRIBUTION OF LIABILITIES:

**Percentage of Total Assets:**

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<thead>
<tr>
<th>Deposits</th>
<th>Under 25</th>
<th>25-50</th>
<th>50-100</th>
<th>100-250</th>
<th>250-500</th>
<th>500-1000</th>
<th>Over 1000</th>
<th>All Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td>In domestic offices</td>
<td>50.15</td>
<td>79.37</td>
<td>84.43</td>
<td>84.08</td>
<td>85.62</td>
<td>85.03</td>
<td>57.49</td>
<td>65.17</td>
</tr>
<tr>
<td>Noninterest-bearing</td>
<td>7.73</td>
<td>14.48</td>
<td>16.38</td>
<td>11.79</td>
<td>12.09</td>
<td>13.61</td>
<td>11.03</td>
<td>11.52</td>
</tr>
<tr>
<td>Interest-bearing</td>
<td>42.42</td>
<td>64.89</td>
<td>68.05</td>
<td>72.29</td>
<td>73.53</td>
<td>71.42</td>
<td>46.46</td>
<td>53.65</td>
</tr>
<tr>
<td>In foreign offices, Edge and</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Agreement subsidiaries, and</td>
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<td></td>
<td></td>
<td></td>
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<td></td>
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<td>IBFs</td>
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<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.11</td>
<td>0.08</td>
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<tr>
<td>Noninterest-bearing</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Interest-bearing</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.11</td>
<td>0.08</td>
</tr>
<tr>
<td>Federal funds purchased and</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>securities sold under agreements</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>to repurchase</td>
<td>0.00</td>
<td>2.69</td>
<td>4.51</td>
<td>1.45</td>
<td>1.87</td>
<td>4.47</td>
<td>13.58</td>
<td>10.46</td>
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<td>Demand notes issued to the U.S.</td>
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<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
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<tr>
<td>Treasury</td>
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<td>0.10</td>
<td>0.01</td>
<td>0.02</td>
<td>0.02</td>
<td>0.00</td>
<td>2.65</td>
<td>1.90</td>
</tr>
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<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Other borrowed money</td>
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<td>0.50</td>
<td>4.17</td>
<td>3.43</td>
<td>1.22</td>
<td>13.54</td>
<td>10.49</td>
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<td>Banks’ liabilities on acceptances</td>
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<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.01</td>
<td>0.01</td>
</tr>
<tr>
<td>executed and outstanding</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.01</td>
</tr>
<tr>
<td>Notes and debentures</td>
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<td>0.00</td>
<td>0.09</td>
<td>0.06</td>
<td>0.00</td>
<td>1.48</td>
<td>1.07</td>
</tr>
<tr>
<td>subordinated to deposits</td>
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<td>0.00</td>
<td>0.00</td>
<td>0.09</td>
<td>0.06</td>
<td>0.00</td>
<td>1.48</td>
<td>1.07</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>0.94</td>
<td>0.37</td>
<td>0.72</td>
<td>0.67</td>
<td>0.71</td>
<td>0.78</td>
<td>2.97</td>
<td>2.32</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES</strong></td>
<td>51.15</td>
<td>82.53</td>
<td>90.17</td>
<td>90.48</td>
<td>91.70</td>
<td>91.50</td>
<td>91.83</td>
<td>91.50</td>
</tr>
</tbody>
</table>

### DISTRIBUTION OF EQUITY CAPITAL:

**Percentage of Total Assets:**

| Perpetual preferred stock       | 0.00     | 0.00  | 0.00   | 0.00    | 0.17    | 0.00     | 0.00      | 0.01      |
| Common stock                    | 21.31    | 7.31  | 2.10   | 1.86    | 1.27    | 1.68     | 0.63      | 0.99      |
| Surplus                         | 25.85    | 8.71  | 3.00   | 2.03    | 2.03    | 2.08     | 2.79      | 2.67      |
| Undivided profits and capital   | 1.80     | 1.80  | 5.11   | 5.94    | 5.11    | 4.95     | 5.00      | 5.09      |
| reserves                        |          |       |        |         |         |          |           |           |
| Net unrealized gains/(losses) on| -0.11    | -0.35 | -0.38  | -0.31   | -0.28   | -0.21    | -0.25     | -0.26     |
| available-for-sale securities   |          |       |        |         |         |          |           |           |
| **TOTAL EQUITY CAPITAL**        | 48.85    | 17.47 | 9.83   | 9.52    | 8.30    | 8.50     | 8.17      | 8.50      |
| **TOTAL LIABILITIES AND**       | 100.00   | 100.00| 100.00 | 100.00  | 100.00  | 100.00   | 100.00    | 100.00    |
| **EQUITY CAPITAL**              | 100.00   | 100.00| 100.00 | 100.00  | 100.00  | 100.00   | 100.00    | 100.00    |

### OTHER RATIOS

| Loans (net) to deposits         | 78.06    | 72.16 | 73.11  | 81.49   | 80.04   | 71.95    | 122.83    | 106.20    |
| Noninterest-bearing deposits to | 15.41    | 18.25 | 19.40  | 14.03   | 14.12   | 16.01    | 19.19     | 17.68     |
| total deposits                  | 8.03     | 17.50 | 22.24  | 21.35   | 23.37   | 25.60    | 20.57     | 21.15     |
| Bank premises to total equity   | 97.41    | 22.02 | 11.65  | 11.32   | 9.69    | 9.99     | 14.21     | 13.04     |
| Total equity to total deposits  |          |       |        |         |         |          |           |           |
| and debentures to assets        | 48.85    | 17.47 | 9.83   | 9.61    | 8.36    | 8.50     | 9.65      | 9.57      |
### NEW BANKS

<table>
<thead>
<tr>
<th>DATE RECEIVED</th>
<th>INSTITUTION</th>
<th>LOCATION</th>
<th>ACTIVITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>11/10/98</td>
<td>Towne Bank</td>
<td>5716 High Street, City of Portsmouth, VA</td>
<td>Approved 02/12/99</td>
</tr>
<tr>
<td>11/18/98</td>
<td>Southern Community Bank &amp; Trust</td>
<td>13531 Midlothian Turnpike, Midlothian, Chesterfield County, VA</td>
<td>Approved 06/15/99</td>
</tr>
<tr>
<td>02/26/99</td>
<td>Bank of the James</td>
<td>615 Church Street, City of Lynchburg, VA</td>
<td>Approved 05/28/99</td>
</tr>
<tr>
<td>05/03/99</td>
<td>Community First Bank</td>
<td>306 Gristmill Drive, Unit A, Forest, Bedford County, VA</td>
<td>Approved 08/12/99</td>
</tr>
<tr>
<td>05/27/99</td>
<td>JRB Acquisition Bank, Inc. (Phantom)</td>
<td>100 John Stone Street, Remington, Fauquier County, VA</td>
<td>Approved 07/08/99</td>
</tr>
<tr>
<td>06/25/99</td>
<td>Citizens Community Bank</td>
<td>800 North Mecklenburg Avenue, South Hill, Mecklenburg County, VA</td>
<td>Approved 10/12/99</td>
</tr>
<tr>
<td>12/03/99</td>
<td>Valley Bank</td>
<td>36 Church Avenue, SW, City of Roanoke, VA</td>
<td>Pending</td>
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</table>

### MERGERS

<table>
<thead>
<tr>
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<th>DESCRIPTION</th>
<th>ACTIVITY</th>
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<td>12/15/98</td>
<td>Union Bank and Trust Company, Bowling Green, VA to merge into King George State Bank, Inc.</td>
<td>Approved 01/27/99</td>
</tr>
<tr>
<td>01/07/99</td>
<td>First Virginia Bank - Southwest, Roanoke, VA to merge into it First Virginia Bank - Franklin County</td>
<td>Approved 02/25/99</td>
</tr>
<tr>
<td>01/07/99</td>
<td>First Virginia Bank - Southwest, Roanoke, VA to merge into it First Virginia Bank-Clinch Valley</td>
<td>Approved 02/25/99</td>
</tr>
<tr>
<td>01/07/99</td>
<td>First Virginia Bank - Southwest, Roanoke, VA to merge into it First Virginia Bank-Piedmont</td>
<td>Approved 02/25/99</td>
</tr>
<tr>
<td>01/14/99</td>
<td>F&amp;M Bank-Northern Virginia, Fairfax, VA to merge into it Security Bank Corporation</td>
<td>Approved 02/19/99</td>
</tr>
<tr>
<td>03/10/99</td>
<td>First Century Bank, National Association, Bluefield, WV to merge into it First Century Bank</td>
<td>No Objection 04/14/99</td>
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<tr>
<td>03/17/99</td>
<td>First Community Bank, National Association, Bluefield, VA to merge into it First Community Bank of Southwest Virginia, Inc.</td>
<td>No Objection 04/27/99</td>
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<tr>
<td>04/12/99</td>
<td>Branch Banking and Trust Company of Virginia, Norfolk, VA to merge into it Bank of Carroll</td>
<td>Approved 06/02/99</td>
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<tr>
<td>04/12/99</td>
<td>Branch Banking and Trust Company of Virginia, Norfolk, VA to merge into it Bank of Ferrum</td>
<td>Approved 06/02/99</td>
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<tr>
<td>04/12/99</td>
<td>Branch Banking and Trust Company of Virginia, Norfolk, VA to merge into it First Community Bank of Saltville</td>
<td>Approved 06/02/99</td>
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<tr>
<td>04/12/99</td>
<td>Branch Banking and Trust Company of Virginia, Norfolk, VA to merge into it MainStreet Bank (Central Virginia)</td>
<td>Approved 06/02/99</td>
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<tr>
<td>04/12/99</td>
<td>Branch Banking and Trust Company of Virginia, Norfolk, VA to merge into it Piedmont Trust Bank</td>
<td>Approved 06/02/99</td>
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<td>04/13/99</td>
<td>Branch Banking and Trust Company of Virginia, Norfolk, VA to merge into it First Bank of Stuart, The</td>
<td>Approved 06/02/99</td>
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<td>04/13/99</td>
<td>Branch Banking and Trust Company of Virginia, Norfolk, VA to merge into it First National Bank of Clifton Forge, The</td>
<td>Approved 06/02/99</td>
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<tr>
<td>04/14/99</td>
<td>Branch Banking and Trust Company of Virginia, Norfolk, VA to merge into it Bank of Northern Virginia, The</td>
<td>Approved 06/02/99</td>
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<td>04/14/99</td>
<td>Branch Banking and Trust Company of Virginia, Norfolk, VA to merge into it MainStreet Trust Company, N.A.</td>
<td>Approved 06/02/99</td>
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<td>05/14/99</td>
<td>First Virginia Bank of Tidewater, Norfolk, VA to merge into it First Virginia Bank - Commonwealth</td>
<td>Approved 07/07/99</td>
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<tr>
<td>06/01/99</td>
<td>Bank of Franklin, The, Franklin, VA to merge into it Bank of Sussex and Surry, The</td>
<td>Approved 08/12/99</td>
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<td>07/30/99</td>
<td>Southern Financial Bank, Warrenton, VA to merge into it Horizon Bank of Virginia, The</td>
<td>Approved 09/27/99</td>
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<tr>
<td>09/17/99</td>
<td>SunTrust Bank, Atlanta, Atlanta, GA to merge into it Crestar Bank</td>
<td>No Objection 10/15/99</td>
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<tr>
<td>10/04/99</td>
<td>AmSouth Bank, Birmingham, AL to merge into it First American National Bank</td>
<td>No Objection 10/14/99</td>
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### APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1999
#### PURSUANT TO THE BANKING ACT

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

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<tr>
<td>02/24/99</td>
<td>Millennium Bankshares Corporation, Reston, VA to acquire 100% of the voting shares of Millennium Bank, N.A.</td>
<td>Approved 03/26/99</td>
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<tr>
<td>05/03/99</td>
<td>James Monroe Bancorp, Inc., Arlington, VA to acquire 100% of the voting shares of James Monroe Bank</td>
<td>Approved 06/11/99</td>
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<tr>
<td>05/27/99</td>
<td>James River Bankshares, Inc., Suffolk, VA to acquire 100% of the voting shares of State Bank of Remington, Incorporated</td>
<td>Approved 07/08/99</td>
</tr>
<tr>
<td>06/04/99</td>
<td>Cardinal Financial Corporation, Fairfax, VA to acquire 100% of the voting shares of Cardinal Bank - Dulles, N.A.</td>
<td>Approved 07/14/99</td>
</tr>
<tr>
<td>06/04/99</td>
<td>Cardinal Financial Corporation, Fairfax, VA to acquire 100% of the voting shares of Cardinal Bank - Manassas/Prince William, N.A.</td>
<td>Approved 07/14/99</td>
</tr>
<tr>
<td>07/21/99</td>
<td>BCC Bankshares, Inc., Phenix, VA to acquire 100% of the voting shares of Bank of Charlotte County, The</td>
<td>Approved 09/14/99</td>
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<tr>
<td>07/30/99</td>
<td>Southern Financial Bancorp, Inc., Warrenton, VA to acquire 100% of the voting shares of Horizon Bank of Virginia, The</td>
<td>Approved 09/27/99</td>
</tr>
<tr>
<td>10/22/99</td>
<td>Virginia Commerce Bancorp, Inc., Arlington, VA to acquire 100% of the voting shares of Virginia Commerce Bank</td>
<td>Approved 12/03/99</td>
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<tr>
<td>11/08/99</td>
<td>Smith River Bankshares, Inc., Martinsville, VA to acquire 100% of the voting shares of Smith River Community Bank, N.A.</td>
<td>Approved 12/16/99</td>
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<tr>
<td>11/09/99</td>
<td>F &amp; M National Corporation, Winchester, VA to acquire 100% of the voting shares of State Bank of the Alleghenies, The</td>
<td>Approved 12/21/99</td>
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### ACQUISITIONS PURSUANT TO CHAPTER 15 OF TITLE 6.1 OF THE CODE OF VIRGINIA

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<tr>
<td>11/04/98</td>
<td>BB&amp;T Corporation, Winston-Salem, NC to acquire MainStreet Financial Corporation</td>
<td>Approved 01/29/99</td>
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<tr>
<td>11/23/98</td>
<td>South Branch Valley Bancorp, Inc., Moorefield, WV to acquire Shenandoah Valley National Bank</td>
<td>Approved 01/15/99</td>
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<tr>
<td>04/06/99</td>
<td>BB&amp;T Corporation, Winston-Salem, NC to acquire First Citizens Corporation</td>
<td>Approved 05/06/99</td>
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<tr>
<td>04/27/99</td>
<td>BB&amp;T Corporation, Winston-Salem, NC to acquire Mason-Dixon Bancshares, Inc.</td>
<td>Approved 05/27/99</td>
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APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1999
PURSUANT TO THE BANKING ACT

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

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<tr>
<td>05/28/99</td>
<td>BB&amp;T Corporation, Winston-Salem, NC to acquire Matewan Bancshares, Inc.</td>
<td>Approved 07/02/99</td>
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<tr>
<td>10/01/99</td>
<td>BB&amp;T Corporation, Winston-Salem, NC to acquire Premier Bancshares, Inc.</td>
<td>Approved 10/27/99</td>
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BRANCHES

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<tr>
<td>11/04/98</td>
<td>Bank of the Commonwealth Norfolk, VA</td>
<td>Las Gaviotas Shopping Center 1245 Cedar Road, City of Chesapeake, VA</td>
<td>Approved 02/11/99</td>
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<td>11/10/98</td>
<td>Towne Bank Portsmouth, VA</td>
<td>1510 South Military Highway City of Chesapeake, VA</td>
<td>Approved 02/12/99</td>
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<td>11/10/98</td>
<td>Towne Bank Portsmouth, VA</td>
<td>984 First Colonial Road City of Virginia Beach, VA</td>
<td>Approved 02/12/99</td>
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<td>11/23/98</td>
<td>First Virginia Bank - Southwest Roanoke, VA</td>
<td>1140 East Stuart Drive City of Galax, VA</td>
<td>Approved 01/04/99</td>
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<td>11/30/98</td>
<td>Branch Banking and Trust Company of Virginia Norfolk, VA</td>
<td>1421 Prince Street City of Alexandria, VA</td>
<td>Approved 01/04/99</td>
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<td>11/30/98</td>
<td>Branch Banking and Trust Company of Virginia Norfolk, VA</td>
<td>1650 Tysons Boulevard McLean, Fairfax County, VA</td>
<td>Approved 01/04/99</td>
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<td>Branch Banking and Trust Company of Virginia Norfolk, VA</td>
<td>6949 Commerce Street Springfield, Fairfax County, VA</td>
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<td>12/04/98</td>
<td>Guaranty Bank Charlottesville, VA</td>
<td>The Shops at Wellesley Park Terrace and Lauderdale Drives, Henrico County, VA</td>
<td>Approved 01/06/99</td>
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<td>12/09/98</td>
<td>Bank of Hampton Roads, The Chesapeake, VA</td>
<td>1316 North Great Neck Road City of Virginia Beach, VA</td>
<td>Approved 01/11/99</td>
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<td>12/14/98</td>
<td>Branch Banking and Trust Company of Virginia Norfolk, VA</td>
<td>3333-A South Crater Road City of Petersburg, VA</td>
<td>Approved 02/02/99</td>
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<td>Crestar Bank Richmond, VA</td>
<td>Gayton Crossing Hannaford</td>
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<td>1356 Gaskins Road, Henrico County, VA</td>
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<td>Virginia Commerce Bank Arlington, VA</td>
<td>374 Maple Avenue</td>
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<td>Vienna, Fairfax County, VA</td>
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<td>Shore Bank Onley, VA</td>
<td>118 Dunne Avenue</td>
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<td>Parksley, Accomack County, VA</td>
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<td>01/14/99</td>
<td>Southern Financial Bank Warrenton, VA</td>
<td>10175 Hastings Drive</td>
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<td>City of Manassas, VA</td>
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<td>01/15/99</td>
<td>Crestar Bank Richmond, VA</td>
<td>Langley Air Force Base Commissary</td>
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<td>51 Spaatz Drive, City of Hampton, VA</td>
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<td>01/15/99</td>
<td>First Virginia Bank-Piedmont Lynchburg, VA</td>
<td>515 Mt. Cross Road</td>
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<td>City of Danville, VA</td>
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<td>01/21/99</td>
<td>Bank of Fincastle, The Fincastle, VA</td>
<td>3741 Lee Highway South</td>
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<td>Cloverdale, Botetourt County, VA</td>
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<td>01/26/99</td>
<td>Middleburg Bank, The Middleburg, VA</td>
<td>20955 Professional Plaza</td>
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<td>Ashburn, Loudoun County, VA</td>
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<td>02/01/99</td>
<td>Bank of Tidewater, The Virginia Beach, VA</td>
<td>2089 General Booth Boulevard</td>
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<td>Bank of Tidewater, The Virginia Beach, VA</td>
<td>3801 Pacific Avenue</td>
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<td>02/05/99</td>
<td>Rockingham Heritage Bank Harrisonburg, VA</td>
<td>51 Franklin Street</td>
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<td>Weyers Cave, Augusta County, VA</td>
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<td>02/08/99</td>
<td>Crestar Bank Richmond, VA</td>
<td>2400 Boston Street, Suite 110</td>
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<td>Crestar Bank Richmond, VA</td>
<td>6225 N. Charles Street</td>
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<td>Baltimore, MD</td>
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<td>02/16/99</td>
<td>Planters Bank &amp; Trust Company of Virginia Staunton, VA</td>
<td>Southeast Corner of State Route 256 and State Route 2020, Franklin St., Weyers Cave, Augusta County, VA</td>
<td>Approved</td>
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<td>02/23/99</td>
<td>Business Bank, The Vienna, VA</td>
<td>1451 Dolley Madison Boulevard</td>
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<td>McLean, Fairfax County, VA</td>
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<td>03/08/99</td>
<td>Community Bank of Northern Virginia Sterling, VA</td>
<td>Borders Plaza Center State Route 7 &amp; Palisades Parkway, Sterling, Loudoun County, VA</td>
<td>Approved 04/12/99</td>
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<td>03/15/99</td>
<td>Guaranty Bank Charlottesville, VA</td>
<td>Out-parcel B-1, Forest Lakes, U. S. Route 29 and Worth Crossing, Albermarle County, VA</td>
<td>Approved 04/22/99</td>
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<td>03/17/99</td>
<td>Middleburg Bank, The Middleburg, VA</td>
<td>4 South King Street Leesburg, Loudoun County, VA</td>
<td>Approved 04/12/99</td>
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<td>03/19/99</td>
<td>F &amp; M Bank - Winchester Winchester, VA</td>
<td>432 South Street Front Royal, Warren County, VA</td>
<td>Approved 04/30/99</td>
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<td>03/22/99</td>
<td>EagleBank Bethesda, MD</td>
<td>Mobile Branch serving Northern Virginia</td>
<td>No Objection 04/20/99</td>
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<td>03/24/99</td>
<td>Burke &amp; Herbert Bank &amp; Trust Company Alexandria, VA</td>
<td>225 West Broad Street City of Falls Church, VA</td>
<td>Approved 04/30/99</td>
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<tr>
<td>03/25/99</td>
<td>Community Bank of Northern Virginia Sterling, VA</td>
<td>Fort Evans Plaza at the intersection of Fort Evans Road &amp; U.S. Rt 15, Leesburg, Loudoun County, VA</td>
<td>Approved 05/03/99</td>
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<tr>
<td>03/29/99</td>
<td>F&amp;M Bank-Northern Virginia Fairfax, VA</td>
<td>4736 Lee Highway Arlington County, VA</td>
<td>Approved 05/06/99</td>
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<tr>
<td>04/08/99</td>
<td>Resource Bank Virginia Beach, VA</td>
<td>501 Independence Parkway, Suite 105 City of Chesapeake, VA</td>
<td>Approved 05/10/99</td>
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<tr>
<td>04/12/99</td>
<td>Virginia Commerce Bank Arlington, VA</td>
<td>506 King Street City of Alexandria, VA</td>
<td>Approved 05/20/99</td>
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<td>04/14/99</td>
<td>First-Citizens Bank &amp; Trust Company Raleigh, NC</td>
<td>Southwest quadrant of Highway 58 and Cranberry Road, Galax, Grayson County, VA</td>
<td>No Objection 05/21/99</td>
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<td>04/20/99</td>
<td>First-Citizens Bank &amp; Trust Company Raleigh, NC</td>
<td>250 Peppers Ferry Road Christiansburg, Montgomery County, VA</td>
<td>No Objection 05/21/99</td>
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<td>04/26/99</td>
<td>First Bank Strasburg, VA</td>
<td>496 North Main Street Woodstock, Shenandoah County, VA</td>
<td>Approved 05/24/99</td>
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<td>05/04/99</td>
<td>Pioneer Bank Stanley, VA</td>
<td>932 West Market Street City of Harrisonburg, VA</td>
<td>Approved 05/27/99</td>
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<td>F &amp; M Bank - Winchester</td>
<td>115 West Spring Street Woodstock, Shenandoah County, VA</td>
<td>Approved 06/07/99</td>
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<td>05/05/99</td>
<td>F &amp; M Bank - Winchester</td>
<td>126 Fairfax Pike Stephens City, Frederick County, VA</td>
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<td>05/07/99</td>
<td>First Virginia Bank Falls Church, VA</td>
<td>7500 Block of Linton Hall Road Gainesville, Prince William County, VA</td>
<td>Approved 06/11/99</td>
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<td>05/19/99</td>
<td>Farmers &amp; Merchants Bank-Eastern Shore Onley, VA</td>
<td>18501 Dunne Avenue Parksley, Accomack County, VA</td>
<td>Approved 08/24/99</td>
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<td>Farmers &amp; Merchants Bank-Eastern Shore Onley, VA</td>
<td>8312 Lankford Highway Oak Hall, Accomack County, VA</td>
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<td>Planters Bank &amp; Trust Company of Virginia Staunton, VA</td>
<td>2101 Forest Avenue City of Buena Vista, VA</td>
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<td>05/20/99</td>
<td>Planters Bank &amp; Trust Company of Virginia Staunton, VA</td>
<td>9 Lloyd Tolley Road Natural Bridge Station, Rockbridge County, VA</td>
<td>Approved 06/28/99</td>
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<td>06/07/99</td>
<td>Burke &amp; Herbert Bank &amp; Trust Company Alexandria, VA</td>
<td>250 Yards Southeast of Beulah Street and Manchester Boulevard, Franconia, Fairfax County, VA</td>
<td>Approved 07/07/99</td>
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<td>Crestar Bank Richmond, VA</td>
<td>210 Virginia Avenue Bridgewater, Rockingham County, VA</td>
<td>Approved 07/09/99</td>
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<td>07/02/99</td>
<td>Crestar Bank Richmond, VA</td>
<td>2736 Hannaford Plaza Chesterfield County, VA</td>
<td>Approved 07/30/99</td>
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<td>07/06/99</td>
<td>Century National Bank Washington, DC</td>
<td>18116 Triangle Plaza Shopping Center Dumfries, Prince William County, VA</td>
<td>No Objection 07/28/99</td>
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<td>Benchmark Community Bank Kenbridge, VA</td>
<td>313 N. Main Street Lawrenceville, Brunswick County, VA</td>
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<td>Benchmark Community Bank Kenbridge, VA</td>
<td>403 East Virginia Avenue, Suite E Clarksville, Mecklenburg County, VA</td>
<td>Approved 08/06/99</td>
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<td>07/09/99</td>
<td>Citizens and Farmers Bank West Point, VA</td>
<td>1100 Jamestown Road City of Williamsburg, VA</td>
<td>Approved 08/06/99</td>
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### APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1999

#### PURSUANT TO THE BANKING ACT

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<th>LOCATION</th>
<th>ACTIVITY</th>
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<tr>
<td>07/13/99</td>
<td>Farmers and Miners Bank</td>
<td>North side of State Route 83, 500 yards West of Brush Creek Road, Clintwood, Dickenson County, VA</td>
<td>Approved 08/11/99</td>
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<td>07/16/99</td>
<td>Peoples Community Bank Montross, VA</td>
<td>State Route 3, one-third mile west of State Route 206, King George County, VA</td>
<td>Approved 08/12/99</td>
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<td>Crestar Bank Richmond, VA</td>
<td>2749 McRae Road Chesterfield County, VA</td>
<td>Approved 08/23/99</td>
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<td>Citizens and Farmers Bank West Point, VA</td>
<td>8001 West Broad Street Henrico County, VA</td>
<td>Approved 08/30/99</td>
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<tr>
<td>08/05/99</td>
<td>James Monroe Bank Arlington, VA</td>
<td>7023 Little River Tpke., Suite 101 Annandale, Fairfax County, VA</td>
<td>Approved 09/01/99</td>
</tr>
<tr>
<td>08/06/99</td>
<td>Blue Grass Valley Bank, The Blue Grass, VA</td>
<td>South Side of East Main Street two blocks east of U.S. Route 220, Monterey, Highland County, VA</td>
<td>Approved 09/01/99</td>
</tr>
<tr>
<td>08/06/99</td>
<td>Resource Bank Virginia Beach, VA</td>
<td>735 Thimble Shoals Boulevard, Suite 170, City of Newport News, VA</td>
<td>Approved 09/02/99</td>
</tr>
<tr>
<td>08/09/99</td>
<td>Southside Bank Tappahannock, VA</td>
<td>Food Lion Shopping Center, New Kent Crossings, State Route 249, Quinton, New Kent County, VA</td>
<td>Approved 09/02/99</td>
</tr>
<tr>
<td>08/16/99</td>
<td>Metro-County Bank of Virginia, Inc. Mechanicsville, VA</td>
<td>6401 Horsepen Road Henrico County, VA</td>
<td>Approved 09/10/99</td>
</tr>
<tr>
<td>08/19/99</td>
<td>Provident Bank of Maryland Baltimore, MD</td>
<td>6360 Seven Corners Center Fairfax County, VA</td>
<td>No Objection 09/13/99</td>
</tr>
<tr>
<td>08/30/99</td>
<td>AllFirst Bank Baltimore, MD</td>
<td>1025 Herndon Parkway Herndon, Fairfax County, VA</td>
<td>No Objection 09/20/99</td>
</tr>
<tr>
<td>09/13/99</td>
<td>Southside Bank Tappahannock, VA</td>
<td>Pole Green Road at AMF Drive Mechanicsville, Hanover County, VA</td>
<td>Approved 10/12/99</td>
</tr>
<tr>
<td>09/14/99</td>
<td>First-Citizens Bank &amp; Trust Company Raleigh, NC</td>
<td>106 Roanoke Boulevard City of Salem, VA</td>
<td>No Objection 10/14/99</td>
</tr>
<tr>
<td>09/23/99</td>
<td>Crestar Bank Richmond, VA</td>
<td>7373 Peppers Ferry Boulevard Pulaski County, VA</td>
<td>Approved 10/18/99</td>
</tr>
<tr>
<td>DATE RECEIVED</td>
<td>INSTITUTION</td>
<td>LOCATION</td>
<td>ACTIVITY</td>
</tr>
<tr>
<td>---------------</td>
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</tr>
<tr>
<td>09/27/99</td>
<td>New Peoples Bank, Inc.</td>
<td>Main Street</td>
<td>Haysi, Dickenson County, VA</td>
</tr>
<tr>
<td>09/28/99</td>
<td>Provident Bank of Maryland</td>
<td>3801 Jefferson Davis Highway</td>
<td>City of Alexandria, VA</td>
</tr>
<tr>
<td>09/30/99</td>
<td>Monarch Bank</td>
<td>601 Battlefield Boulevard South</td>
<td>City of Chesapeake, VA</td>
</tr>
<tr>
<td>10/04/99</td>
<td>Crestar Bank</td>
<td>Virginia Center Marketplace</td>
<td>Approved</td>
</tr>
<tr>
<td>10/22/99</td>
<td>First Virginia Bank-Colonial</td>
<td>Chesterfield Towne Center</td>
<td>Approved</td>
</tr>
<tr>
<td>11/02/99</td>
<td>Provident Bank of Maryland</td>
<td>6228 N. Kings Highway</td>
<td>City of Alexandria, VA</td>
</tr>
<tr>
<td>11/09/99</td>
<td>Metro-County Bank of Virginia, Inc.</td>
<td>3124 West Broad Street</td>
<td>City of Richmond, VA</td>
</tr>
<tr>
<td>11/10/99</td>
<td>Provident Bank of Maryland</td>
<td>10864 Sudley Manor Drive</td>
<td>Prince William County, VA</td>
</tr>
<tr>
<td>11/15/99</td>
<td>Benchmark Community Bank</td>
<td>247 N. Main Street</td>
<td>Chase City, Mecklenburg County, VA</td>
</tr>
<tr>
<td>11/15/99</td>
<td>Crestar Bank</td>
<td>5260 Campbell Boulevard</td>
<td>White Marsh, MD</td>
</tr>
<tr>
<td>12/01/99</td>
<td>Crestar Bank</td>
<td>225 Briar Hill Drive, Suite O</td>
<td>Bel Air, MD</td>
</tr>
<tr>
<td>12/01/99</td>
<td>Crestar Bank</td>
<td>2304 Hunters Woods Plaza</td>
<td>Reston, Fairfax County, VA</td>
</tr>
<tr>
<td>12/01/99</td>
<td>Crestar Bank</td>
<td>444 Western Maryland College Road</td>
<td>Westminster, MD</td>
</tr>
<tr>
<td>12/01/99</td>
<td>Crestar Bank</td>
<td>45156 First Colony Way</td>
<td>California, MD</td>
</tr>
<tr>
<td>12/01/99</td>
<td>Crestar Bank</td>
<td>5821 Crossroads Center</td>
<td>Fairfax County, VA</td>
</tr>
<tr>
<td>Date</td>
<td>Institution</td>
<td>Location</td>
<td>Activity</td>
</tr>
<tr>
<td>---------</td>
<td>--------------------------------------------------</td>
<td>--------------------------------------------------------------------------</td>
<td>------------</td>
</tr>
<tr>
<td>11/24/98</td>
<td>Branch Banking and Trust Company of Virginia</td>
<td>From: 2531 W. Hundred Road, Chester, Chesterfield County, VA To: 12840 Jefferson Davis Highway, Chester, Chesterfield County, VA</td>
<td>Approved 01/05/99</td>
</tr>
<tr>
<td>02/25/99</td>
<td>Branch Banking and Trust Company of Virginia</td>
<td>From: 728 West 21st Street, City of Norfolk, VA To: 537 West 21st Street, City of Norfolk, VA</td>
<td>Approved 04/12/99</td>
</tr>
<tr>
<td>04/09/99</td>
<td>F &amp; M Bank - Richmond</td>
<td>From: 4310 West Hundred Road, Chester, Chesterfield County, VA To: 11900 Chester Village Drive, Chester, Chesterfield County, VA</td>
<td>Approved 05/12/99</td>
</tr>
<tr>
<td>04/15/99</td>
<td>Crestar Bank</td>
<td>From: 2 W. Rolling Crossroads, Catonsville, MD To: Intersection of Rolling Road and, Johnnycake Road, Catonsville, MD</td>
<td>Approved 05/19/99</td>
</tr>
<tr>
<td>05/06/99</td>
<td>F &amp; M Bank - Richmond</td>
<td>From: 209 West Franklin Street, City of Richmond, VA To: 600 East Main Street, City of Richmond, VA</td>
<td>Approved 05/24/99</td>
</tr>
<tr>
<td>07/07/99</td>
<td>Crestar Bank</td>
<td>From: 5801 Patterson Avenue, City of Richmond, VA To: 5816 Grove Avenue, City of Richmond, VA</td>
<td>Approved 07/30/99</td>
</tr>
<tr>
<td>07/14/99</td>
<td>Miners and Merchants Bank and Trust Company</td>
<td>From: 1905 Front Street, Richlands, Tazewell County, VA To: 1425 Second Street, Richlands, Tazewell County, VA</td>
<td>Approved 08/13/99</td>
</tr>
<tr>
<td>07/29/99</td>
<td>F &amp; M Bank - Winchester</td>
<td>From: 158 South Main Street, Woodstock, Shenandoah County, VA To: 115 West Spring Street, Woodstock, Shenandoah County, VA</td>
<td>Withdrawn 08/02/99</td>
</tr>
<tr>
<td>08/09/99</td>
<td>Branch Banking and Trust Company of Virginia</td>
<td>From: 830 East Main Street, City of Richmond, VA To: 823 East Main Street, City of Richmond, VA</td>
<td>Approved 09/10/99</td>
</tr>
</tbody>
</table>
### BRANCH OFFICE RELOCATIONS (Continued)

<table>
<thead>
<tr>
<th>DATE RECEIVED</th>
<th>INSTITUTION</th>
<th>LOCATION</th>
<th>ACTIVITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>08/09/99</td>
<td>Branch Banking and Trust Company of Virginia Norfolk, VA</td>
<td>From: 8209 West Broad Street, Henrico County, VA To: 3214 Skipwith Road, Henrico County, VA</td>
<td>Approved 09/10/99</td>
</tr>
<tr>
<td>09/27/99</td>
<td>Branch Banking and Trust Company of Virginia Norfolk, VA</td>
<td>From: 201 N. Washington Highway, Ashland, Hanover County, VA To: England Street, 150 feet east of its intersection with N. Washington Hwy., Ashland, Hanover County, VA</td>
<td>Approved 10/18/99</td>
</tr>
<tr>
<td>09/29/99</td>
<td>Crestar Bank Richmond, VA</td>
<td>From: 29 West Patrick Street, Frederick, MD To: 2 N. Market Street, Frederick, MD</td>
<td>Approved 10/18/99</td>
</tr>
<tr>
<td>12/20/99</td>
<td>Crestar Bank Richmond, VA</td>
<td>From: 101 East Main Street, Orange, Orange County, VA To: 100 Block of North Madison Road, Orange, Orange County, VA</td>
<td>Approved 12/23/99</td>
</tr>
</tbody>
</table>

### MAIN OFFICE RELOCATIONS

<table>
<thead>
<tr>
<th>DATE RECEIVED</th>
<th>INSTITUTION</th>
<th>LOCATION</th>
<th>ACTIVITY</th>
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</thead>
<tbody>
<tr>
<td>02/25/99</td>
<td>Towne Bank Portsmouth, VA</td>
<td>From: 5716 High Street, City of Portsmouth, VA To: 5800 High Street, City of Portsmouth, VA</td>
<td>Approved 03/25/99</td>
</tr>
<tr>
<td>07/09/99</td>
<td>Towne Bank Portsmouth, VA</td>
<td>From: 5800 High Street, City of Portsmouth, VA To: 5716 High Street, City of Portsmouth, VA</td>
<td>Approved 08/06/99</td>
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</tbody>
</table>

### EFT FACILITIES

<table>
<thead>
<tr>
<th>DATE RECEIVED</th>
<th>INSTITUTION</th>
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<th>ACTIVITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>05/12/99</td>
<td>Crestar Bank Richmond, VA</td>
<td>12201 S. Chalkley Road Chester, Chesterfield County, VA</td>
<td>Approved 06/04/99</td>
</tr>
<tr>
<td>05/12/99</td>
<td>Crestar Bank Richmond, VA</td>
<td>7951 Brook Road Henrico County, VA</td>
<td>Approved 06/04/99</td>
</tr>
<tr>
<td>DATE RECEIVED</td>
<td>INSTITUTION</td>
<td>LOCATION</td>
<td>ACTIVITY</td>
</tr>
<tr>
<td>---------------</td>
<td>---------------------</td>
<td>---------------------------</td>
<td>------------</td>
</tr>
<tr>
<td>07/09/99</td>
<td>Crestar Bank</td>
<td>444 Western Maryland Drive</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td>Richmond, VA</td>
<td>Westminster, MD</td>
<td>08/05/99</td>
</tr>
</tbody>
</table>
NEW BANKS

February 22
Bank of Williamsburg, The opened for business at 5251 John Tyler Highway, Suite 52, James City County, VA

April 08
Towne Bank opened for business at 5800 High Street, City of Portsmouth, VA

April 14
Monarch Bank opened for business at 750 Volvo Parkway, City of Chesapeake, VA

July 22
Bank of the James opened for business at 615 Church Street, City of Lynchburg, VA

October 14
Community First Bank opened for business at 306 Gristmill Drive, Unit A, Forest, Bedford County, VA

December 13
Citizens Community Bank opened for business at 800 North Mecklenburg Avenue, South Hill, Mecklenburg County, VA

December 13
Southern Community Bank & Trust opened for business at 13531 Midlothian Turnpike, Midlothian, Chesterfield County, VA

MERGERS

March 05
First Virginia Bank - Southwest, Roanoke, VA merged into it First Virginia Bank-Clinch Valley

March 05
First Virginia Bank - Southwest, Roanoke, VA merged into it First Virginia Bank-Piedmont

March 05
First Virginia Bank - Southwest, Roanoke, VA merged into it First Virginia Bank-Franklin County

March 22
F&M Bank-Northern Virginia, Fairfax, VA merged into it Security Bank Corporation

April 30
First Community Bank, National Association, Bluefield, VA merged into it First Community Bank of Southwest Virginia, Inc.

May 07
First Century Bank, National Association, Bluefield, WV merged into it First Century Bank

July 16
Branch Banking and Trust Company of Virginia, Norfolk, VA merged into it Bank of Ferrum

July 16
Branch Banking and Trust Company of Virginia, Norfolk, VA merged into it Piedmont Trust Bank

July 16
Branch Banking and Trust Company of Virginia, Norfolk, VA merged into it MainStreet Bank (Central Virginia)

July 16
Branch Banking and Trust Company of Virginia, Norfolk, VA merged into it Bank of Carroll
STATE CORPORATION COMMISSION

BANK STATUS CHANGES - 1999

MERGERS (Continued)

July 16 Branch Banking and Trust Company of Virginia, Norfolk, VA merged into it First Community Bank of Saltville

July 16 Branch Banking and Trust Company of Virginia, Norfolk, VA merged into it First Bank of Stuart, The

July 16 Branch Banking and Trust Company of Virginia, Norfolk, VA merged into it First National Bank of Clifton Forge, The

July 16 Branch Banking and Trust Company of Virginia, Norfolk, VA merged into it MainStreet Trust Company, N.A.

July 16 Branch Banking and Trust Company of Virginia, Norfolk, VA merged into it Bank of Northern Virginia, The

July 16 Branch Banking and Trust Company of Virginia, Norfolk, VA merged into it Tysons National Bank

July 16 First Virginia Bank of Tidewater, Norfolk, VA merged into it First Virginia Bank - Commonwealth


September 18 Bank of Franklin, The, Franklin, VA merged into it Bank of Sussex and Surry, The

October 01 Southern Financial Bank, Warrenton, VA merged into it Horizon Bank of Virginia, The

CHANGES IN TITLE

April 01 Farmers & Merchants Bank of Stanley, Stanley, VA changed its name to Pioneer Bank

BRANCH OPENINGS

January 11 First Virginia Bank of Tidewater, Norfolk, VA opened a branch office at 355 Crawford Street, City of Portsmouth, VA

January 11 Metro-County Bank of Virginia, Inc., Mechanicsville, VA opened a branch office at 2801 North Parham Road, Henrico County, VA

January 11 Bank of Marion, The, Marion, VA opened a branch office at the Northwest corner of Allison Gap Road and Main Street, Saltville, Smyth County, VA

January 11 Bank of Tidewater, The, Virginia Beach, VA opened a branch office at 6330 Newtown Road, Suite 100, City of Norfolk, VA
<table>
<thead>
<tr>
<th>Month</th>
<th>Date</th>
<th>Bank Name</th>
<th>Location Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>January</td>
<td>13</td>
<td>Virginia Bank and Trust Company</td>
<td>Danville, VA opened a branch office at 4080 Franklin Turnpike, Pittsylvania County, VA</td>
</tr>
<tr>
<td>January</td>
<td>15</td>
<td>Southern Financial Bank</td>
<td>Warrenton, VA opened a branch office at 2062 Plank Road, City of Fredericksburg, VA</td>
</tr>
<tr>
<td>January</td>
<td>16</td>
<td>Crestar Bank</td>
<td>Richmond, VA opened a branch office at Potomac Run S. C., the Corner of Harry Byrd Hwy &amp; Bartholomew Fair Dr, Sterling, Loudoun County, VA</td>
</tr>
<tr>
<td>January</td>
<td>27</td>
<td>First Virginia Bank-Blue Ridge</td>
<td>Staunton, VA opened a branch office at West Reservoir Road at Interstate 81, Woodstock, Shenandoah County, VA</td>
</tr>
<tr>
<td>February</td>
<td>01</td>
<td>County Bank of Chesterfield</td>
<td>Midlothian, VA opened a branch office at 906 Branchway Road, Chesterfield County, VA</td>
</tr>
<tr>
<td>February</td>
<td>08</td>
<td>Crestar Bank</td>
<td>Richmond, VA opened a branch office at Waynesboro Koger, 245 Arch Avenue, City of Waynesboro, VA</td>
</tr>
<tr>
<td>February</td>
<td>08</td>
<td>CommonWealth Bank, The</td>
<td>Richmond, VA opened a branch office at 12410 Gayton Road, Henrico County, VA</td>
</tr>
<tr>
<td>February</td>
<td>22</td>
<td>Branch Banking and Trust Company of Virginia</td>
<td>Norfolk, VA opened a branch office at 1421 Prince Street, City of Alexandria, VA</td>
</tr>
<tr>
<td>February</td>
<td>22</td>
<td>Branch Banking and Trust Company of Virginia</td>
<td>Norfolk, VA opened a branch office at 6949 Commerce Street, Springfield, Fairfax County, VA</td>
</tr>
<tr>
<td>February</td>
<td>22</td>
<td>Branch Banking and Trust Company of Virginia</td>
<td>Norfolk, VA opened a branch office at 1650 Tysons Boulevard, McLean, Fairfax County, VA</td>
</tr>
<tr>
<td>March</td>
<td>08</td>
<td>Bank of Hampton Roads, The</td>
<td>Chesapeake, VA opened a branch office at 1316 North Great Neck Road, City of Virginia Beach, VA</td>
</tr>
<tr>
<td>March</td>
<td>11</td>
<td>First Virginia Bank - Southwest</td>
<td>Roanoke, VA opened a branch office at 7480 Lee Highway, City of Radford, VA</td>
</tr>
<tr>
<td>March</td>
<td>15</td>
<td>Harbor Bank</td>
<td>Newport News, VA opened a branch office at 1 Old Oyster Point Road, City of Newport News, VA</td>
</tr>
<tr>
<td>March</td>
<td>16</td>
<td>Southern Financial Bank</td>
<td>Warrenton, VA opened a branch office at 10175 Hastings Drive, City of Manassas, VA</td>
</tr>
<tr>
<td>March</td>
<td>18</td>
<td>Crestar Bank</td>
<td>Richmond, VA opened a branch office at Gayton Crossing Hannaford, 1356 Gaskins Road, Henrico County, VA</td>
</tr>
<tr>
<td>March</td>
<td>22</td>
<td>Virginia Commerce Bank</td>
<td>Arlington, VA opened a branch office at 374 Maple Avenue, Vienna, Fairfax County, VA</td>
</tr>
<tr>
<td>March</td>
<td>22</td>
<td>New Peoples Bank, Inc.</td>
<td>Honaker, VA opened a branch office at 102 Miners Drive, Castlewood, Russell County, VA</td>
</tr>
</tbody>
</table>
BANK STATUS CHANGES - 1999

BRANCH OPENINGS (Continued)

March 22 Crestar Bank, Richmond, VA opened a branch office at The Market Place at College Park, 4740 Cherry Hill Road, College Park, MD

March 22 F&M Bank-Northern Virginia, Fairfax, VA opened a branch office at 13927 Jefferson Davis Highway, Woodbridge, Prince William County, VA

March 22 Bank of Hampton Roads, The, Chesapeake, VA opened a branch office at 4037 East Little Creek Road, City of Norfolk, VA

April 01 Heritage Bank, McLean, VA opened a branch office at 46005 Regal Plaza Drive, Sterling, Loudoun County, VA

April 05 F&M Bank-Northern Virginia, Fairfax, VA opened a branch office at 4661 Sudley Road, Catharpin, Prince William County, VA

April 07 Second Bank & Trust, Culpeper, VA opened a branch office at 134-136 West Main Street, Orange, Orange County, VA

April 08 Towne Bank, Portsmouth, VA opened a branch office at 1510 South Military Highway, City of Chesapeake, VA

April 08 Towne Bank, Portsmouth, VA opened a branch office at 984 First Colonial Road, City of Virginia Beach, VA

April 12 Rockingham Heritage Bank, Harrisonburg, VA opened a branch office at 51 Franklin Street, Weyers Cave, Augusta County, VA

April 12 Heritage Bank & Trust, Norfolk, VA opened a branch office at the S.W. corner of Chesapeake Boulevard & East Ocean View Avenue, City of Norfolk, VA

April 21 First Virginia Bank-Piedmont, Lynchburg, VA opened a branch office at 515 Mt. Cross Road, City of Danville, VA

April 23 Planters Bank & Trust Company of Virginia, Staunton, VA opened a branch office at 100 Lucy Lane, City of Waynesboro, VA

May 03 Middleburg Bank, The, Middleburg, VA opened a branch office at 4 South King Street, Leesburg, Loudoun County, VA

May 03 Crestar Bank, Richmond, VA opened a branch office at 2400 Boston Street, Suite 110, Baltimore, MD

May 24 EagleBank, Bethesda, MD opened a Mobile Branch serving Northern, Virginia

May 31 Fauquier Bank, The, Warrenton, VA opened a branch office at 8091 Sudley Road, Prince William County, VA

June 01 Rockingham Heritage Bank, Harrisonburg, VA opened a branch office at Wellington Plaza, Jefferson Highway, Augusta County, VA

June 01 Resource Bank, Virginia Beach, VA opened a branch office at 501 Independence Parkway, Suite 105, City of Chesapeake, VA
BANK STATUS CHANGES - 1999

BRANCH OPENINGS (Continued)

June 01  Bank of Tidewater, The, Virginia Beach, VA opened a branch office at 3801 Pacific Avenue, City of Virginia Beach, VA

June 01  Bank of Tidewater, The, Virginia Beach, VA opened a branch office at 2089 General Booth Boulevard, City of Virginia Beach, VA

June 17  Bank of Essex, Tappahannock, VA opened a branch office at 9951 Brook Road, Glen Allen, Henrico County, VA

June 23  Business Bank, The, Vienna, VA opened a branch office at 1451 Dolley Madison Boulevard, McLean, Fairfax County, VA

June 28  Middleburg Bank, The, Middleburg, VA opened a branch office at 20955 Professional Plaza, Ashburn, Loudoun County, VA

June 28  First Bank, Strasburg, VA opened a branch office at 496 North Main Street, Woodstock, Shenandoah County, VA

July 10  Burke & Herbert Bank & Trust Company, Alexandria, VA opened a branch office at 225 West Broad Street, City of Falls Church, VA

July 12  Bank of Hampton Roads, The, Chesapeake, VA opened a branch office at Border Station Shopping Center, State Route 168, City of Chesapeake, VA

July 19  Virginia Commerce Bank, Arlington, VA opened a branch office at 506 King Street, City of Alexandria, VA

August 02  Crestar Bank, Richmond, VA opened a branch office at 210 Virginia Avenue, Bridgewater, Rockingham County, VA

August 17  Benchmark Community Bank, Kenbridge, VA opened a branch office at 403 East Virginia Avenue, Suite E, Clarksville, Mecklenburg County, VA

August 17  Benchmark Community Bank, Kenbridge, VA opened a branch office at 313 N. Main Street, Lawrenceville, Brunswick County, VA

August 20  Planters Bank & Trust Company of Virginia, Staunton, VA opened a branch office at 9 Lloyd Tolley Road, Natural Bridge Station, Rockbridge County, VA

August 20  Planters Bank & Trust Company of Virginia, Staunton, VA opened a branch office at 2101 Forest Avenue, City of Buena Vista, VA

August 23  F&M Bank-Northern Virginia, Fairfax, VA opened a branch office at 4736 Lee Highway, Arlington County, VA

August 27  F & M Bank - Winchester, Winchester, VA opened a branch office at 126 Fairfax Pike, Stephens City, Frederick County, VA

August 27  Farmers & Merchants Bank-Eastern Shore, Onley, VA opened a branch office at 8312 Lankford Highway, Oak Hall, Accomack County, VA
### BANK STATUS CHANGES - 1999

**BRANCH OPENINGS (Continued)**

<table>
<thead>
<tr>
<th>Date</th>
<th>Bank Name</th>
<th>Location Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>August 27</td>
<td>Farmers &amp; Merchants Bank-Eastern Shore, Onley, VA</td>
<td>opened a branch office at 18501 Dunne Avenue, Parksley, Accomack County, VA</td>
</tr>
<tr>
<td>August 27</td>
<td>F &amp; M Bank - Winchester, Winchester, VA</td>
<td>opened a branch office at 115 West Spring Street, Woodstock, Shenandoah County, VA</td>
</tr>
<tr>
<td>August 28</td>
<td>Crestar Bank, Richmond, VA</td>
<td>opened a branch office at 2736 Hannaford Plaza, Chesterfield County, VA</td>
</tr>
<tr>
<td>August 30</td>
<td>Pioneer Bank, Stanley, VA</td>
<td>opened a branch office at 932 West Market Street, City of Harrisonburg, VA</td>
</tr>
<tr>
<td>September 15</td>
<td>First Virginia Bank - Southwest, Roanoke, VA</td>
<td>opened a branch office at 1140 East Stuart Drive, City of Galax, VA</td>
</tr>
<tr>
<td>September 20</td>
<td>Guaranty Bank, Charlottesville, VA</td>
<td>opened a branch office at The Shops at Wellesley, Park Terrace and Lauderdale Drives, Henrico County, VA</td>
</tr>
<tr>
<td>September 23</td>
<td>Planters Bank &amp; Trust Company of Virginia, Staunton, VA</td>
<td>opened a branch office at 1197 North Lee Highway, Rockbridge County, VA</td>
</tr>
<tr>
<td>October 01</td>
<td>Shore Bank, Onley, VA</td>
<td>opened a branch office at 118 Dunne Avenue, Parksley, Accomack County, VA</td>
</tr>
<tr>
<td>October 01</td>
<td>Crestar Bank, Richmond, VA</td>
<td>opened a branch office at 2749 McRae Road, Chesterfield County, VA</td>
</tr>
<tr>
<td>October 29</td>
<td>AllFirst Bank, Baltimore, MD</td>
<td>opened a branch office at 1025 Herndon Parkway, Herndon, Fairfax County, VA</td>
</tr>
<tr>
<td>November 15</td>
<td>Citizens and Farmers Bank, West Point, VA</td>
<td>opened a branch office at 8001 West Broad Street, Henrico County, VA</td>
</tr>
<tr>
<td>November 15</td>
<td>Community Bank of Northern Virginia, Sterling, VA</td>
<td>opened a branch office at Borders Plaza Center, State Route 7 &amp; Palisades Parkway, Sterling, Loudoun County, VA</td>
</tr>
<tr>
<td>November 29</td>
<td>Metro-County Bank of Virginia, Inc., Mechanicsville, VA</td>
<td>opened a branch office at 6401 Horsepen Road, Henrico County, VA</td>
</tr>
<tr>
<td>November 30</td>
<td>First-Citizens Bank &amp; Trust Company, Raleigh, NC</td>
<td>opened a branch office at 106 Roanoke Boulevard, City of Salem, VA</td>
</tr>
<tr>
<td>November 30</td>
<td>Crestar Bank, Richmond, VA</td>
<td>opened a branch office at 7373 Peppers Ferry Boulevard, Pulaski County, VA</td>
</tr>
<tr>
<td>December 08</td>
<td>Provident Bank of Maryland, Baltimore, MD</td>
<td>opened a branch office at 6360 Seven Corners Center, Fairfax County, VA</td>
</tr>
<tr>
<td>December 13</td>
<td>Bank of Fincastle, The, Fincastle, VA</td>
<td>opened a branch office at 3741 Lee Highway South, Cloverdale, Botetourt County, VA</td>
</tr>
</tbody>
</table>
BANK STATUS CHANGES - 1999

BRANCH OPENINGS (Continued)

December 16  Benchmark Community Bank, Kenbridge, VA opened a branch office at 247 N. Main Street, Chase City, Mecklenburg County, VA

December 17  Provident Bank of Maryland, Baltimore, MD opened a branch office at 6228 N. Kings Highway, City of Alexandria, VA

December 17  Provident Bank of Maryland, Baltimore, MD opened a branch office at 3801 Jefferson Davis Highway, City of Alexandria, VA

December 20  F & M Bank - Winchester, Winchester, VA opened a branch office at 432 South Street, Front Royal, Warren County, VA

December 23  James Monroe Bank, Arlington, VA opened a branch office at 7023 Little River Tpke., Suite 101, Annandale, Fairfax County, VA

MAIN OFFICE REDESIGNATIONS

March 15  Harbor Bank, Newport News, VA redesignated its main office from 11001 Warwick Boulevard, City of Newport News, VA to 1 Old Oyster Point Road, City of Newport News, VA

May 14  First Virginia Bank - Southwest, Roanoke, VA redesignated its main office from 6625 Williamson Road, N.W., City of Roanoke, VA to 601 South Jefferson Street, City of Roanoke, VA

MAIN OFFICE RELOCATIONS

September 13  Towne Bank, Portsmouth, VA relocated its main office from 5800 High Street, City of Portsmouth, VA to 5716 High Street, City of Portsmouth, VA

BRANCH OFFICE RELOCATIONS

January 19  First Virginia Bank of Tidewater, Norfolk, VA relocated a branch office from 9636 Granby Street, City of Norfolk, VA to 131 West Ocean View Avenue, City of Norfolk, VA

March 01  Branch Banking and Trust Company of Virginia, Norfolk, VA relocated a branch office from 316 S. Jefferson Street, City of Roanoke, VA to 37 Church Avenue, SW, City of Roanoke, VA

April 10  Crestar Bank, Richmond, VA relocated a branch office from 206 Harundale Mall, Glen Burnie, MD to 7750 Governor Ritchie Highway, Glen Burnie, MD

April 28  Bank of Southside Virginia, The, Carson, VA relocated a branch office from Route 1402 & Route 1, Dinwiddie Courthouse, Dinwiddie County, VA to 13909 Boydton Plank Road, Dinwiddie, Dinwiddie County, VA

June 07  F & M Bank - Richmond, Richmond, VA relocated a branch office from 209 West Franklin Street, City of Richmond, VA to 600 East Main Street, City of Richmond, VA
BANK STATUS CHANGES - 1999

BRANCH OFFICE RELOCATIONS (Continued)

June 26  
F & M Bank - Richmond, Richmond, VA relocated a branch office from 4310 West Hundred Road, Chester, Chesterfield County, VA to 11900 Chester Village Drive, Chester, Chesterfield County, VA

October 04  
Branch Banking and Trust Company of Virginia, Norfolk, VA relocated a branch office from 728 West 21st Street, City of Norfolk, VA to 537 West 21st Street, City of Norfolk, VA

November 26  
Crestar Bank, Richmond, VA relocated a branch office from 29 West Patrick Street, Frederick, MD to 2 N. Market Street, Frederick, MD

EFT FACILITY OPENINGS

January 04  
Branch Banking and Trust Company of Virginia, Norfolk, VA opened an EFT facility at 681-A North Battlefield Boulevard, City of Chesapeake, VA

July 28  
Crestar Bank, Richmond, VA opened an EFT facility at 444 Western Maryland Drive, Westminster, MD

BRANCH OFFICE CLOSINGS

January 08  
First Virginia Bank - Southwest, Roanoke, VA closed its branch office at 2105 Roanoke Street, Christiansburg, Montgomery County, VA

February 26  
United Bank, Fairfax, VA closed its branch office at 3801 Wilson Boulevard, Arlington County, VA

March 10  
First Virginia Bank-Blue Ridge, Staunton, VA closed its branch office at 496 North Main Street, Woodstock, Shenandoah County, VA

March 19  
Crestar Bank, Richmond, VA closed its branch office at 10421 Baltimore Boulevard, Beltsville, MD

March 31  
Crestar Bank, Richmond, VA closed its branch office at 6845 Midlothian Turnpike, City of Richmond, VA

March 31  
Crestar Bank, Richmond, VA closed its branch office at 23400 Frederick Road, Clarksburg, MD

March 31  
Crestar Bank, Richmond, VA closed its branch office at 1025 Herndon Parkway, Herndon, Fairfax County, VA

March 31  
Crestar Bank, Richmond, VA closed its branch office at 6640 Crain Highway, LaPlata, MD

March 31  
Crestar Bank, Richmond, VA closed its branch office at 1708 Old Bridge Road, Woodbridge, Prince William County, VA

March 31  
Crestar Bank, Richmond, VA closed its branch office at 6501 Sheriff Road, Landover, MD
March 31

Crestar Bank, Richmond, VA closed its branch office at 1550 Wilson Boulevard, Arlington County, VA

April 01

F&M Bank-Northern Virginia, Fairfax, VA closed its branch office at 7900 Sudley Road, Prince William County, VA

April 16

Branch Banking and Trust Company of Virginia, Norfolk, VA closed its branch office at 200 Little Falls Street, City of Falls Church, VA

April 16

Branch Banking and Trust Company of Virginia, Norfolk, VA closed its branch office at 730 East Church Street, Patrick Henry Mall Shopping Center, City of Martinsville, VA

April 20

Crestar Bank, Richmond, VA closed its branch office at 6814 Reisterstown Road, Baltimore, MD

April 23

Crestar Bank, Richmond, VA closed its branch office at New River Shopping Center, Pulaski County, VA

May 29

First Bank of Stuart, The, Stuart, VA closed its branch office at 305 South Main Street, Stuart, Patrick County, VA

June 30

One Valley Bank - Shenandoah, Raphine, VA closed its branch office at State Route 252, Brownsburg, Rockbridge County, VA

July 29

Farmers & Merchants Bank-Eastern Shore, Onley, VA closed its branch office at 6395 Maddox Boulevard, Chincoteague, Accomack County, VA

July 29

Farmers & Merchants Bank-Eastern Shore, Onley, VA closed its branch office at 33013 Chincoteague Road, Wattsville, Accomack County, VA

August 10

Crestar Bank, Richmond, VA closed its branch office at 7951 Brook Road, Henrico County, VA

August 11

Crestar Bank, Richmond, VA closed its branch office at 3322 Holland Road, City of Virginia Beach, VA

August 12

Crestar Bank, Richmond, VA closed its branch office at 12201 South Chalkley Road, Chesterfield County, VA

August 27

F & M Bank - Winchester, Winchester, VA closed its branch office at 158 South Main Street, Woodstock, Shenandoah County, VA

October 27

Crestar Bank, Richmond, VA closed its branch office at 6501 West Broad Street, Henrico County, VA

December 06

Crestar Bank, Richmond, VA closed its branch office at 3507 West Cary Street, City of Richmond, VA

December 08

Crestar Bank, Richmond, VA closed its branch office at 1122 George Washington Highway, City of Chesapeake, VA
<table>
<thead>
<tr>
<th>Date</th>
<th>Bank and Location</th>
<th>Branch Address and County</th>
</tr>
</thead>
<tbody>
<tr>
<td>December 14</td>
<td>Crestar Bank, Richmond, VA</td>
<td>10921 Hull Street Road, Midlothian, Chesterfield County, VA</td>
</tr>
<tr>
<td>December 15</td>
<td>Crestar Bank, Richmond, VA</td>
<td>11400 West Huguenot Road, Midlothian, Chesterfield County, VA</td>
</tr>
<tr>
<td>ASSETS</td>
<td>ABINGDON</td>
<td>ABINGDON</td>
</tr>
<tr>
<td>-----------------------------------------------------------------------</td>
<td>----------</td>
<td>----------</td>
</tr>
<tr>
<td>1. Cash and balances due from depository institutions:</td>
<td>$ 26,832</td>
<td>$ 14,475</td>
</tr>
<tr>
<td>a. Non interest-bearing balances and currency and coin</td>
<td>26,832</td>
<td>14,408</td>
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<tr>
<td>b. Interest-bearing balances</td>
<td>0</td>
<td>67</td>
</tr>
<tr>
<td>2. Securities</td>
<td>80,361</td>
<td>69,740</td>
</tr>
<tr>
<td>a. Held to Maturity</td>
<td>70,790</td>
<td>0</td>
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<tr>
<td>b. Available for sale</td>
<td>9,571</td>
<td>69,740</td>
</tr>
<tr>
<td>3. Federal Funds sold and securities purchased under agreements to reset</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>4. Loans and lease financing receivables:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Loans and leases, net of unearned income</td>
<td>236,407</td>
<td>259,120</td>
</tr>
<tr>
<td>b. LESS: Allowance for loan and lease losses</td>
<td>2,600</td>
<td>2,488</td>
</tr>
<tr>
<td>c. LESS: Allocated transfer risk reserve</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>d. Loans and leases, net of unearned income, allowance for loan and lease losses</td>
<td>233,807</td>
<td>256,632</td>
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<tr>
<td>5. Assets held in trading accounts</td>
<td>0</td>
<td>0</td>
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<tr>
<td>6. Premises and fixed assets</td>
<td>6,693</td>
<td>8,045</td>
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<tr>
<td>7. Other real estate owned</td>
<td>330</td>
<td>24</td>
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<tr>
<td>8. Investments in unconsolidated subsidiaries and associated companies</td>
<td>0</td>
<td>39</td>
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<tr>
<td>9. Customers' liability to this bank on acceptances outstanding</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>10. Intangible assets</td>
<td>4,389</td>
<td>0</td>
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<tr>
<td>11. Other assets</td>
<td>3,287</td>
<td>4,508</td>
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<tr>
<td>12. TOTAL ASSETS</td>
<td>$ 355,699</td>
<td>$ 353,463</td>
</tr>
<tr>
<td><strong>LIABILITIES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13. Deposits:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. In domestic offices</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Noninterest-bearing</td>
<td>$ 302,513</td>
<td>$ 307,568</td>
</tr>
<tr>
<td>(2) Interest-bearing</td>
<td>44,103</td>
<td>40,878</td>
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<tr>
<td>b. In foreign offices, trade and Agreement subsidiaries, and IB’s</td>
<td>258,410</td>
<td>266,690</td>
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<tr>
<td>(1) Noninterest-bearing</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>(2) Interest-bearing</td>
<td>0</td>
<td>0</td>
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<tr>
<td>14. Federal funds purchased and securities sold under agreements to repurchase</td>
<td>7,242</td>
<td>3,187</td>
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<tr>
<td>15. a. Demand notes issued to the U.S. Treasury</td>
<td>0</td>
<td>0</td>
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<tr>
<td>b. Trading Liabilities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>16. Other borrowed money(includes mortgages and capitalized leases)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. With remaining maturity of one year or less</td>
<td>0</td>
<td>18,598</td>
</tr>
<tr>
<td>b. With remaining maturity of one to three years</td>
<td>0</td>
<td>8,166</td>
</tr>
<tr>
<td>c. With remaining maturity of more than three years</td>
<td>0</td>
<td>410</td>
</tr>
<tr>
<td>17. Bank’s liability on acceptances executed and outstanding</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>19. Notes and debentures subordinated to deposits</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>20. Other liabilities</td>
<td>2,917</td>
<td>2,316</td>
</tr>
<tr>
<td>21. TOTAL LIABILITIES</td>
<td>$ 312,672</td>
<td>$ 331,669</td>
</tr>
<tr>
<td><strong>EQUITY CAPITAL</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>22. Perpetual preferred stock</td>
<td></td>
<td></td>
</tr>
<tr>
<td>23. Common Stock</td>
<td>6,250</td>
<td>4,645</td>
</tr>
<tr>
<td>24. Surplus</td>
<td>11,586</td>
<td>5,201</td>
</tr>
<tr>
<td>25. a. Undivided profits and capital reserves</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Net unrealized gains(losses) on available-for-sale securities</td>
<td>(68)</td>
<td>(616)</td>
</tr>
<tr>
<td>26. Cumulative foreign currency translation adjustments</td>
<td></td>
<td></td>
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<tr>
<td>27. TOTAL EQUITY CAPITAL</td>
<td>$ 43,027</td>
<td>21,794</td>
</tr>
<tr>
<td>28. TOTAL LIABILITIES AND EQUITY CAPITAL</td>
<td>$ 355,699</td>
<td>$ 353,463</td>
</tr>
</tbody>
</table>

* Member of Federal Reserve
<table>
<thead>
<tr>
<th>Full Name</th>
<th>B-638</th>
<th>B-1039</th>
<th>B-1143</th>
<th>B-1096</th>
<th>B-12</th>
</tr>
</thead>
<tbody>
<tr>
<td>Burke &amp; Herbert Bank &amp; Trust Company</td>
<td>13 Offices</td>
<td>4 Offices</td>
<td>2 Offices</td>
<td>10 Offices</td>
<td>6 Offices</td>
</tr>
<tr>
<td>*The Farmers Bank of Appomattox</td>
<td>$27,505</td>
<td>$6,199</td>
<td>$2,641</td>
<td>$15,758</td>
<td>$6,420</td>
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<tr>
<td>*James Monroe Bank</td>
<td>289,209</td>
<td>37,842</td>
<td>13,518</td>
<td>46,325</td>
<td>38,555</td>
</tr>
<tr>
<td>*Virginia Commerce Bank</td>
<td>137,352</td>
<td>17,749</td>
<td>0</td>
<td>17,772</td>
<td>29,487</td>
</tr>
<tr>
<td>*Bank of Clarke County</td>
<td>151,857</td>
<td>20,099</td>
<td>13,518</td>
<td>28,553</td>
<td>9,048</td>
</tr>
<tr>
<td>Alexandria Appomattox</td>
<td>0</td>
<td>0</td>
<td>1,537</td>
<td>6,957</td>
<td>0</td>
</tr>
<tr>
<td>Arlington Appomattox</td>
<td>380,169</td>
<td>67,281</td>
<td>31,039</td>
<td>207,060</td>
<td>124,818</td>
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<tr>
<td>Arlington Bank</td>
<td>6,039</td>
<td>0</td>
<td>363</td>
<td>1,889</td>
<td>1,123</td>
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<tr>
<td>Berryville</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
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<tr>
<td></td>
<td>$722,310</td>
<td>$114,219</td>
<td>$49,663</td>
<td>$282,598</td>
<td>$176,035</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Full Name</th>
<th>B-638</th>
<th>B-1039</th>
<th>B-1143</th>
<th>B-1096</th>
<th>B-12</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$619,699</td>
<td>$95,832</td>
<td>$42,819</td>
<td>$243,167</td>
<td>$148,889</td>
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<tr>
<td></td>
<td>135,650</td>
<td>11,250</td>
<td>13,239</td>
<td>42,214</td>
<td>22,884</td>
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<td></td>
<td>484,049</td>
<td>84,382</td>
<td>29,580</td>
<td>200,953</td>
<td>126,005</td>
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<td></td>
<td>21,086</td>
<td>6,228</td>
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<td>17,837</td>
<td>6,161</td>
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<td>0</td>
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<td></td>
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<td>0</td>
<td>0</td>
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<td>0</td>
</tr>
<tr>
<td></td>
<td>3,363</td>
<td>1,553</td>
<td>199</td>
<td>1,184</td>
<td>868</td>
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<tr>
<td></td>
<td>644,148</td>
<td>103,413</td>
<td>43,018</td>
<td>265,088</td>
<td>160,918</td>
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</tbody>
</table>

<table>
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<th>Full Name</th>
<th>B-638</th>
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<th>B-1143</th>
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<th>B-12</th>
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</thead>
<tbody>
<tr>
<td></td>
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<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>4,000</td>
<td>2,167</td>
<td>3,713</td>
<td>1,969</td>
<td>1,682</td>
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<tr>
<td></td>
<td>10,000</td>
<td>1,000</td>
<td>3,713</td>
<td>11,091</td>
<td>1,184</td>
</tr>
<tr>
<td></td>
<td>66,264</td>
<td>8,135</td>
<td>(536)</td>
<td>5,004</td>
<td>12,353</td>
</tr>
<tr>
<td></td>
<td>(2,102)</td>
<td>(496)</td>
<td>(245)</td>
<td>(554)</td>
<td>(102)</td>
</tr>
<tr>
<td></td>
<td>78,162</td>
<td>10,806</td>
<td>6,645</td>
<td>17,510</td>
<td>15,117</td>
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<tr>
<td></td>
<td>$722,310</td>
<td>$114,219</td>
<td>$49,663</td>
<td>$282,598</td>
<td>$176,035</td>
</tr>
</tbody>
</table>
## ANNUAL REPORT OF THE BUREAU OF FINANCIAL INSTITUTIONS

### REPORT OF CONDITION

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>CITIZENS BANK AND TRUST COMPANY</th>
<th>BLUE GRASS VALLEY BANK</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Cash and balances due from depository institutions:</td>
<td>$ 10,609</td>
<td>$ 1,287</td>
</tr>
<tr>
<td>a. Non interest-bearing balances and currency and coin</td>
<td>6,068</td>
<td>582</td>
</tr>
<tr>
<td>b. Interest-bearing balances</td>
<td>4,541</td>
<td>705</td>
</tr>
<tr>
<td>2. Securities</td>
<td>39,430</td>
<td>1,646</td>
</tr>
<tr>
<td>a. Held to Maturity</td>
<td>38,580</td>
<td>1,587</td>
</tr>
<tr>
<td>b. Available for sale</td>
<td>850</td>
<td>59</td>
</tr>
<tr>
<td>3. Federal Funds sold and securities purchased under agreements to resell</td>
<td>6,564</td>
<td>265</td>
</tr>
<tr>
<td>4. Loans and lease financing receivables:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Loans and leases, net of unearned income</td>
<td>177,715</td>
<td>16,186</td>
</tr>
<tr>
<td>b. LESS: Allowance for loan and lease losses</td>
<td>2,042</td>
<td>313</td>
</tr>
<tr>
<td>c. LESS: Allocated transfer risk reserve</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>d. Loans and leases, net of unearned income, allowance for loan and lease losses</td>
<td>175,673</td>
<td>15,873</td>
</tr>
<tr>
<td>5. Assets held in trading accounts</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>6. Premises and fixed assets</td>
<td>3,315</td>
<td>132</td>
</tr>
<tr>
<td>i. Other real estate owned</td>
<td>51</td>
<td>37</td>
</tr>
<tr>
<td>8. Investments in unconsolidated subsidiaries and associated companies</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>9. Customers' liability to this bank on acceptances outstanding</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>10. Intangible assets</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>11. Other assets</td>
<td>2,748</td>
<td>321</td>
</tr>
<tr>
<td>12. TOTAL ASSETS</td>
<td>$ 238,390</td>
<td>$ 19,561</td>
</tr>
</tbody>
</table>

### LIABILITIES

<table>
<thead>
<tr>
<th>LIABILITIES</th>
<th>CITIZENS BANK AND TRUST COMPANY</th>
<th>BLUE GRASS VALLEY BANK</th>
</tr>
</thead>
<tbody>
<tr>
<td>13. Deposits:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. In domestic offices</td>
<td>$ 209,542</td>
<td>$ 16,815</td>
</tr>
<tr>
<td>(1) Noninterest-bearing</td>
<td>20,953</td>
<td>2,116</td>
</tr>
<tr>
<td>(2) Interest-bearing</td>
<td>188,589</td>
<td>14,699</td>
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<tr>
<td>b. In foreign offices, trust and Agreement subsidiaries, and IBF's</td>
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<td>0</td>
</tr>
<tr>
<td>(1) Noninterest-bearing</td>
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<tr>
<td>(2) Interest-bearing</td>
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<tr>
<td>14. Federal funds purchased and securities sold under agreements to repurchase</td>
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<tr>
<td>15.a. Demand notes issued to the U.S. Treasury</td>
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<td>b. Trading Liabilities</td>
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<td></td>
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<tr>
<td>16. Other borrowed money(includes mortgages and capitalized leases):</td>
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<td>40</td>
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<tr>
<td>a. With remaining maturity of one year or less</td>
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<tr>
<td>b. With remaining maturity of one to three years</td>
<td>0</td>
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<tr>
<td>c. With remaining maturity of more than three years</td>
<td>1,400</td>
<td>10</td>
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<tr>
<td>18. Bank's liability on acceptances executed and outstanding</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>19. Notes and debentures subordinated to deposits</td>
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### EQUITY CAPITAL

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<th>CITIZENS BANK AND TRUST COMPANY</th>
<th>BLUE GRASS VALLEY BANK</th>
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<td>22. Perpetual preferred stock</td>
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<td>23. Common Stock</td>
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<td>24. Surplus</td>
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<td>25. a. Undivided profits and capital reserves</td>
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<td>b. Net unrealized gains(losses) on available-for-sale securities</td>
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<td>26. Cumulative foreign currency translation adjustments</td>
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<td>27. TOTAL EQUITY CAPITAL</td>
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<td>28. TOTAL LIABILITIES AND EQUITY CAPITAL</td>
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* Member of Federal Reserve
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<th>B-30 BANK OF BOTETOURT</th>
<th>B-946 THE BANK OF SOUTHSIDE VIRGINIA</th>
<th>B-1157 *ALBEMARLE FIRST BANK</th>
<th>B-986 *F &amp; M BANK - CENTRAL VIRGINIA</th>
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|                | $577,099           | $123,746           | $287,592            | $29,563            | $92,644 |

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<tr>
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<td>32,887</td>
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<td>(3,018)</td>
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</table>

|                | $577,099           | $123,746           | $287,592            | $29,563            | $92,644 |


### ANNUAL REPORT OF THE BUREAU OF FINANCIAL INSTITUTIONS

#### REPORT OF CONDITION

<table>
<thead>
<tr>
<th></th>
<th>CHARLOTTEVILLE</th>
<th>CHESAPEAKE</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
<td></td>
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<tr>
<td>1. Cash and balances due from depository institutions</td>
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<td>$6,948</td>
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<tr>
<td>a. Non interest-bearing balances and currency and coin</td>
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<td>6,948</td>
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<tr>
<td>b. Interest-bearing balances</td>
<td>4,778</td>
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<tr>
<td>2. Securities</td>
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<td>22,442</td>
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<tr>
<td>a. Held to Maturity</td>
<td>1,336</td>
<td>21,818</td>
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<tr>
<td>b. Available for sale</td>
<td>23,697</td>
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<td>3. Federal Funds sold and securities purchased under agreements</td>
<td>122</td>
<td>8,098</td>
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<td>to resell</td>
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<td>4. Loans and lease financing receivables:</td>
<td></td>
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<tr>
<td>a. Loans and leases, net of unearned income</td>
<td>206,646</td>
<td>141,480</td>
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<tr>
<td>b. LESS: Allowance for loan and lease losses</td>
<td>1,303</td>
<td>1,853</td>
</tr>
<tr>
<td>c. LESS: Allocated transfer risk reserve</td>
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<td>0</td>
</tr>
<tr>
<td>d. Loans and leases, net of unearned income, allowance for loan and lease losses</td>
<td>205,343</td>
<td>139,627</td>
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<tr>
<td>5. Assets held in trading accounts</td>
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<tr>
<td>6. Premises and fixed assets</td>
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<td>7. Other real estate owned</td>
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<td>8. Investments in unconsolidated subsidiaries and associated companies</td>
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<td>9. Customers’ liability to this bank on acceptances outstanding</td>
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<td>0</td>
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<tr>
<td>10. Intangible assets</td>
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<td>11. Other assets</td>
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<tr>
<td>12. TOTAL ASSETS</td>
<td>$259,105</td>
<td>$190,078</td>
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</table>

|                  |                |
| **LIABILITIES**  |                |
| 13. Deposits: | |
| a. In domestic offices | $200,740 | $155,826 |
| (1) Noninterest-bearing | 12,380 | 39,684 |
| (2) Interest-bearing | 188,360 | 116,142 |
| b. In foreign offices, trust and Agreement subsidiaries, and IBH’s | 0 | 0 |
| (1) Noninterest-bearing | 0 | 0 |
| (2) Interest-bearing | 0 | 0 |
| 14. Federal funds purchased and securities sold under agreements to repurchase | 16,650 | 0 |
| 15. a. Demand notes issued to the U.S. Treasury | 0 | 0 |
| b. Trading Liabilities | | |
| 16. Other borrowed money(includes mortgages and capitalized leases) | 20,988 | 0 |
| a. With remaining maturity of one year or less | 20,000 | 0 |
| b. With remaining maturity of one to three years | 0 | 0 |
| c. With remaining maturity of more than three years | 988 | 0 |
| 17. Bank’s liability on acceptances executed and outstanding | 0 | 0 |
| 18. Notes and debentures subordinated to deposits | 0 | 0 |
| 19. Other liabilities | 764 | 3,374 |
| 20. Other liabilities | | |
| 21. TOTAL LIABILITIES | $239,142 | $159,200 |

|                  |                |
| **EQUITY CAPITAL** |                |
| 22. Perpetual preferred stock | 0 | 0 |
| 23. Common Stock | 2,000 | 4,670 |
| 24. Surplus | 9,791 | 15,798 |
| 25. a. Undivided profits and capital reserves | 9,780 | 10,410 |
| b. Net unrealized gains(losses) on available-for-sale securities | (1,608) | 0 |
| 26. Cumulative foreign currency translation adjustments | 0 | 0 |
| 27. TOTAL EQUITY CAPITAL | 19,963 | 30,878 |
| 28. TOTAL LIABILITIES AND EQUITY CAPITAL | $259,105 | $190,078 |

* Member of Federal Reserve
## STATE CORPORATION COMMISSION

### DECEMBER 31, 1999 (IN THOUSANDS OF DOLLARS)

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<td>*COMMUNITY BANKERS' BANK</td>
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## ANNUAL REPORT OF THE BUREAU OF FINANCIAL INSTITUTIONS

### REPORT OF CONDITION

<table>
<thead>
<tr>
<th>CULPEPER</th>
<th>DANVILLE</th>
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<tbody>
<tr>
<td><strong>8 OFFICES</strong></td>
<td><strong>2 OFFICES</strong></td>
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<tr>
<td><strong>ASSETS</strong></td>
<td><strong>LIABILITIES</strong></td>
</tr>
<tr>
<td>1. Cash and balances due from depository institutions:</td>
<td>1. Demand notes issued to the U.S. Treasury</td>
</tr>
<tr>
<td></td>
<td>a. In domestic offices</td>
</tr>
<tr>
<td>a. Non interest-bearing balances and currency and coin</td>
<td>(1) Noninterest-bearing</td>
</tr>
<tr>
<td>b. Interest-bearing balances</td>
<td>(2) Interest-bearing</td>
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<tr>
<td>2. Securities</td>
<td>b. In foreign offices, trust and Agreement subsidiaries, and IBF’s</td>
</tr>
<tr>
<td>a. Held to Maturity</td>
<td>(1) Noninterest-bearing</td>
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<tr>
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<td>(2) Interest-bearing</td>
</tr>
<tr>
<td></td>
<td>b. Available for sale</td>
</tr>
<tr>
<td>3. Federal Funds sold and securities purchased under agreements</td>
<td>to repurchase</td>
</tr>
<tr>
<td></td>
<td>a. Loans and leases, net of unearned income</td>
</tr>
<tr>
<td></td>
<td>b. LESS: Allowance for loan and lease losses</td>
</tr>
<tr>
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<td>c. LESS: Allocated transfer risk reserve</td>
</tr>
<tr>
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<td>d. Loans and leases, net of unearned income, allowance for loan and lease losses</td>
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<td>5. Assets held in trading accounts</td>
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<td>6. Premises and fixed assets</td>
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<td>8. Investments in unconsolidated subsidiaries and associated companies</td>
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<td>9. Customers’ liability to this bank on acceptances outstanding</td>
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<td>10. Intangible assets</td>
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<tr>
<td>11. Other assets</td>
<td>3,946</td>
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<td>12. TOTAL ASSETS</td>
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<thead>
<tr>
<th><strong>EQUITY CAPITAL</strong></th>
<th><strong>LIABILITIES</strong></th>
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<tr>
<td>13. Deposits:</td>
<td>1. Demand notes issued to the U.S. Treasury</td>
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<td>a. In domestic offices</td>
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<td>b. Trading Liabilities</td>
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<td>14. Federal funds purchased and securities sold under agreements to repurchase</td>
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<td>15. a. Demand notes issued to the U.S. Treasury</td>
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<td>16. Other borrowed money (includes mortgages and capitalized leases)</td>
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<td>a. With remaining maturity of one year or less</td>
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<td>b. With remaining maturity of one to three years</td>
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<td>c. With remaining maturity of more than three years</td>
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<td>18. Bank’s liability on acceptances executed and outstanding</td>
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<tr>
<td>19. Notes and debentures subordinated to deposits</td>
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<td>21. TOTAL LIABILITIES</td>
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<th><strong>LIABILITIES</strong></th>
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<td>23. Common Stock</td>
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<td>24. Surplus</td>
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<td>25. a. Undivided profits and capital reserves</td>
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<td>b. Net unrealized gains(losses) on available-for-sale securities</td>
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<td>26. Cumulative foreign currency translation adjustments</td>
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<td>28. TOTAL LIABILITIES AND EQUITY CAPITAL</td>
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* Member of Federal Reserve
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<td>$31,544</td>
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<td>FAIRFAX</td>
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<tr>
<td>9. Customers' liability to this bank on acceptances outstanding</td>
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<tr>
<td>10. Intangible assets</td>
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<td>13. Deposits:</td>
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<tr>
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<td>19. Notes and debentures subordinated to deposits</td>
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<tr>
<td>22. Perpetual preferred stock</td>
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<td>23. Common Stock</td>
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<td>24. Surplus</td>
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<td>b. Net unrealized gains(losses) on available-for-sale securities</td>
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* Member of Federal Reserve
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<th>B-85 THE BANK OF FINCASTLE</th>
<th>B-87 *THE BANK OF FLOYD</th>
<th>B-1164 *COMMUNITY FIRST BANK</th>
<th>B-768 UNITED COMMUNITY BANK</th>
<th>B-1158 *VIRGINIA HEARTLAND BANK</th>
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### Report of Condition

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<tr>
<th>ASSETS</th>
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<th>EQUITY CAPITAL</th>
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<tbody>
<tr>
<td>1. Cash and balances due from depository institutions:</td>
<td>$1,594</td>
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<td>b. Interest-bearing balances</td>
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<td>2. Securities</td>
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<td>48,959</td>
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<td>b. Available for sale</td>
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<td>3. Federal Funds sold and securities purchased under agreements to rese 8,940</td>
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<td>9,793</td>
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<td>4. Loans and lease financing receivables:</td>
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<td>a. Loans and leases, net of unearned income</td>
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<td>138,084</td>
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<td>c. LESS: Allocated transfer risk reserve</td>
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<td>5. Loans and leases, net of unearned income, allowance for loan and lease losses</td>
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<td>6. Premises and fixed assets</td>
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<td>7. Other real estate owned</td>
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<td>8. Investments in unconsolidated subsidiaries and associated companies</td>
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<td>9. Customers’ liability to this bank on acceptances outstanding</td>
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<td>11. Other assets</td>
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<td>12. TOTAL ASSETS</td>
<td>$26,856</td>
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<td>$216,179</td>
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<table>
<thead>
<tr>
<th>LIABILITIES</th>
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<tr>
<td>13. Deposits:</td>
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<tr>
<td>a. In domestic offices</td>
<td>$20,019</td>
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<td>(1) Noninterest-bearing</td>
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<td>(2) Interest-bearing</td>
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<td>164,520</td>
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<td>b. In foreign offices, trust and Agreement subsidiaries, and IBH’s</td>
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<tr>
<td>(1) Noninterest-bearing</td>
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<tr>
<td>(2) Interest-bearing</td>
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<td>14. Federal funds purchased and securities sold under agreements to repurchase</td>
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<td>15. a. Demand notes issued to the U.S. Treasury</td>
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<td>b. Trading Liabilities</td>
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<td>16. Other borrowed money(includes mortgages and capitalized leases):</td>
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<td>b. With remaining maturity of one to three years</td>
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<td>c. With remaining maturity of more than three years</td>
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<td>18. Bank’s liability on acceptances executed and outstanding</td>
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<td>19. Notes and debentures subordinated to deposits</td>
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<thead>
<tr>
<th>EQUITY CAPITAL</th>
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<tbody>
<tr>
<td>22. Perpetual preferred stock</td>
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<tr>
<td>23. Common Stock</td>
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<td>24. Surplus</td>
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<td>27. TOTAL EQUITY CAPITAL</td>
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<td>28. TOTAL LIABILITIES AND EQUITY CAPITAL</td>
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* Member of Federal Reserve
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### REPORT OF CONDITION

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<th>B-1146 *FIRST COLONIAL BANK</th>
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<td>b. Interest-bearing balances</td>
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<td>2. Securities</td>
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<td>a. Held to Maturity</td>
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<td>6,725</td>
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<tr>
<td>b. Available for sale</td>
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<td>28,876</td>
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<td>3. Federal Funds sold and securities purchased under agreements to resell</td>
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<td>865</td>
<td>1,543</td>
</tr>
<tr>
<td>c. LESS: Allocated transfer risk reserve</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>d. Loans and leases, net of unearned income, allowance for loan and lease losses</td>
<td>85,695</td>
<td>116,635</td>
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<td>5. Assets held in trading accounts</td>
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<td>0</td>
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<tr>
<td>6. Premises and fixed assets</td>
<td>3,433</td>
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<td>7. Other real estate owned</td>
<td>0</td>
<td>94</td>
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<td>8. Investments in unconsolidated subsidiaries and associated companies</td>
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<tr>
<td>9. Customers' liability to this bank on acceptances outstanding</td>
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<td>10. Intangible assets</td>
<td>0</td>
<td>98</td>
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<tr>
<td>11. Other assets</td>
<td>1,064</td>
<td>2,253</td>
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<tr>
<td>12. TOTAL ASSETS</td>
<td>$ 98,593</td>
<td>$ 159,027</td>
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</table>

<table>
<thead>
<tr>
<th>LIABILITIES</th>
<th>B-1153 *NEW PEOPLES BANK, INC.</th>
<th>B-1146 *FIRST COLONIAL BANK</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>HONAKER 3 OFFICES</td>
<td>HOPEWELL 7 OFFICES</td>
</tr>
<tr>
<td>13. Deposits:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. In domestic offices</td>
<td>$ 87,490</td>
<td>$ 139,247</td>
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<tr>
<td>(1) Noninterest-bearing</td>
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<td>130,165</td>
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<tr>
<td>(2) Interest-bearing</td>
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<td>0</td>
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<tr>
<td>b. In foreign offices, trust and Agreement subsidiaries, and IBH's</td>
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<td>0</td>
</tr>
<tr>
<td>(1) Noninterest-bearing</td>
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<td>0</td>
</tr>
<tr>
<td>(2) Interest-bearing</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>14. Federal funds purchased and securities sold under agreements to repurchase</td>
<td>0</td>
<td>6,907</td>
</tr>
<tr>
<td>15. a. Demand notes issued to the U.S. Treasury</td>
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<td>0</td>
</tr>
<tr>
<td>b. Trading Liabilities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>16. Other borrowed money(includes mortgages and capitalized leases):</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. With remaining maturity of one year or less</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>b. With remaining maturity of one to three years</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>c. With remaining maturity of more than three years</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>17. Bank's liability on acceptances executed and outstanding</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>18. Notes and debentures subordinate to deposits</td>
<td>0</td>
<td>0</td>
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<tr>
<td>19. Other Liabilities</td>
<td>413</td>
<td>863</td>
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<td>20. TOTAL LIABILITIES</td>
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<td>147,017</td>
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<table>
<thead>
<tr>
<th>EQUITY CAPITAL</th>
<th>B-1153 *NEW PEOPLES BANK, INC.</th>
<th>B-1146 *FIRST COLONIAL BANK</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>HONAKER 3 OFFICES</td>
<td>HOPEWELL 7 OFFICES</td>
</tr>
<tr>
<td>22. Perpetual preferred stock</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>23. Common Stock</td>
<td>4,800</td>
<td>2,000</td>
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<tr>
<td>24. Surplus</td>
<td>7,200</td>
<td>500</td>
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<td>25. a. Undivided profits and capital reserves</td>
<td>(1,312)</td>
<td>10,422</td>
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<tr>
<td>b. Net unrealized gains(losses) on available-for-sale securities</td>
<td>0</td>
<td>(912)</td>
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<tr>
<td>26. Cumulative foreign currency translation adjustments</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>27. TOTAL EQUITY CAPITAL</td>
<td>10,688</td>
<td>12,010</td>
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<tr>
<td>28. TOTAL LIABILITIES AND EQUITY CAPITAL</td>
<td>$ 98,591</td>
<td>$ 159,027</td>
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</table>

* Member of Federal Reserve
<table>
<thead>
<tr>
<th>KENBRIDGE</th>
<th>KILMARNOCK</th>
<th>KILMARNOCK</th>
<th>LEBANON</th>
<th>LOUISA</th>
</tr>
</thead>
<tbody>
<tr>
<td>9 OFFICES</td>
<td>5 OFFICES</td>
<td>10 OFFICES</td>
<td>6 OFFICES</td>
<td>6 OFFICES</td>
</tr>
</tbody>
</table>

| B-1002 | 7,534 | 5,299 | **$ 10,581** | **$ 5,802** |
| B-625  | 7,534 | 5,199 | 8,520 | 5,794 |
| B-1051 | 28,317 | 53,171 | 38,725 | 21,830 | 23,441 |
| B-892  | 5,246 | 0 | 0 | 1,000 | 0 |
| B-968  | 23,071 | 53,171 | 38,725 | 20,930 | 23,441 |

| BENCHMARK COMMUNITY BANK | 7,534 | 5,199 | 8,520 | 5,794 |
| B-1002 | 7,534 | 5,199 | 8,520 | 5,794 |
| B-625  | 28,317 | 53,171 | 38,725 | 21,830 | 23,441 |
| B-1051 | 5,246 | 0 | 0 | 1,000 | 0 |
| B-892  | 23,071 | 53,171 | 38,725 | 20,930 | 23,441 |

| BENCHMARK BANK OF LANCASTER | **$ 167,851** | **$ 179,826** | **$ 174,845** | **$ 216,392** | **$ 103,657** |
| B-1002 | 19,857 | 23,013 | 27,196 | 33,867 | 17,085 |
| B-625  | 147,994 | 156,813 | 147,649 | 182,525 | 86,572 |
| B-1051 | 0 | 0 | 0 | 0 | 0 |
| B-892  | 0 | 0 | 0 | 0 | 0 |
| B-968  | 0 | 0 | 0 | 0 | 0 |

| BENCHMARK BANK AND TRUST COMPANY | **$ 167,851** | **$ 179,826** | **$ 174,845** | **$ 216,392** | **$ 103,657** |
| B-1002 | 19,857 | 23,013 | 27,196 | 33,867 | 17,085 |
| B-625  | 147,994 | 156,813 | 147,649 | 182,525 | 86,572 |
| B-1051 | 0 | 0 | 0 | 0 | 0 |
| B-892  | 0 | 0 | 0 | 0 | 0 |
| B-968  | 0 | 0 | 0 | 0 | 0 |

| BENCHMARK BANK AND TRUST COMPANY | **$ 167,851** | **$ 179,826** | **$ 174,845** | **$ 216,392** | **$ 103,657** |
| B-1002 | 19,857 | 23,013 | 27,196 | 33,867 | 17,085 |
| B-625  | 147,994 | 156,813 | 147,649 | 182,525 | 86,572 |
| B-1051 | 0 | 0 | 0 | 0 | 0 |
| B-892  | 0 | 0 | 0 | 0 | 0 |
| B-968  | 0 | 0 | 0 | 0 | 0 |

| B-1002 | **$ 167,851** | **$ 179,826** | **$ 174,845** | **$ 216,392** | **$ 103,657** |
| B-625  | 19,857 | 23,013 | 27,196 | 33,867 | 17,085 |
| B-1051 | 147,994 | 156,813 | 147,649 | 182,525 | 86,572 |
| B-892  | 0 | 0 | 0 | 0 | 0 |
| B-968  | 0 | 0 | 0 | 0 | 0 |
## ANNUAL REPORT OF THE BUREAU OF FINANCIAL INSTITUTIONS

### REPORT OF CONDITION

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>LURAY</th>
<th>LYNCHBURG</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Cash and balances due from depository institutions:</td>
<td>$2,865</td>
<td>$5,907</td>
</tr>
<tr>
<td>a. Non interest-bearing balances and currency and coin</td>
<td>2,865</td>
<td>5,707</td>
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<td>b. Interest-bearing balances</td>
<td>0</td>
<td>200</td>
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<tr>
<td>2. Securities</td>
<td>22,214</td>
<td>9,713</td>
</tr>
<tr>
<td>a. Held to Maturity</td>
<td>13,709</td>
<td>2,991</td>
</tr>
<tr>
<td>b. Available for sale</td>
<td>8,505</td>
<td>6,722</td>
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<tr>
<td>3. Federal Funds sold and securities purchased under agreements to resell</td>
<td>840</td>
<td>4,863</td>
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<tr>
<td>4. Loans and lease financing receivables:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Loans and leases, net of unearned income</td>
<td>26,917</td>
<td>6,589</td>
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<tr>
<td>b. LESS: Allowance for loan and lease losses</td>
<td>496</td>
<td>120</td>
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<tr>
<td>c. LESS: Allocated transfer risk reserve</td>
<td>0</td>
<td>0</td>
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<tr>
<td>d. Loans and leases, net of unearned income, allowance for loan and lease losses</td>
<td>26,421</td>
<td>6,469</td>
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<tr>
<td>5. Assets held in trading accounts</td>
<td>0</td>
<td>0</td>
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<tr>
<td>6. Premises and fixed assets</td>
<td>1,327</td>
<td>992</td>
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<tr>
<td>7. Other real estate owned</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>8. Investments in unconsolidated subsidiaries and associated companies</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>9. Customers' liability to this bank on acceptances outstanding</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>10. Intangible assets</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>11. Other assets</td>
<td>1,064</td>
<td>189</td>
</tr>
<tr>
<td>12. TOTAL ASSETS</td>
<td>$54,731</td>
<td>$28,133</td>
</tr>
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</table>

### LIABILITIES

<table>
<thead>
<tr>
<th>LIABILITIES</th>
<th>LURAY</th>
<th>LYNCHBURG</th>
</tr>
</thead>
<tbody>
<tr>
<td>13. Deposits:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. In domestic offices</td>
<td>$49,780</td>
<td>$19,459</td>
</tr>
<tr>
<td>(1) Noninterest-bearing</td>
<td>49,780</td>
<td>19,459</td>
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<tr>
<td>(2) Interest-bearing</td>
<td>7,430</td>
<td>900</td>
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<tr>
<td>b. In foreign offices, trust and Agreement subsidiaries, and IBF's</td>
<td>42,350</td>
<td>18,559</td>
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<tr>
<td>(1) Noninterest-bearing</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>(2) Interest-bearing</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>14. Federal funds purchased and securities sold under agreements to repurchase</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>15.a. Demand notes issued to the U.S. Treasury</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>b. Trading Liabilities</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>16. Other borrowed money (includes mortgages and capitalized leases)</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>a. With remaining maturity of one year or less</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>b. With remaining maturity of one to three years</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>c. With remaining maturity of more than three years</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>17. Bank's liability on acceptances executed and outstanding</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>18. Notes and debentures subordinated to deposits</td>
<td>0</td>
<td>0</td>
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<tr>
<td>19. Other liabilities</td>
<td>524</td>
<td>189</td>
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<tr>
<td>20. TOTAL LIABILITIES</td>
<td>50,304</td>
<td>19,648</td>
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### EQUITY CAPITAL

<table>
<thead>
<tr>
<th>EQUITY CAPITAL</th>
<th>LURAY</th>
<th>LYNCHBURG</th>
</tr>
</thead>
<tbody>
<tr>
<td>22. Perpetual preferred stock</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>23. Common Stock</td>
<td>2,000</td>
<td>3,742</td>
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<tr>
<td>24. Surplus</td>
<td>400</td>
<td>5,614</td>
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<tr>
<td>25. a. Undivided profits and capital reserves</td>
<td>2,082</td>
<td>(834)</td>
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<tr>
<td>b. Net unrealized gains (losses) on available-for-sale securities</td>
<td>(55)</td>
<td>(37)</td>
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<td>26. Cumulative foreign currency translation adjustments</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>27. TOTAL EQUITY CAPITAL</td>
<td>4,427</td>
<td>8,485</td>
</tr>
<tr>
<td>28. TOTAL LIABILITIES AND EQUITY CAPITAL</td>
<td>$54,731</td>
<td>$28,133</td>
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</tbody>
</table>

* Member of Federal Reserve
<table>
<thead>
<tr>
<th>MARION</th>
<th>MCKENNEY</th>
<th>MCLEAN</th>
<th>MECHANICSVILLE</th>
<th>MIDDLEBURG</th>
</tr>
</thead>
<tbody>
<tr>
<td>10 OFFICES</td>
<td>5 OFFICES</td>
<td>2 OFFICES</td>
<td>4 OFFICES</td>
<td>5 OFFICES</td>
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<table>
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<th>B-131</th>
<th>B-1010</th>
<th>B-1127</th>
<th>B-1043</th>
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<tbody>
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<td>$ 9,616</td>
<td>$ 3,601</td>
<td>$ 2,667</td>
<td>$ 1,214</td>
<td>$ 8,230</td>
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<tr>
<td>9,553</td>
<td>3,294</td>
<td>2,667</td>
<td>1,214</td>
<td>8,038</td>
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<td>37</td>
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<td>24,055</td>
<td>10,832</td>
<td>64,900</td>
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<td>4,557</td>
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<td>0</td>
<td>7,796</td>
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<tr>
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<td>8,534</td>
<td>24,055</td>
<td>10,832</td>
<td>57,104</td>
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<td>750</td>
<td>12,139</td>
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<td>31,689</td>
<td>47,485</td>
<td>143,967</td>
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<td>470</td>
<td>421</td>
<td>523</td>
<td>1,453</td>
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<td>0</td>
<td>0</td>
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<tr>
<td>118,605</td>
<td>41,610</td>
<td>31,268</td>
<td>46,962</td>
<td>142,514</td>
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<td>4,352</td>
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<td>807</td>
<td>1,662</td>
<td>6,033</td>
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<td>0</td>
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<tr>
<td>4,013</td>
<td>1,038</td>
<td>1,148</td>
<td>253</td>
<td>3,751</td>
</tr>
<tr>
<td>$ 243,198</td>
<td>$ 64,520</td>
<td>$ 59,945</td>
<td>$ 61,702</td>
<td>$ 237,567</td>
</tr>
</tbody>
</table>

| 13 | 14 | 15a | 15b |
| $ 218,072 | $ 55,801 | $ 47,993 | $ 54,466 | $ 204,072 |
| 16,738 | 9,374 | 13,723 | 5,249 | 16,051 |
| 201,334 | 46,427 | 34,270 | 49,217 | 188,021 |
| 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 |
| 0 | 285 | 3,001 | 0 | 10,812 |
| 0 | 0 | 0 | 0 | 0 |
| 1,950 | 1,527 | 0 | 0 | 5,000 |
| 1,950 | 400 | 0 | 0 | 0 |
| 0 | 1,000 | 0 | 0 | 0 |
| 0 | 127 | 0 | 0 | 5,000 |
| 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 |
| 1,113 | 720 | 353 | 410 | 855 |
| 221,135 | 58,333 | 51,347 | 54,876 | 220,739 |

| 21 | 22 | 23 | 24 |
| $ 22,063 | 6,187 | 8,598 | 6,826 | 16,828 |
| $ 243,198 | $ 64,520 | $ 59,945 | $ 61,702 | $ 237,567 |
### ASSETS

1. **Cash and balances due from depository institutions**: $5,435  
   - Non-interest-bearing balances and currency and coin: $5,435  
   - Interest-bearing balances: $0
2. **Securities**: 24,033  
   - Held to Maturity: 500  
   - Available for sale: 23,533
3. **Federal Funds sold and securities purchased under agreements to resell**: 3,154
4. **Loans and lease financing receivables**:  
   - Loans and leases, net of unearned income: 95,802  
   - LESS: Allowance for loan and lease losses: 1,028  
   - LESS: Allocated transfer risk reserve: 0
5. **Assets held in trading accounts**:  
   - Loans and leases, net of unearned income, allowance for loan and lease losses: 94,774
6. **Premises and fixed assets**: 2,186
7. **Other real estate owned**: 595
8. **Investments in unconsolidated subsidiaries and associated companies**: 0
9. **Customers’ liability to this bank on acceptances outstanding**: 0
10. **Intangible assets**: 0
11. **Other assets**: 1,857
12. **TOTAL ASSETS**: $132,034

### LIABILITIES

13. **Deposits**:  
   - In domestic offices: $122,251  
     - Non-interest-bearing: $17,464
     - Interest-bearing: 104,787
   - In foreign offices, Edge and Agreement subsidiaries, and IBF’s associated companies: 0
14. **Federal funds purchased and securities sold under agreements to repurchase**: 0
15. **Demand notes issued to the U.S. Treasury**: 0
16. **Trading Liabilities**: 0
17. **Other borrowed money (includes mortgages and capitalized leases)**:  
   - With remaining maturity of one year or less: 0
   - With remaining maturity of one to three years: 0
   - With remaining maturity of more than three years: 0
18. **Bank’s liability on acceptances executed and outstanding**: 0
19. **Notes and debentures subordinated to deposits**: 0
20. **Other liabilities**: 819
21. **TOTAL LIABILITIES**: $132,070

### EQUITY CAPITAL

22. **Perpetual preferred stock**: 0
23. **Common Stock**: 3,966
24. **Surplus**: 2,609
25. **a. Undivided profits and capital reserves**: 3,581
   - b. Net unrealized gains(losses) on available-for-sale securities: (1,192)
26. **Cumulative foreign currency translation adjustments**: 0
27. **TOTAL EQUITY CAPITAL**: 8,964
28. **TOTAL LIABILITIES AND EQUITY CAPITAL**: $132,034

* Member of Federal Reserve
<table>
<thead>
<tr>
<th>MONTEREY</th>
<th>MONTROSS</th>
<th>NEW CASTLE</th>
<th>NEWPORT NEWS</th>
<th>NORFOLK</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 OFFICE</td>
<td>3 OFFICES</td>
<td>2 OFFICES</td>
<td>3 OFFICES</td>
<td>6 OFFICES</td>
</tr>
<tr>
<td>$ 2,135</td>
<td>$ 1,872</td>
<td>$ 1,250</td>
<td>$ 3,864</td>
<td>$ 6,298</td>
</tr>
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## Annual Report of the Bureau of Financial Institutions

### Report of Condition

<table>
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<tr>
<th>Assets</th>
<th>B-882</th>
<th>B-971</th>
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<tr>
<td><strong>Total Assets</strong></td>
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<td>b. Available for sale</td>
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<td>c. LESS: Allocated transfer risk reserve</td>
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<td>8. Investments in unconsolidated subsidiaries and associated companies</td>
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<td>9. Customers’ liability to this bank on acceptances outstanding</td>
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<td>10. Intangible assets</td>
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<tr>
<td><strong>Total Liabilities</strong></td>
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### Liabilities

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>B-882</th>
<th>B-971</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total Liabilities</strong></td>
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<td>a. In domestic offices</td>
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<tr>
<td>(2) Interest-bearing</td>
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<td>0</td>
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<tr>
<td>b. In foreign offices, trade and Agreement subsidiaries, and IBH’s</td>
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<tr>
<td>(1) Noninterest-bearing</td>
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<tr>
<td>(2) Interest-bearing</td>
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<td>14. Federal funds purchased and securities sold under agreements to repurchase</td>
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<td>16. Other borrowed money (includes mortgages and capitalized leases)</td>
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<td>a. With remaining maturity of one year or less</td>
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<td>b. With remaining maturity of one to three years</td>
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<td>c. With remaining maturity of more than three years</td>
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<td>18. Bank’s liability on acceptances executed and outstanding</td>
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<td>19. Notes and debentures subordinate to deposits</td>
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### Equity Capital

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<td><strong>Total Equity Capital</strong></td>
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<td><strong>Total Liabilities and Equity Capital</strong></td>
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* Member of Federal Reserve
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<th>B-900</th>
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<td>*SHORE BANK</td>
<td>*FARMERS AND MINERS BANK</td>
<td>LEE BANK &amp; TRUST COMPANY</td>
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<td>ONLEY</td>
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<td>PENNINGTON GAP</td>
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DECEMBER 31, 1999 (IN THOUSANDS OF DOLLARS)
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<tr>
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<tr>
<td>b. Available for sale</td>
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<tr>
<td>3. Federal Funds sold and securities purchased under agreements to resell</td>
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<td>4. Loans and lease financing receivables</td>
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<tr>
<td>a. Loans and leases, net of unearned income</td>
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<td>b. LESS: Allowance for loan and lease losses</td>
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<td>c. LESS: Allocated transfer risk reserve</td>
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<tr>
<td>d. Loans and leases, net of unearned income, allowance for loan and lease losses</td>
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<td>65,524</td>
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<td>5. Assets held in trading accounts</td>
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<tr>
<td>6. Premises and fixed assets</td>
<td>763</td>
<td>1,357</td>
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<tr>
<td>7. Other real estate owned</td>
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<tr>
<td>8. Investments in unconsolidated subsidiaries and associated companies</td>
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<tr>
<td>9. Customers' liability to this bank on acceptances outstanding</td>
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</tr>
<tr>
<td>10. Intangible assets</td>
<td>0</td>
<td>0</td>
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<tr>
<td>11. Other assets</td>
<td>1,741</td>
<td>1,539</td>
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<tr>
<td>12. TOTAL ASSETS</td>
<td>$ 109,119</td>
<td>$ 85,740</td>
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</table>

<table>
<thead>
<tr>
<th>LIABILITIES</th>
<th>B.964</th>
<th>B.368</th>
</tr>
</thead>
<tbody>
<tr>
<td>13. Deposits:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. In domestic offices</td>
<td>$ 93,656</td>
<td>$ 76,411</td>
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<tr>
<td>(1) Noninterest-bearing</td>
<td>18,680</td>
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<td>(1) Noninterest-bearing</td>
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<td>14. Federal funds purchased and securities sold under agreements to repurchase</td>
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<td>15. a. Demand notes issued to the U.S. Treasury</td>
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<td>b. Trading Liabilities</td>
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<td>16. Other borrowed money (includes mortgages and capitalized leases)</td>
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<td>a. With remaining maturity of one year or less</td>
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<tr>
<td>b. With remaining maturity of one to three years</td>
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<tr>
<td>c. With remaining maturity of more than three years</td>
<td>0</td>
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<tr>
<td>17. Bank's liability on acceptances executed and outstanding</td>
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<tr>
<td>18. Notes and debentures subordinated to deposits</td>
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<tr>
<td>19. Other liabilities</td>
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<th>EQUITY CAPITAL</th>
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<th>B.368</th>
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<tbody>
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<td>22. Perpetual preferred stock</td>
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<td>(75)</td>
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<td>$ 85,740</td>
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* Member of Federal Reserve
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<th>ONE VALLEY BANK</th>
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<th>FIRST BANK</th>
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<td>RAPHINE</td>
<td>REMINGTON</td>
<td>RICHLANDS</td>
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<td>$ 8,128</td>
<td>$ 3,375</td>
<td>$ 3,927</td>
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<td>8,044</td>
<td>3,375</td>
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<td>0</td>
<td>0</td>
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<tr>
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<td>40,987</td>
<td>23,094</td>
<td>17,512</td>
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<td>7,030</td>
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<td>19,066</td>
<td>19,743</td>
<td>16,064</td>
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<td>177,400</td>
<td>39,832</td>
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<td>1,953</td>
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<td>175,447</td>
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<td>4,109</td>
<td>1,239</td>
<td>902</td>
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<td>76</td>
<td>1,417</td>
<td>554</td>
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<tr>
<td>1,542</td>
<td>3,675</td>
<td>3,074</td>
<td>1,101</td>
<td>706</td>
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<tr>
<td>$ 198,343</td>
<td>$ 189,464</td>
<td>$ 232,887</td>
<td>$ 71,253</td>
<td>$ 46,210</td>
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</table>

| 160,664    | 152,416     | 200,730        | 64,052    | 41,235    |
| 31,027     | 20,484      | 19,429         | 10,633    | 5,629     |
| 129,637    | 131,932     | 181,301        | 53,399    | 35,609    |
| 0          | 0           | 0              | 0         | 0         |
| 0          | 0           | 0              | 0         | 0         |
| 0          | 0           | 0              | 0         | 0         |
| 3,000      | 4,273       | 5,029          | 0         | 0         |
| 106        | 0           | 0              | 150       | 0.15a     |
| 19         | 15,027      | 9,000          | 0         | 0.16      |
| 19         | 0           | 4,500          | 0         | 0         |
| 0          | 0           | 4,500          | 0         | 0         |
| 0          | 15,027      | 0              | 0         | 0         |
| 0          | 0           | 0              | 0         | 0         |
| 0          | 0           | 0              | 0         | 0         |
| 1,040      | 699         | 1,224          | 258       | 206       |
| 164,829    | 172,415     | 215,983        | 64,440    | 41,444    |
| 0          | 0           | 0              | 0         | 0.22      |
| 18,659     | 1,000       | 672            | 2,000     | 884       |
| 18,692     | 4,742       | 2,432          | 2,438     | 220       |
| (3,799)    | 11,378      | 14,076         | 3,209     | 3,986     |
| (38)       | (1,071)     | (276)          | (336)     | (324)     |
| 33,514     | 16,049      | 16,904         | 7,311     | 4,766     |
| $ 198,343  | $ 189,464   | $ 232,887      | $ 71,253  | $ 46,210  |
### Annual Report of the Bureau of Financial Institutions

#### Report of Condition

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>RICHMOND</th>
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</thead>
<tbody>
<tr>
<td>1. Cash and balances due from depository institutions:</td>
<td>$ 4,538</td>
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<tr>
<td>a. Non interest-bearing balances and currency and coin</td>
<td>$ 3,462</td>
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<tr>
<td>b. Interest-bearing balances</td>
<td>4,538</td>
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<tr>
<td>2. Securities</td>
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<tr>
<td>a. Held to Maturity</td>
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<tr>
<td>b. Available for sale</td>
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<tr>
<td>3. Federal Funds sold and securities purchased under agreements</td>
<td></td>
</tr>
<tr>
<td>to reset</td>
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<tr>
<td>4. Loans and lease financing receivables:</td>
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<tr>
<td>a. Loans and leases, net of unearned income</td>
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<td>b. LESS: Allowance for loan and lease losses</td>
<td>813</td>
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<tr>
<td>c. LESS: Allocated transfer risk reserve</td>
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<tr>
<td>d. Loans and leases, net of unearned income, allowance for loan</td>
<td>79,890</td>
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<tr>
<td>and lease losses</td>
<td>49,369</td>
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<tr>
<td>5. Assets held in trading accounts</td>
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<tr>
<td>6. Premises and fixed assets</td>
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<tr>
<td>i. Other real estate owned</td>
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<tr>
<td>8. Investments in unconsolidated subsidiaries and associated</td>
<td>1,906</td>
</tr>
<tr>
<td>companies</td>
<td></td>
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<tr>
<td>9. Customers' liability to this bank on acceptances outstanding</td>
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<tr>
<td>10. Intangible assets</td>
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<tr>
<td>11. Other assets</td>
<td>254</td>
</tr>
<tr>
<td>12. TOTAL ASSETS</td>
<td>$ 117,439</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>LIABILITIES</th>
<th>RICHMOND</th>
</tr>
</thead>
<tbody>
<tr>
<td>13. Deposits:</td>
<td></td>
</tr>
<tr>
<td>a. In domestic offices</td>
<td>$ 102,020</td>
</tr>
<tr>
<td>(1) Noninterest-bearing</td>
<td>17,321</td>
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<tr>
<td>(2) Interest-bearing</td>
<td>84,699</td>
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<tr>
<td>b. In foreign offices, trust and Agreement subsidiaries, and IBH's</td>
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</tr>
<tr>
<td>(1) Noninterest-bearing</td>
<td>0</td>
</tr>
<tr>
<td>(2) Interest-bearing</td>
<td>0</td>
</tr>
<tr>
<td>14. Federal funds purchased and securities sold under agreements</td>
<td></td>
</tr>
<tr>
<td>to repurchase</td>
<td>5,270</td>
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<tr>
<td>15. a. Demand notes issued to the U.S. Treasury</td>
<td>0</td>
</tr>
<tr>
<td>b. Trading Liabilities</td>
<td></td>
</tr>
<tr>
<td>16. Other borrowed money(includes mortgages and capitalized leases).</td>
<td></td>
</tr>
<tr>
<td>a. With remaining maturity of one year or less</td>
<td>0</td>
</tr>
<tr>
<td>b. With remaining maturity of one to three years</td>
<td>0</td>
</tr>
<tr>
<td>c. With remaining maturity of more than three years</td>
<td>0</td>
</tr>
<tr>
<td>18. Bank's liability on acceptances executed and outstanding</td>
<td>0</td>
</tr>
<tr>
<td>19. Notes and debentures subordinated to deposits</td>
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<tr>
<td>20. Other liabilities</td>
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<tr>
<td>21. TOTAL LIABILITIES</td>
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<table>
<thead>
<tr>
<th>EQUITY CAPITAL</th>
<th>RICHMOND</th>
</tr>
</thead>
<tbody>
<tr>
<td>22. Perpetual preferred stock</td>
<td>0</td>
</tr>
<tr>
<td>23. Common Stock</td>
<td>1,847</td>
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<tr>
<td>24. Surplus</td>
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<tr>
<td>25. a. Undivided profits and capital reserves</td>
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<td>b. Net unrealized gains(losses) on available-for-sale securities</td>
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<td>26. Cumulative foreign currency translation adjustments</td>
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<td>27. TOTAL EQUITY CAPITAL</td>
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<tr>
<td>28. TOTAL LIABILITIES AND EQUITY CAPITAL</td>
<td>$ 117,439</td>
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* Member of Federal Reserve
## STATE CORPORATION COMMISSION

### DECEMBER 31, 1999 (IN THOUSANDS OF DOLLARS)

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<td>FIRST CITIZENS</td>
<td>FIRST VIRGINIA</td>
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<tr>
<td>BANK</td>
<td>BANK</td>
<td>BANK</td>
<td>BANK</td>
<td>BANK</td>
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<tr>
<td>RICHMOND</td>
<td>RICHMOND</td>
<td>RICHMOND</td>
<td>ROANOKE</td>
<td>ROANOKE</td>
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<td>382 OFFICES</td>
<td>15 OFFICES</td>
<td>42 OFFICES</td>
<td>1 OFFICE</td>
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<td>0</td>
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<td>0</td>
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<tr>
<td>616,818</td>
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<td>603</td>
<td>4,728</td>
<td>6,527</td>
<td>13,293</td>
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<tr>
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<td>257,823</td>
<td>687,152</td>
<td>150,698</td>
<td>1,261,923</td>
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<tr>
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<td>0</td>
<td>0</td>
</tr>
<tr>
<td>146,955</td>
<td>2,850</td>
<td>30,625</td>
<td>6,000</td>
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<tr>
<td>387,859</td>
<td>9,476</td>
<td>21,125</td>
<td>8,100</td>
<td>28,709</td>
</tr>
<tr>
<td>1,545,622</td>
<td>11,492</td>
<td>17,622</td>
<td>15,565</td>
<td>80,970</td>
</tr>
<tr>
<td>(60,996)</td>
<td>(640)</td>
<td>(89)</td>
<td>0</td>
<td>(343)</td>
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<tr>
<td>0</td>
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<td>0</td>
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<td>0</td>
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<tr>
<td>2,019,440</td>
<td>23,178</td>
<td>69,283</td>
<td>29,665</td>
<td>133,175</td>
</tr>
<tr>
<td>$ 27,301,368</td>
<td>$ 281,001</td>
<td>$ 756,435</td>
<td>$ 180,363</td>
<td>$ 1,395,098</td>
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## Annual Report of the Bureau of Financial Institutions

### Report of Condition

<table>
<thead>
<tr>
<th></th>
<th>SMITHFIELD</th>
<th>SOUTH HILL</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Cash and balances due from depository institutions:</td>
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<td>$ 1,585</td>
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<tr>
<td>a. Non interest-bearing balances and currency and coin</td>
<td>1,488</td>
<td>987</td>
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<td>b. Interest-bearing balances</td>
<td>623</td>
<td>598</td>
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<tr>
<td>2. Securities</td>
<td>9,417</td>
<td>1,378</td>
</tr>
<tr>
<td>a. Held to Maturity</td>
<td>0</td>
<td>1,150</td>
</tr>
<tr>
<td>b. Available for sale</td>
<td>9,417</td>
<td>228</td>
</tr>
<tr>
<td>3. Federal Funds sold and securities purchased under agreements to reset</td>
<td>26</td>
<td>9,192</td>
</tr>
<tr>
<td>4. Loans and lease financing receivables:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Loans and leases, net of unearned income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. LESS: Allowance for loan and lease losses</td>
<td>28,231</td>
<td>1,572</td>
</tr>
<tr>
<td>c. LESS: Allocated transfer risk reserve</td>
<td>395</td>
<td>0</td>
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<tr>
<td>d. Loans and leases, net of unearned income, allowance for loan and lease losses</td>
<td>27,836</td>
<td>1,572</td>
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<tr>
<td>5. Assets held in trading accounts</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Premises and fixed assets</td>
<td>1,581</td>
<td>513</td>
</tr>
<tr>
<td>7. Other real estate owned</td>
<td>159</td>
<td>0</td>
</tr>
<tr>
<td>8. Investments in unconsolidated subsidiaries and associated companies</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. Customers' liability to this bank on acceptances outstanding</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>10. Intangible assets</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>11. Other assets</td>
<td>452</td>
<td>70</td>
</tr>
<tr>
<td>12. TOTAL ASSETS</td>
<td>$ 41,562</td>
<td>$ 14,310</td>
</tr>
<tr>
<td><strong>LIABILITIES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13. Deposits:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. In domestic offices</td>
<td>$ 37,809</td>
<td>$ 6,912</td>
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<tr>
<td>(1) Noninterest-bearing</td>
<td>8,742</td>
<td>946</td>
</tr>
<tr>
<td>(2) Interest-bearing</td>
<td>29,067</td>
<td>5,966</td>
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<tr>
<td>b. In foreign offices, trust and Agreement subsidiaries, and IBH's</td>
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<td>0</td>
</tr>
<tr>
<td>(1) Noninterest-bearing</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>(2) Interest-bearing</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>14. Federal funds purchased and securities sold under agreements to repurchase</td>
<td>184</td>
<td>0</td>
</tr>
<tr>
<td>15. a. Demand notes issued to the U.S. Treasury</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>b. Trading Liabilities</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>16. Other borrowed money(includes mortgages and capitalized leases)</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>a. With remaining maturity of one year or less</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>b. With remaining maturity of one to three years</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>c. With remaining maturity of more than three years</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>18. Bank's liability on acceptances executed and outstanding</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>19. Notes and debentures subordinated to deposits</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>20. Other liabilities</td>
<td>161</td>
<td>17</td>
</tr>
<tr>
<td>21. TOTAL LIABILITIES</td>
<td>38,154</td>
<td>6,929</td>
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<tr>
<td><strong>EQUITY CAPITAL</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>22. Perpetual preferred stock</td>
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<td>0</td>
</tr>
<tr>
<td>23. Common Stock</td>
<td>2,050</td>
<td>3,761</td>
</tr>
<tr>
<td>24. Surplus</td>
<td>668</td>
<td>3,760</td>
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<tr>
<td>25. a. Undivided profits and capital reserves</td>
<td>792</td>
<td>(140)</td>
</tr>
<tr>
<td>b. Net unrealized gains(losses) on available-for-sale securities</td>
<td>(82)</td>
<td>0</td>
</tr>
<tr>
<td>26. Cumulative foreign currency translation adjustments</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>27. TOTAL EQUITY CAPITAL</td>
<td>3,428</td>
<td>7,383</td>
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<tr>
<td>28. TOTAL LIABILITIES AND EQUITY CAPITAL</td>
<td>$ 41,582</td>
<td>$ 14,310</td>
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</tbody>
</table>

* Member of Federal Reserve
### STATE CORPORATION COMMISSION

**DECEMBER 31, 1999 (IN THOUSANDS OF DOLLARS)**

<table>
<thead>
<tr>
<th>STATE CORPORATION COMMISSION</th>
</tr>
</thead>
<tbody>
<tr>
<td>DECEMBER 31, 1999 (IN THOUSANDS OF DOLLARS)</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>B-994</th>
<th>B-1044</th>
<th>B-911</th>
<th>B-799</th>
<th>B-1018</th>
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</thead>
<tbody>
<tr>
<td><em>PROSPERITY BANK &amp; TRUST COMPANY</em></td>
<td><em>PIONEER BANK</em></td>
<td><em>FIRST VIRGINIA BANK-BLUE RIDGE &amp; TRUST COMPANY OF VIRGINIA</em></td>
<td><em>PLANTERS BANK</em></td>
<td><em>THE MARATHON COMPANY OF VIRGINIA BANK</em></td>
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</table>

<table>
<thead>
<tr>
<th>SPRINGFIELD</th>
<th>STANLEY</th>
<th>STAUNTON</th>
<th>STAUNTON</th>
<th>STEPHENS CITY</th>
</tr>
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<tbody>
<tr>
<td>2 OFFICES</td>
<td>4 OFFICES</td>
<td>28 OFFICES</td>
<td>15 OFFICES</td>
<td>5 OFFICES</td>
</tr>
</tbody>
</table>

| 4,450 | 9,472 | 31,580 | 28,159 | 8,011 |
| 4,450 | 4,936 | 31,580 | 24,918 | 7,973 |
| 4,356 | 0 | 3,241 | 38 | |
| 13,692 | 14,116 | 88,437 | 125,392 | 10,231 |
| 3,242 | 3,556 | 75,409 | 62,928 | 5,647 |
| 10,450 | 10,560 | 13,028 | 62,464 | 4,584 |
| 1,610 | 2,215 | 9,970 | 0 | 6,616 |
| 36,030 | 70,031 | 386,399 | 294,983 | 75,296 |
| 373 | 779 | 4,250 | 3,470 | 769 |

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</thead>
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<td>69,252</td>
<td>382,149</td>
<td>291,513</td>
<td>74,527</td>
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<td>0</td>
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<td>0</td>
<td>0</td>
</tr>
<tr>
<td>525</td>
<td>1,401</td>
<td>7,015</td>
<td>7,617</td>
<td>2,592</td>
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<tr>
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<td>0</td>
<td>0</td>
<td>328</td>
<td>183</td>
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<tr>
<td>0</td>
<td>0</td>
<td>0</td>
<td>2,180</td>
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<tr>
<td>779</td>
<td>1,262</td>
<td>5,595</td>
<td>6,103</td>
<td>1,019</td>
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</table>

<table>
<thead>
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<th>$ 56,713</th>
<th>$ 97,718</th>
<th>$ 524,746</th>
<th>$ 461,292</th>
<th>$ 103,180</th>
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</thead>
<tbody>
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<td>82,674</td>
<td>479,812</td>
<td>397,390</td>
<td>93,470</td>
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<tr>
<td>20,144</td>
<td>12,476</td>
<td>100,755</td>
<td>64,076</td>
<td>13,068</td>
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<tr>
<td>29,239</td>
<td>70,198</td>
<td>379,057</td>
<td>333,314</td>
<td>80,402</td>
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<td>0</td>
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<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>2,611</td>
<td>0</td>
<td>2,075</td>
<td>13,625</td>
<td>0</td>
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<td>0</td>
<td>0</td>
<td>0</td>
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<tr>
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<td>6,350</td>
<td>0</td>
<td>15,000</td>
<td>218</td>
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<tr>
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<td>0</td>
<td>0</td>
<td>15,000</td>
<td>0</td>
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<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>0</td>
<td>6,350</td>
<td>0</td>
<td>0</td>
<td>218</td>
</tr>
<tr>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
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<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>0</td>
<td>129</td>
<td>669</td>
<td>4,791</td>
<td>1,268</td>
</tr>
<tr>
<td>52,123</td>
<td>89,693</td>
<td>486,678</td>
<td>427,283</td>
<td>94,176</td>
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<tr>
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<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>1,550</td>
<td>2,107</td>
<td>10,330</td>
<td>20,000</td>
<td>4,651</td>
</tr>
<tr>
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<td>422</td>
<td>5,196</td>
<td>3,554</td>
<td>3,871</td>
</tr>
<tr>
<td>1,757</td>
<td>5,764</td>
<td>22,672</td>
<td>11,881</td>
<td>609</td>
</tr>
<tr>
<td>(312)</td>
<td>(268)</td>
<td>(130)</td>
<td>(1,426)</td>
<td>(127)</td>
</tr>
<tr>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>4,590</td>
<td>8,075</td>
<td>38,068</td>
<td>34,009</td>
<td>9,068</td>
</tr>
</tbody>
</table>

<p>| $ 56,713 | $ 97,718 | $ 524,746 | $ 461,292 | $ 103,180 |</p>
<table>
<thead>
<tr>
<th>ASSETS</th>
<th>STERLING</th>
<th>STRASBURG</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Cash and balances due from depository institutions:</td>
<td>$5,655</td>
<td>$4,101</td>
</tr>
<tr>
<td>a. Non interest-bearing balances and currency and coin</td>
<td>3,700</td>
<td>3,974</td>
</tr>
<tr>
<td>b. Interest-bearing balances</td>
<td>1,955</td>
<td>127</td>
</tr>
<tr>
<td>2. Securities</td>
<td>43,559</td>
<td>44,990</td>
</tr>
<tr>
<td>a. Held to Maturity</td>
<td>23,437</td>
<td>0</td>
</tr>
<tr>
<td>b. Available for sale</td>
<td>20,122</td>
<td>44,990</td>
</tr>
<tr>
<td>3. Federal Funds sold and securities purchased under agreements to resell</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>4. Loans and lease financing receivables:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Loans and leases, net of unearned income</td>
<td>252,869</td>
<td>150,760</td>
</tr>
<tr>
<td>b. LESS: Allowance for loan and lease losses</td>
<td>2,780</td>
<td>1,447</td>
</tr>
<tr>
<td>c. LESS: Allocated transfer risk reserve</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>d. Loans and leases, net of unearned income, allowance for loan and lease losses</td>
<td>250,089</td>
<td>149,313</td>
</tr>
<tr>
<td>5. Assets held in trading accounts</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>6. Premises and fixed assets</td>
<td>4,592</td>
<td>4,367</td>
</tr>
<tr>
<td>7. Other real estate owned</td>
<td>1,174</td>
<td>343</td>
</tr>
<tr>
<td>8. Investments in unconsolidated subsidiaries and associated companies</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>9. Customers' liability to this bank on acceptances outstanding</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>10. Intangible assets</td>
<td>567</td>
<td>0</td>
</tr>
<tr>
<td>11. Other assets</td>
<td>5,303</td>
<td>3,827</td>
</tr>
<tr>
<td>12. TOTAL ASSETS</td>
<td>$310,939</td>
<td>$206,941</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>LIABILITIES</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>13. Deposits:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. In domestic offices</td>
<td>$261,686</td>
<td>$153,991</td>
</tr>
<tr>
<td>(1) Noninterest-bearing</td>
<td>51,879</td>
<td>19,225</td>
</tr>
<tr>
<td>(2) Interest-bearing</td>
<td>209,807</td>
<td>134,766</td>
</tr>
<tr>
<td>b. In foreign offices, trust and Agreement subsidiaries, and IBH's</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>(1) Noninterest-bearing</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>(2) Interest-bearing</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>c. LESS: Allocated transfer risk reserve</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>14. Federal Funds purchased and securities sold under agreements to repurchase</td>
<td>6,317</td>
<td>1,547</td>
</tr>
<tr>
<td>15. a. Demand notes issued to the U.S. Treasury</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>b. Trading Liabilities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>16. Other borrowed money(includes mortgages and capitalized leases)</td>
<td>18,000</td>
<td>33,622</td>
</tr>
<tr>
<td>a. With remaining maturity of one year or less</td>
<td>18,000</td>
<td>0</td>
</tr>
<tr>
<td>b. With remaining maturity of one to three years</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>c. With remaining maturity of more than three years</td>
<td>0</td>
<td>33,622</td>
</tr>
<tr>
<td>17. Bank's liability on acceptances executed and outstanding</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>18. Notes and debentures subordinated to deposits</td>
<td>3,439</td>
<td>838</td>
</tr>
<tr>
<td>19. Other liabilities</td>
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<td></td>
</tr>
<tr>
<td>20. TOTAL LIABILITIES</td>
<td>289,442</td>
<td>189,998</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>EQUITY CAPITAL</th>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>21. Par and common stock</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>22. Surplus</td>
<td>2,610</td>
<td>2,447</td>
</tr>
<tr>
<td>23. Common Stock</td>
<td>11,641</td>
<td>1,836</td>
</tr>
<tr>
<td>24. Surplus</td>
<td>2,610</td>
<td>2,447</td>
</tr>
<tr>
<td>25. a. Undivided profits and capital reserves</td>
<td>7,883</td>
<td>14,002</td>
</tr>
<tr>
<td>b. Net unrealized gains(losses) on available-for-sale securities</td>
<td>(637)</td>
<td>(1,342)</td>
</tr>
<tr>
<td>26. Cumulative foreign currency translation adjustments</td>
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<td>27. TOTAL EQUITY CAPITAL</td>
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<td>28. TOTAL LIABILITIES AND EQUITY CAPITAL</td>
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* Member of Federal Reserve
## STATE CORPORATION COMMISSION

**DECEMBER 31, 1999 (IN THOUSANDS OF DOLLARS)**

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### ASSETS

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<td>b. Available for sale</td>
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### LIABILITIES

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### EQUITY CAPITAL

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* Member of Federal Reserve
### STATE CORPORATION COMMISSION

#### DECEMBER 31, 1999 (IN THOUSANDS OF DOLLARS)

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<td>*Resource</td>
<td>*F&amp;M</td>
<td>*The Fauquier</td>
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<td><strong>$305,405</strong></td>
<td><strong>$128,166</strong></td>
<td><strong>$234,948</strong></td>
<td><strong>$409,114</strong></td>
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<td>11,890</td>
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<td>2,851</td>
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<td>400</td>
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<tr>
<td>4,218</td>
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<td>(74)</td>
<td>(51)</td>
<td>(283)</td>
<td>(2,553)</td>
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<tr>
<td>17,819</td>
<td>23,175</td>
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<tr>
<td><strong>$223,668</strong></td>
<td><strong>$305,405</strong></td>
<td><strong>$128,166</strong></td>
<td><strong>$234,948</strong></td>
<td><strong>$409,114</strong></td>
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### REPORT OF CONDITION

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>WARSAW</th>
<th>WAYERLY</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Cash and balances due from depository institutions:</td>
<td>$ 5,318</td>
<td>$ 3,517</td>
</tr>
<tr>
<td>a. Non interest-bearing balances and currency and coin</td>
<td>5,175</td>
<td>3,408</td>
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<tr>
<td>b. Interest-bearing balances</td>
<td>143</td>
<td>109</td>
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<tr>
<td>2. Securities</td>
<td>58,458</td>
<td>26,362</td>
</tr>
<tr>
<td>a. Held to Maturity</td>
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<tr>
<td>b. Available for sale</td>
<td>58,458</td>
<td>26,362</td>
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<tr>
<td>3. Federal Funds sold and securities purchased under agreements to resell</td>
<td>1,918</td>
<td>624</td>
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<tr>
<td>4. Loans and lease financing receivables:</td>
<td></td>
<td></td>
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<tr>
<td>a. Loans and leases, net of unearned income</td>
<td>140,215</td>
<td>55,012</td>
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<td>b. LESS: Allowance for loan and lease losses</td>
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<td>c. LESS: Allocated transfer risk reserve</td>
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<td>d. Loans and leases, net of unearned income, allowance for loan and lease losses</td>
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<td>54,095</td>
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<td>5. Assets held in trading accounts</td>
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<td>6. Premises and fixed assets</td>
<td>3,168</td>
<td>2,676</td>
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<tr>
<td>a. Other real estate owned</td>
<td>164</td>
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<td>7. Other real estate owned</td>
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<tr>
<td>8. Investments in unconsolidated subsidiaries and associated companies</td>
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<tr>
<td>9. Customers' liability to this bank on acceptances outstanding</td>
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<tr>
<td>10. Intangible assets</td>
<td>3,720</td>
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<td>11. Other assets</td>
<td>3,618</td>
<td>1,666</td>
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<tr>
<td>12. TOTAL ASSETS</td>
<td>$ 215,016</td>
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<table>
<thead>
<tr>
<th>LIABILITIES</th>
<th>WARSAW</th>
<th>WAVERLY</th>
</tr>
</thead>
<tbody>
<tr>
<td>13. Deposits:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. In domestic offices</td>
<td></td>
<td></td>
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<tr>
<td>(1) Noninterest-bearing</td>
<td>$ 183,192</td>
<td>$ 80,793</td>
</tr>
<tr>
<td>(2) Interest-bearing</td>
<td>17,102</td>
<td>19,656</td>
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<td>b. In foreign offices, trust and Agreement subsidiaries, and IBF's</td>
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<td>61,137</td>
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<tr>
<td>(1) Noninterest-bearing</td>
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<td>0</td>
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<tr>
<td>(2) Interest-bearing</td>
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<td>0</td>
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<tr>
<td>14. Federal funds purchased and securities sold under agreements to repurchase</td>
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<tr>
<td>15. a. Demand notes issued to the U.S. Treasury</td>
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<tr>
<td>b. Trading Liabilities</td>
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<tr>
<td>16. Other borrowed money (includes mortgages and capitalized leases)</td>
<td>11,175</td>
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<tr>
<td>a. With remaining maturity of one year or less</td>
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<td>b. With remaining maturity of one to three years</td>
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<td>c. With remaining maturity of more than three years</td>
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<td>17. Bank's liability on acceptances executed and outstanding</td>
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<td>18. Notes and debentures subordinate to deposits</td>
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<td>19. Other liabilities</td>
<td>1,607</td>
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<td>20. TOTAL LIABILITIES</td>
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<tr>
<th>EQUITY CAPITAL</th>
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<td>21. TOTAL LIABILITIES AND EQUITY CAPITAL</td>
<td>$ 215,016</td>
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* Member of Federal Reserve
## STATE CORPORATION COMMISSION

**DECEMBER 31, 1999 (IN THOUSANDS OF DOLLARS)**

<table>
<thead>
<tr>
<th></th>
<th>B-1042 CITIZENS AND FARMERS BANK</th>
<th>B-1156 *THE BANK OF WILLIAMSBURG</th>
<th>B-1034 *F &amp; M BANK- WINCHESTER</th>
<th>B-481 *FARMERS BANK WINCHESTER, VIRGINIA</th>
<th>B-945 *FIRST COMMONWEALTH BANK</th>
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<td>WEST POINT</td>
<td>10 OFFICES</td>
<td>1 OFFICE</td>
<td>34 OFFICES</td>
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<tr>
<td>WISE</td>
<td>$ 322,110</td>
<td>$ 7,741</td>
<td>$ 860,098</td>
<td>$ 98,840</td>
<td>$ 56,745</td>
</tr>
</tbody>
</table>
Albemarle First Bank
1265 Seminole Trail
Charlottesville 22906 (Albemarle County)
C.E.O.- Charles C. Paschall, President
Cashier- Charles Darnell,
Chief Financial Officer

Alliance Bank Corporation
12735 Shops Lane
Fairfax 22033 (Fairfax County)
C.E.O.- David M. Cordingley, President
Cashier- Paul M. Harbolick, Jr.,

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 -
Railroad Street, Eagle Rock
60 Lee Highway North, Troutville
Roanoke County -
Lot 1, Perimeter East Commerce Center, US Route 460 and Trail Drive

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 -
308 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.- John R. Milleson, President
Cashier- James W. McCarty, Jr.,
Chief Financial Officer
Brs: City of Winchester -
40 West Piccadilly Street
625 East Jubal Early Dr

Bank of Fincastle, The
17 South Roanoke Street
P.O. Box 107
Fincastle 24090 (Botetourt County)
C.E.O.- John F. Kilby, President
Cashier- Michael Jasper, Treasurer
Brs: Botetourt County -
5825 Cloverdale Road
98 Blue Ridge Boulevard
614 Lee Highway, Cloverdale
1618 Roanoke Road, Daleville
U.S. Route 220 South, Daleville
5192 Lee Highway S., Troutville

Bank of Essex
323 Prince Street
Tappahannock 22560 (Essex County)
C.E.O.- George M. Longest, Jr., President
Cashier- Bruce E. Thomas
Brs: Essex County -
U.S. Routes 17 & 360
Rappahannock Shopping Center, Tappahannock
Hanover County -
Route 360 & Proposed Creighton Road Between Routes 615 & 643, Mechanicsville
Henrico County -
9951 Brook Road, Glen Allen
King William County -
U.S. Route 360, Central Garage
1681 Main Street, West Point

Bank of Roanoke

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 -
1016 Millwood Pike
1518 Martinsburg Pike
747 Fairfax Street, Stephens City

Bank of Winchester

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  
Floyd 24091 (Floyd County)  
C.E.O.- Ronald Leon Moore, President  
Cashier- Dave E. Welch, Chief Financial Officer  
Brs:  
Carroll County -  
185 South Main Street, Hillsville  
Floyd County -  
northeast corner of U.S. Highway 221  
and Conners Grove, Willis  
Roanoke County -  
4094 Postal Drive  
Bank of Hampton Roads, The  
201 Volvo Parkway  
P.O. Box 1000  
Chesapeake 23320  
C.E.O.- Jack W. Gibson, President  
Cashier- Cynthia A. MacArthur  
Brs:  
City of Chesapeake -  
1400 Kempsville Road, Suite 102  
1500 Mt Pleasant Road  
4108 Portsmouth Boulevard  
4507 Relay Road  
4720 Battlefield Boulevard, South  
712 Liberty Street  
852 N. George Washington Highway  
City of Norfolk -  
4037 East Little Creek Road  
415 St Pauls Boulevard  
4500 East Princess Anne Road  
City of Suffolk -  
117 Market Street  
City of Virginia Beach -  
1100 Dam Neck Road  
1316 North Great Neck Road  
5472 Indian River Road  
EFT:  
City of Chesapeake -  
1320 Northwest Boulevard Suite 100  
Westmoreland County -  
Route 3 Kings Highway, Montross  
*Bank of Marion, The  
102 West Main Street  
P.O. Box 1067  
Marion 24354 (Smyth County)  
C.E.O.- John E. Stringer, President  
Cashier- Chris Snodgrass, Chief Financial Officer  
Brs:  
Russell County -  
702 Fairmont Avenue, Honaker  
Scott County -  
196 East Jackson Street, Gate City  
U.S. Highway 23 North and Legion Street, Weber City  
Smyth County -  
Parcel ‘c’ Chilhowie Shopping Center,  
Chilhowie  
1600 N Main Street, Marion  
South Main St & Washington Avenue, Marion  
Northwest corner of  
Allison Gap Road and Main Street,  
Saltville  
Washington County -  
State Routes 91 and 750, Glade Spring  
Wythe County -  
512 North Main Street, Rural Retreat  
EFT:  
Smyth County -  
1193 North Main Street, Marion  
Bank of McKenney  
20718 First Street  
McKenney 23872 (Dinwiddie County)  
C.E.O.- Richard M. Liles, President  
Cashier- James Bryant Neville, Jr.  
Brs:  
Chesterfield County -  
20815 Chesterfield Plaza, Ettrick  
6300 River Road, Matoaca  
Dinwiddie County -  
13812 Boydton Plank Road  
U.S. Highway 460 and State Route 684  
EFT:  
Dinwiddie County -  
5420 Boydton Plank Rd  
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
Bank of Northumberland, Incorporated (Continued)
Northumberland County -
U.S. Route 360, Calleo

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 Ave
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
13909 Boydton Plank Road, Dinwiddie
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 Avenue
Main Street, Stony 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
Sussex County -
Interstate 95 and U. S. Route 301,
Stony Creek

*Bank of Tazewell County
309 East Main Street
Tazewell 24651-0687 (Tazewell County)
C.E.O. - Cameron L. Forrester, President
Cashier - Alonzo A. Crouse

Brs:
Tazewell County -
2070 Leatherwood Lane, Bluefield
511 Virginia Avenue, Bluefield
1108 Tazewell Avenue, Tazewell
612 Market Street, Tazewell

*Bank of Suffolk
1514 Holland Road
Suffolk 23439
C.E.O. - John G. Sebrell, President
Cashier - Susan H. Simpkins

Brs:
City of Chesapeake -
1304 Greenbrier Parkway
Battlefield Shoppes
1201 North Battlefield Boulevard
City of Norfolk -
6330 Newtown Road, Suite 100
City of Virginia Beach -
2089 General Booth Boulevard
2251 W. Great Neck Road
3801 Pacific Avenue
770 Lynnhaven Parkway Suite 100
Giant Square Shopping Center
Independence Boulevard
Providence Square Shopping Center
5225 Providence Road

Bank of Williamsburg, The
5251 John Tyler Highway, Suite 52
Williamsburg 23185 (James City County)
C.E.O. - J. Michael Johnson
Cashier - Anthony Peay

*Bank of the Commonwealth
403 Boush Street
Norfolk 23501
C.E.O. - Edward J. Woodard, Jr.,
Chairman of the Board
Cashier - John H. Gayle

Brs:
City of Norfolk -
1124 First Colonial Road
1870 Kempsville Road
225 South Rosemont Road
2712 North Mall Drive
<table>
<thead>
<tr>
<th>Bank Name</th>
<th>City</th>
<th>Address</th>
<th>President</th>
<th>Branches</th>
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<td>City of Norfolk</td>
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<td>Bank of the James</td>
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<td>615 Church Street</td>
<td>James R. Hughes, Jr., President</td>
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<td>100-102 South Broad Street</td>
<td>Ben L. Watson, III, President</td>
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<td>Janice C. Whitlow</td>
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<td>Anthony E. Crane, Cashier</td>
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<td>Route 29 North, Madison Heights</td>
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<td>Henry County - 11020 Virginia Avenue, Bassett</td>
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<td>4860 Greensboro Road, Ridgeway</td>
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<td>1460 Fairystone Park Highway, Stanlytown</td>
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<td>Patrick County - 4952 Ararat Highway, Ararat</td>
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<td>3607 Jeb Stuart Highway, Meadows of Dan</td>
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<td>22121 Jeb Stuart Highway, Patrick Springs</td>
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<td>100 Stonewall Court, Stuart</td>
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<td>9747 Woolwine Highway, Woolwine</td>
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<td>Prince William County - 12451 Hedges Run Road, Woodbridge</td>
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<td>203 Virginia Avenue, Vinton</td>
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<td>109 Palmer Avenue, Saltville</td>
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<td>York County - 5340 George Washington Memorial Hwy, Grafton</td>
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<td>City of Chesapeake - 681-A North Battlefield Boulevard</td>
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<td>City of Lynchburg - Liberty University</td>
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<td>2500 Rivermont Avenue</td>
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<td>City of Norfolk - Sentara-Norfolk General Hospital</td>
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<td>3636 High Street</td>
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<td>4238 Wilson Boulevard</td>
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<td>Botetourt County - 604 Minute Market, Route 220 Alternate</td>
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<td>Franklin County - Ferrum Minute Market, Route 40 West</td>
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<td>Penhook Minute Market, Route 40 East</td>
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<td>Redwood Minute Market, Route 40 East</td>
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<td>Route 40 East, Rocky Mount</td>
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<tr>
<td>Panda Minute Market, 616 North Main Street, Rocky Mount</td>
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</table>
### ALPHABETICAL LISTING BY NAME OF STATE BANKS
#### SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1999

<table>
<thead>
<tr>
<th>Bank Name</th>
<th>City/County</th>
<th>Address 1</th>
<th>Address 2</th>
<th>C.E.O.</th>
<th>Cashier</th>
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<tbody>
<tr>
<td>*Burke &amp; Herbert Bank &amp; Trust Company</td>
<td>Midlothian Turnpike &amp; Old Buckingham, Midlothian</td>
<td>100 South Fairfax Street</td>
<td>P.O. Box 268</td>
<td>David M. Burke</td>
<td>Jeffrey L. Stryker, Senior Vice President</td>
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<tr>
<td></td>
<td></td>
<td>Alexandria 22313</td>
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<tr>
<td>Br: City of Alexandria -</td>
<td></td>
<td>155 N Paxton Street</td>
<td>1705 Fern Street</td>
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<td>1775 Jamieson Avenue</td>
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<td>621 King Street</td>
<td>2611 Telegraph Road</td>
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<td>Talon Bank</td>
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<td>City of Falls Church -</td>
<td>155 N Paxton Street</td>
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<td>2836 Duke Street</td>
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<td>3200 Mount Vernon Memorial Highway, Mount Vernon</td>
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<td>1451 Dolley Madison Boulevard, McLean</td>
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<td>Capital One Bank</td>
<td>3200 Mount Vernon Memorial Highway, Mount Vernon</td>
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<td>11011 West Broad Street</td>
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<tr>
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<td>Gloucester County -</td>
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<td>No. 1 Northumberland Avenue, London</td>
<td>6509 Market Drive, Gloucester</td>
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<td>Hayes Store Shopping Center</td>
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<td>U S Route 17, Hayes</td>
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<td>James City County -</td>
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<td>4492 John Tyler Highway</td>
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<td>SE Corner of State Route 5 and</td>
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<td>Ironbound Road</td>
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<td>York County -</td>
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<td>Lancaster County -</td>
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<td>10 Lancaster Drive, Irvington</td>
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<td>King Carter Drive and Tavern Road, Irvington</td>
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<td>State Routes 3 and 201, Lively</td>
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<td>Southwest corner of Ironbound Road and State Route 5</td>
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<td>Williamsburg Pottery Factory, Inc.</td>
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<td>Building #8, Lightfoot</td>
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<td>Williamsburg Pottery Factory, Inc.</td>
<td>Building #3, Lightfoot</td>
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<td>Rappahannock General Hospital</td>
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<td>Boro Bank</td>
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<td>State Routes 14 and 198, Mathews</td>
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<td>Zooms Convenience Store</td>
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<td>Route 60/Bypass Road</td>
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<td>8399 Leesburg Pike</td>
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<tr>
<td>Vienna 22182 (Fairfax County)</td>
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<tr>
<td>C.E.O.- Harold C. Rauner, President</td>
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<tr>
<td>Cashier- Lisa M. Porter, Chief Financial Officer</td>
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<td>Capital One Bank</td>
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<td>2501 Anderson Highway</td>
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<td>P.O. Box 268</td>
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<tr>
<td>Powhatan 23139 (Powhatan County)</td>
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<tr>
<td>C.E.O.- Ralph Larry Lyons, President</td>
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<tr>
<td>Cashier- Charles F. Catlett, III, Treasurer</td>
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<td>Br: Great Britain (UK) -</td>
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<td>Brs: Chesterfield County -</td>
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<td></td>
<td>2901 Millbridge Parkway East, Midlothian</td>
<td>Village Marketplace Shopping Center</td>
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</table>
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
   101 N Main Street(D-I), Blackstone
   State Routes 40 & 46, Blackstone
   Agnew Street & Namozine Avenue,
   Burkeville
   210 Carter Street, Crowe
Prince Edward County -
   1517 West Third Street, Farmville
   1712 S. Main Street, Farmville

Citizens Community Bank
800 North Mecklenburg Avenue
P.O. Box 490
South Hill 23970 (Mecklenburg County)
C.E.O.- James H. Wells, President
Cashier – Joseph Owens, Chief Financial Officer

*Citizens and Farmers Bank
8th & Main Streets
West Point 23181 (King William County)
C.E.O.- Larry G. Dillon, President
Cashier- Thomas Cherry, Chief Financial Officer
Brs: Essex County -
   U.S. Route 360/17
   Essex Square Shopping Center,
   Tappahannock
   Henrico County -
   8001 West Broad Street
   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 -
   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
   Middlesex County -
   U. S. Route 17 Bypass
   Food Lion Store, Saluda

Commerce Bank of Virginia
11500 West Broad Street
Richmond 23242-0569 (Henrico County)
C.E.O.- John M. Wiatt
Cashier- Thomas H. Caffrey, Senior Vice President
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
Richmond 23235 (Chesterfield County)
C.E.O.- J.E. Caussey Davis, President
Cashier- William R. Ranson, Treasurer
Brs: City of Richmond -
   707 East Main Street
   Henrico County -
   12410 Gayton Road
   900 N. Parham Road

Community Bank of Northern Virginia
107 Free Court
Sterling 20167-9850 (Loudoun County)
C.E.O.- David P. Summers, President
Cashier- Karen A. Benedict
Brs: City of Fairfax -
   4029 Chair Bridge Road
   Fairfax County -
   13826 Lee Highway, Centreville
   783 Station Street, Herndon
   6809 Old Dominion Drive, McLean
   302 Maple Avenue, Vienna
   8150 Leesburg Pike, Vienna
   Loudoun County -
   Borders Plaza Center
   State Route 7 & Palisades Parkway,
   Sterling

Community Bank, The
200 N Sycamore Street
P.O. Box 2166
Petersburg 23804
C.E.O.- Nathan S. Jones, III, President
Cashier- Lillian M. Umphlett
Brs: City of Colonial Heights -
   2000 Snead Avenue
   City of Petersburg -
   2618 S Crater Road
Community Bank, The (Continued)
City of Petersburg -
9 West Tabb Street(D-I)
Chesterfield County -
West Hundred Rd & Winfree Avenue, Chester

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

Community First Bank
306 Gristmill Drive, Unit A
Lynchburg 24502 (Bedford County)
C.E.O.- John L. Wynne, President
Cashier- F.F. Falls

*Consolidated Bank and Trust Company
320 N First Street
Richmond 23261-6823
C.E.O.- Vernard W. Henley, Chairman of the Board

Brs: City of Hampton -
101 N Armstead Ave
30 South Mallory Street
City of Newport News -
2015 25th Street
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.- Henry E. Richeson, President
Cashier- Zirkle Blakey, III

Brs: Chesterfield County -
6435 Ironbridge Road
906 Branchway Road
13241 River's Bend Boulevard, Chester

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

Brs: City of Alexandria -
1460 Beauregard Street
1650 King Street
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
City of Charlottesville -
1201 Emmett Street
1900 Emmett Street
2117 Ivy Road
403 Park Street
City of Chesapeake -
100 Volvo Parkway
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
75 Willow Oaks Boulevard
Burrell Street & Cedar Avenue Building 268
City of Harrisonburg -
1300 South Main Street
1790 East Market Street
180 East Market Street
City of Hopewell -
200-204 North Main Street
City of Lexington -
45 South Main Street
City of Lynchburg -
1010 Main Street
4710 Boonsboro Road
6001 Fort Avenue
Plaza One
One Plaza Shopping Center
City of Manassas -
8751 Sudley Road
8885 Centreville Road
8950 Mathis Avenue
City of Martinsville -
1105 Spruce Street
134 East Church Street
240 West Commonwealth Boulevard
City of Newport News -
10814 Warwick Boulevard
11817 Canon Boulevard
12227 Jefferson Avenue
14500 Warwick Boulevard
301 Hiden Boulevard
6060 Jefferson Avenue
*Crestar Bank (Continued)

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 Petersburg -
1340 West Washington Street
1941 South Sycamore Street
898 East Washington Street

City of Portsmouth -
2860 Airline Boulevard
303 County Street

City of Radford -
1000 Norwood Street
1st and Kent Street

City of Richmond -
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
500 North Harrison Street
5801 Patterson Avenue
640 W. Southside Plaza
7133 Forest Hill Avenue
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.
510 South Jefferson Street

City of Salem -
1499 West Main Street
1841 West Main Street
2929 Keagy Road

City of South Boston -
411 Main Street

City of Staunton -
1111 Greenville Avenue
638 North Coalter Street
8-14 West Beverly Street
Statler Square Shopping Center
850 Statler Boulevard

City of Suffolk -
123 North Main Street

City of Virginia Beach -
1625 General Booth Boulevard
2260 SunStates Court
3303 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 Waynesboro -
1100 West Broad Street
Shenandoah Village Outlet Mall
600 Shenandoah Village Drive

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 -
1950 S. Pleasant Valley Road
Accomack County -
23364 Front Street, Accomac
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
Walmart at U.S. Route 29 and Woody's Lake Road, Madison Heights

Arlington County -
249 North Glebe Road
3040 Clarendon Boulevard
3108 Columbia Pike
3141 Lee Highway
4301 Wilson Boulevard
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
13001 Hull Street Road
*Crestar Bank (Continued)

Chesterfield County -
2065 Huguenot Road
2736 Hannaford Plaza
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

Culpeper County -
633 Meadowbrook Center, Culpeper
801 James Madison Highway
Wal-Mart Supercenter, Culpeper

Fairfax County -
12001 Lee Jackson Memorial Highway
5820 Kingstowne Center
5922 Richmond Highway
6050 Rose Hill Drive, Suite 101
7617 Little River Turnpike
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
6075 Gorgas Road, Fort Belvoir
Fort Belvoir Commissary
6020 Gorgas Road, Suite 101, Fort Belvoir
9883 Georgetown Pike, Great Falls
2401 Centreville Road, Herndon
9400 Richmond Highway, Lorton
1301 Chain Bridge Road, McLean
1449-A Chain Bridge Road, McLean
11180 South Lakes Drive, Reston
11600 Plaza America Drive, Reston
1900 Centennial Park Drive, Reston
6216 Rolling Road, Springfield
7205 Commerce Street, Springfield
8098 Rolling Road, Springfield
501 Maple Avenue, West, Vienna
515 Maple Avenue East, Vienna
8219 Leesburg Pike, 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 Hwy, Gloucester
Main Street, Gloucester Courthouse

Halifax County -
4027 Halifax Road, Centerville

Hanover County -
U.S. Route 301 & State Route 646
Hanover Courthouse
State Route 739, Beavercreek
State Route 1 & State Route 602, Doswell
7430 Bell Creek Road, Mechanicsville
8028 Mechanicsville Pike, Mechanicsville

Henrico County -
1131 Gaskins Road
11400 West Broad Street Road
14 North Laburnum Avenue
1500 Parham Road
1601 Willow Lawn Drive
Willow Lawn Shopping Center
3631 Mechanicsville Turnpike
4307 Williamsburg Road
4816 South Laburnum Avenue
7818 Parham Road
7901 Brook Road
8201 Brook Road
9072 West Broad Street
Tuckermuck Square Shopping Center
9480 West Broad Street
Gayton Crossing Hannaford
1356 Gaskins Road
Hannaford Bros.
1601 Willow Lawn Drive
Staples Mill & Glenridge Drive
11501 West Broad Street Road, Glen Allen

Henry County -
243 Virginia Avenue, Collinsville
State Routes 57 and 609, Fieldale
U. S. Route 220 and State Route 724, Ridgeway
James City County -
496 McLawns Circle
5700 Williamsburg Landing Drive
6385 Richmond Road, Lightfoot
Loudoun County -
1007 Edwards Ferry Road, N. E., Leesburg
11 Pigeon Hill Drive, Sterling
46340 Potomac Run 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
Fort Lee Commissary, 400 Shop Road, Fort Lee
**Crestar Bank (Continued)**

- Prince William County -
  - 12417 Dillingham Square
  - 4150 Dale Boulevard
  - 7915 Sudley Road
  - Westgate Shopping Center
  - 4377 Kevin Walker Drive, Dumfries
  - 13408 Jefferson Davis Highway, Woodbridge
- Pulaski County -
  - 7373 Peppers Ferry Boulevard
  - Routes 114 and 600
- Roanoke County -
  - 2730 Ogden Road, S. W.
  - 4025 Brambleton Avenue
  - 7227 Williamson Street, Roanoke
  - 210 East Washington Avenue, Vinton
- Rockbridge County -
  - U.S. Route 11 North
- Rockingham County -
  - 1905 East Market Street
  - 210 Virginia Avenue, Bridgewater
- 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 Hgwy, Grafton

**OUT OF STATE**

- Washington, D.C. -
  - 1100 G Street N.W.
  - 1111 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.
  - 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.
  - 3440 Wisconsin Avenue, N.W.
  - 410 Rhode Island Avenue, N.W.
  - 500 Morse Street, NE
  - 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.
  - Maryland
    - 2912 Emmorton Road, Abingdon
    - 2520 University Boulevard E., Adelphi
    - 152 Main Street, Annapolis
    - 2122 Generals Highway, Annapolis
    - 2350 Solomons Island Road, Annapolis
    - 1900 Queens Chapel Road, Avondale
    - 120 East Baltimore Street, Baltimore
    - 1300 N. Charles Street, Baltimore
    - 1701 Chesaco Avenue, Baltimore
    - 2400 Boston Street, Suite 110, Baltimore
    - 221 South Main Street, Bel Air
    - 11735 Beltsville Drive, Beltsville
    - 10245 Old Georgetown Road, Bethesda
    - 5450 Westbard Avenue, Bethesda
    - 6410 Rockledge Drive, Bethesda
    - 7315 Wisconsin Avenue, Bethesda
    - 7500 Wisconsin Avenue, Bethesda
    - 9000 Rockville Pike, Building 10, Bethesda
    - 4805 Annapolis Road, Bladensburg
    - 15994 Annapolis Road, Bowie
    - 6106 Laurel-Bowie Road, Bowie
    - 14118 Brandywine Road, Brandywine
    - 3145 Marshall Hall Road, Bryans Road
    - 3901 National Drive, Burtonsville
    - 403 Academy Street, Cambridge
    - 7106 Temple Hills Road, Camp Springs
    - 2 W. Rolling Crossroads, Catonsville
    - 612 Frederick Road, Catonsville
    - 29946 Three Notch Road, Charlotte Hall
    - 611 Washington Avenue, Chestertown
    - 49 Wisconsin Circle, Chevy Chase
    - 8510 Connecticut Avenue, Chevy Chase
    - 8924 Woodyard Road, Clinton
    - 9701 York Road, Cockeysville
    - 5600 Greenbelt Road, College Park
    - 6400 Freetown Road (D-I), Columbia
    - 6470 Freetown Road, Columbia
    - 9916 Main Street, Damascus
    - 6224 Marlboro Pike, District Heights
    - 1135 Merritt Boulevard, Dundalk
    - 7848 Eastpoint Mall, Dundalk
    - 10500 Southern Maryland Boulevard, Dunkirk
    - 30 N. Harrison Street, Easton
    - 9080 Baltimore National Pike, Ellicott City
    - 3300 Donnell Drive, Forestville
    - 3550 Donnell Drive (D-I)
    - Penn Mar Shopping Center, Forestville
    - 10801 Indian Head Highway, Fort Washington
    - 1700 Rosemont Avenue, Frederick
| Maryland | 1700 Elton Road, Silver Spring |
| Maryland | 2279 Bel Pre Road, Silver Spring |
| Maryland | 3876 International Way, Silver Spring |
| Maryland | 8700 Georgia Avenue, Silver Spring |
| Maryland | 6931 Laurel Avenue, Takoma Park |
| Maryland | 12254 Tullamore Road, Timonium |
| Maryland | 22 West Pennsylvania Avenue, Towson |
| Maryland | 307 East Joppa Road, Towson |
| Maryland | 12605 Wisteria Drive, Germantown |
| Maryland | 852 Dulaney Valley Road, Towson |
| Maryland | 900 Kenilworth Drive, Towson |
| Maryland | 24 Watkins Park Drive, Upper Marlboro |
| Maryland | 5750 S.E. Crain Highway, Upper Marlboro |
| Maryland | 7620 S. Osborne Road, Upper Marlboro |
| Maryland | 2 St. Patrick's Drive, Suite 102, Waldorf |
| Maryland | 3070 Leonardtown Road, Waldorf |
| Maryland | 11201 Viers Mill Road, Wheaton |
| Maryland | 13975 Connecticut Avenue, Wheaton |
| EFTS: | City of Hampton - |
| EFTS: | Sentara Hampton General Hospital |
| EFTS: | City of Hopewell - |
| EFTS: | 411 West Randolph Road |
| EFTS: | City of Norfolk - |
| EFTS: | Sentara Leigh Hospital |
| EFTS: | 830 Kempsville Road |
| EFTS: | City of Radford - |
| EFTS: | Dalton Hall Student Center |
| EFTS: | Adams and Fairfax Streets |
| EFTS: | City of Richmond - |
| EFTS: | 1000 Semmes Avenue |
| EFTS: | 1001 Semmes Avenue |
| EFTS: | 550 East Marshall Street |
| EFTS: | City of Virginia Beach - |
| EFTS: | 2600 International Parkway |
| EFTS: | Sentara Bayside Hospital |
| EFTS: | 800 Independence Boulevard |
| EFTS: | Albemarle County - |
| EFTS: | 520 Massie Road |
| EFTS: | Amherst County - |
| EFTS: | Sweetbriar College |
| EFTS: | Highway 29, Sweetbriar |
| EFTS: | Arlington County - |
| EFTS: | 2050 Wilson Boulevard |
| EFTS: | Augusta County - |
| EFTS: | Staunton Mall, 1331 Greenville Ave. |
| EFTS: | 96 Medical Center Drive, Fishersville |
| EFTS: | Fairfax County - |
| EFTS: | Fort Belvoir Shopette |
| EFTS: | 13th Street, Building 1155, Fort Belvoir |
| EFTS: | 8861 Leesburg Pike, Vienna |
| EFTS: | Franklin County - |
| EFTS: | 7125 Booker T. Washington Highway, Wirtz |
| EFTS: | Hanover County - |
| EFTS: | 2000 Richfood Road |
| EFTS: | Henrico County - |
| EFTS: | 1601 Willow Lawn Drive |
*Crestar Bank (Continued)

Henrico County -
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
Richmond International Airport
Parking Garage, Airport Drive, Sandston

Prince George County -
Fort Lee Main Exchange, Fort Lee
3504 Electric Road, S. W.

Roanoke County -
3504 Electric Road, S. W.

Rockingham County -
Massanutten Resort Grocery Store
State Route 644

OUT OF STATE

Washington, D.C. -
3435 Connecticut Avenue, NW

Maryland -
7201 Rossville Boulevard, Baltimore
5225 Pooks Hill Road, Bethesda
800 South Rolling Road
K Building, Catonsville
8054 Bayside Road, Chesapeake Beach
12210 Clarksville Pike, Clarksville
2 Warren Road, Cockeysville
7635-B Murray Hill, Columbia
3045 Rogers Avenue, Ellicott City
4892 Montgomery Road, Ellicott City
9811 Washingtonian, Gaithersburg
4700 Maddy Creek Road, Galesville
3944 Sykesville Road, Gamber
13605 Triadelphia Road, Genelg
3737 Branch Highway, Hillcrest Heights
910 Philadelphia Road, Joppa
9105-B All Saints Road, Laurel
421 S. Camp Meade Road, Linthicum
11790 H G Truman Road, Lusby
12200 Tullamore Road, Lutherville
4101 Norrisville Road, Madonna
12780 Frederick Road, West Friendship
444 Western Maryland Drive, Westminster
11160 Viers Mill Road, Wheaton

*F & M Bank - Massanutten

Harrisonburg 22801
C.E.O.- Russell K. Henry, Jr., President
Cashier- Writa D. Hill

Brs: City of Harrisonburg -
1900 South High Street

*Crestar Bank (Continued)

Washington, D.C. -
3435 Connecticut Avenue, NW

Maryland -
7201 Rossville Boulevard, Baltimore
5225 Pooks Hill Road, Bethesda
800 South Rolling Road
K Building, Catonsville
8054 Bayside Road, Chesapeake Beach
12210 Clarksville Pike, Clarksville
2 Warren Road, Cockeysville
7635-B Murray Hill, Columbia
3045 Rogers Avenue, Ellicott City
4892 Montgomery Road, Ellicott City
9811 Washingtonian, Gaithersburg
4700 Maddy Creek Road, Galesville
3944 Sykesville Road, Gamber
13605 Triadelphia Road, Genelg
3737 Branch Highway, Hillcrest Heights
910 Philadelphia Road, Joppa
9105-B All Saints Road, Laurel
421 S. Camp Meade Road, Linthicum
11790 H G Truman Road, Lusby
12200 Tullamore Road, Lutherville
4101 Norrisville Road, Madonna
12780 Frederick Road, West Friendship
444 Western Maryland Drive, Westminster
11160 Viers Mill Road, Wheaton

*F & M Bank - Massanutten

Harrisonburg 22801
C.E.O.- Russell K. Henry, Jr., President
Cashier- Writa D. Hill

Brs: City of Harrisonburg -
1900 South High Street

*Crestar Bank (Continued)

Washington, D.C. -
3435 Connecticut Avenue, NW

Maryland -
7201 Rossville Boulevard, Baltimore
5225 Pooks Hill Road, Bethesda
800 South Rolling Road
K Building, Catonsville
8054 Bayside Road, Chesapeake Beach
12210 Clarksville Pike, Clarksville
2 Warren Road, Cockeysville
7635-B Murray Hill, Columbia
3045 Rogers Avenue, Ellicott City
4892 Montgomery Road, Ellicott City
9811 Washingtonian, Gaithersburg
4700 Maddy Creek Road, Galesville
3944 Sykesville Road, Gamber
13605 Triadelphia Road, Genelg
3737 Branch Highway, Hillcrest Heights
910 Philadelphia Road, Joppa
9105-B All Saints Road, Laurel
421 S. Camp Meade Road, Linthicum
11790 H G Truman Road, Lusby
12200 Tullamore Road, Lutherville
4101 Norrisville Road, Madonna
12780 Frederick Road, West Friendship
444 Western Maryland Drive, Westminster
11160 Viers Mill Road, Wheaton

*F & M Bank - Massanutten

Harrisonburg 22801
C.E.O.- Russell K. Henry, Jr., President
Cashier- Writa D. Hill

Brs: City of Harrisonburg -
1900 South High Street
### F & M Bank - Winchester (Continued)

<table>
<thead>
<tr>
<th>County</th>
<th>Locations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shenandoah County</td>
<td>Apple Avenue and U.S. Route 11, Mount Jackson</td>
</tr>
<tr>
<td></td>
<td>9398 Congress Street, New Market</td>
</tr>
<tr>
<td></td>
<td>115 West Spring Street, Woodstock</td>
</tr>
<tr>
<td>Warren County</td>
<td>102 East Main Street, Front Royal</td>
</tr>
<tr>
<td></td>
<td>123 East Sixth Street, Front Royal</td>
</tr>
<tr>
<td></td>
<td>215 North Royal Avenue, Front Royal</td>
</tr>
<tr>
<td></td>
<td>432 South Street, Front Royal</td>
</tr>
<tr>
<td></td>
<td>433 South Street, Front Royal</td>
</tr>
</tbody>
</table>

### EFTS:

- City of Winchester:
  - 4780 Northwestern Pike
  - 7 East Gerrard Street
  - Pleasant Valley Road and Route 50 E
  - Winchester Medical Center
  - 1850 Amherst Street
- Clarke County:
  - Route 2, Box 4353, Berryville
- Frederick County:
  - 1503 North Frederick Pike
  - 1544 Martinsburg Pike
  - 251 Front Royal Road
  - Route 7 and Regency Road
  - 3425 Martinsburg Pike, Clearbrook
- Loudoun County:
  - 502 South King Street, Leesburg
  - Lansdowne Conference Resort
  - 44050 Woodridge Parkway, Leesburg
  - Loudoun County Government Complex
  - One Harrison Street, SE, Leesburg
- Shenandoah County:
  - 1502 Orkney Grade, Bayse
  - 60 Stoney Creek Road, Edinburg
  - 250 Conicville Road, Mount Jackson
  - U.S. Route 211 and Cadet Road, New Market
  - Intersection Of U.S. Route 11 and 42, Woodstock
- Warren County:
  - 10178 Winchester Road, Front Royal
  - 4697 John Marshall Road, Linden

### F & M Bank - Emporia

<table>
<thead>
<tr>
<th>County</th>
<th>Locations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fauquier County</td>
<td>8318 East Main Street, Marshall</td>
</tr>
<tr>
<td></td>
<td>Warrenton Shopping Center</td>
</tr>
<tr>
<td></td>
<td>251 West Lee Highway Suite 730, Warrenton</td>
</tr>
<tr>
<td></td>
<td>Stafford County - 760 Warrenton Road</td>
</tr>
</tbody>
</table>

### F & M Bank - Peoples

<table>
<thead>
<tr>
<th>County</th>
<th>Locations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fauquier County</td>
<td>8318 East Main Street, Marshall</td>
</tr>
<tr>
<td></td>
<td>Warrenton Shopping Center</td>
</tr>
<tr>
<td></td>
<td>251 West Lee Highway Suite 730, Warrenton</td>
</tr>
<tr>
<td></td>
<td>Stafford County - 760 Warrenton Road</td>
</tr>
</tbody>
</table>

### F & M Bank - Central Virginia

<table>
<thead>
<tr>
<th>County</th>
<th>Locations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Culpeper County</td>
<td>1113 James Monroe Highway</td>
</tr>
<tr>
<td></td>
<td>18179 Lee Highway, Ammissville</td>
</tr>
<tr>
<td>Fauquier County</td>
<td>11022 Marsh Road, Bealeton</td>
</tr>
<tr>
<td></td>
<td>4662 Callet Road, Midland</td>
</tr>
<tr>
<td></td>
<td>5171 Lee Highway, New Baltimore</td>
</tr>
<tr>
<td></td>
<td>The Corner Store, 5090 Old Tavern Rd, The Plains</td>
</tr>
<tr>
<td></td>
<td>9719 James Madison Highway, Warrenton</td>
</tr>
<tr>
<td></td>
<td>Huntsman Town Center</td>
</tr>
<tr>
<td></td>
<td>Frost Avenue at U.S. Route 29, Warrenton</td>
</tr>
</tbody>
</table>
ANNUAL REPORT OF THE BUREAU OF FINANCIAL INSTITUTIONS
ALPHABETICAL LISTING BY NAME OF STATE BANKS
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1999

*F & M Bank-Peoples (Continued)
King George County -
10520 James Madison Highway, Edgehill
Prince William County -
15250 Washington Street, Haymarket
Rappahannock County -
14630 Lee Highway, Amissville
Spotsylvania County -
10900 Courthouse Road
8902 Courthouse Road
5117 Mudd Tavern Road, Woodford
Stafford County -
Interstate 95 and U.S. Route 17

*F & M Bank-Richmond
9401 West Broad Street
Richmond 23228 (Henrico County)
C.E.O.- James H. Atkinson, Jr., President
Cashier- Vera Primm, Senior Vice President
Brs: City of Richmond -
600 East Main Street
6980 Forest Hill Avenue
Chesterfield County -
11450 Midlothian Turnpike
5756 Hopkins Road
9960 Midlothian Turnpike
9970 Ironbridge Road
11900 Chester Village Drive, Chester
11010 Hull Street Road, Midlothian
17650 Midlothian Turnpike, Midlothian
Henrico County -
1300 E Parham Road
1776 Staples Mill Rd
4851 South Laburnum Avenue
5001 Lakeside Avenue
9012 Three Chopt Road
EFTS:
City of Colonial Heights -
509 Southpark Boulevard
Chesterfield County -
14120 Hull Street Road
2320 W. Hundred Road, Chester
Hanover County -
7274 Mechanicsville Turnpike, Mechanicsville
9159 Chamberlayne Road, Mechanicsville
Henrico County -
3310 Church Road

*F&M Bank-Northern Virginia
4117 Chain Bridge Road
Fairfax 22030
C.E.O.- T. Earl Rogers, President
Cashier- Ramona W. Rodriguez, Chief Financial Officer
Brs: City of Alexandria -
1717 King Street
2111 Eisenhower Avenue
606 King Street
City of Falls Church -
133 South Washington Street
City of Manassas -
8780 Centreville Road
9201 W Church Street
Arlington County -
4736 Lee Highway
Fairfax County -
12220 Fairfax Towne Center
3829 South George Mason Drive
7901 Richmond Highway
4115 Annandale Road, Annandale
14260-J Centreville Square, Centreville
5105 Westfields Boulevard, Centreville
13821 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
8432 Old Keene Mill Road, Springfield
440 Maple Avenue East, Vienna
8221 Old Courthouse Road, Vienna
Loudoun County -
25393 Elk Lick Road, South Riding
Prince William County -
13414 Dumfries Road
7801 Sudley Road
4665 Sudley Road, Catharpin
14091 John Marshall Highway, Gainesville
12493 Dillingham Square, Lake Ridge
13927 Jefferson Davis Highway, Woodbridge
14229 Potomac Mills Road, Woodbridge
EFTS:
City of Alexandria -
118 King Street
1320 Braddock Place
2306 Mount Vernon Avenue
City of Manassas -
9311 Lee Avenue
Prince William County -
202 Mill Street, Occoquan
*Farmers & Merchants Bank
205 Main Street
Timberville 22853 (Rockingham County)
C.E.O.- Julian D. Fisher, President
Cashier- Neil Hayslett, Chief Financial Officer
Brs: Rockingham County -
100 Plaza Drive, Bridgewater
State Route 259, Broadway
#10 Elkton Plaza Shopping Center, Elkton
127 West Rockingham Street, Elkton
## STATE CORPORATION COMMISSION

**ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1999**

<table>
<thead>
<tr>
<th>Bank Name</th>
<th>Address</th>
<th>Officers Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Farmers &amp; Merchants Bank of Craig County, The</td>
<td>306 Main Street</td>
<td>C.E.O.- Julian W. Bostic, Jr., Executive Vice President</td>
</tr>
<tr>
<td></td>
<td>P.O. Box 400</td>
<td>Cashier- Phil W. Shelton</td>
</tr>
<tr>
<td></td>
<td>New Castle 24127-0400 (Craig County)</td>
<td>Br: Craig County - N.W. Corner of Walnut &amp; Court Street, New Castle</td>
</tr>
<tr>
<td>Farmers &amp; Merchants Bank-Eastern Shore</td>
<td>25275 Lankford Highway Onley 23418 (Accomack County)</td>
<td>C.E.O.- H. B. Rew, Jr., Vice Chairman</td>
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<td></td>
<td>C.E.O.-- H. B. Rew, Jr., Vice Chairman</td>
<td>Cashier- Julie M. Badger, Chief Financial Officer</td>
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<td>Brs: Accomack County -</td>
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<td></td>
<td>36344 Lankford Highway, Belle Haven</td>
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<td></td>
<td>6395 Maddox Boulevard, Chincoteague</td>
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<td>6402 Maddox Boulevard, Chincoteague</td>
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<td>6461 Lankford Highway, Oak Hall</td>
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<td>33013 Chincoteague Road, Wattsville</td>
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<td></td>
<td>Northampton County -</td>
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<td></td>
<td>16485 Lankford Highway, Eastville</td>
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<td>EFT:</td>
<td>Northampton County -</td>
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<td></td>
<td>Shore Memorial Hospital 9507 Hospital Avenue, Nassawadox</td>
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<tr>
<td>Farmers Bank of Appomattox, The</td>
<td>18 Main Street</td>
<td>C.E.O.- James J. Pugh, Jr., President</td>
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<tr>
<td></td>
<td>Appomattox 24522 (Appomattox County)</td>
<td>Cashier- Anthony Pinelli, Jr.</td>
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<td></td>
<td>C.E.O.- James J. Pugh, Jr., President</td>
<td>Brs: Appomattox County -</td>
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<td>Brs: Appomattox County -</td>
<td>Triangle Plaza Shopping Center Route 460, Appomattox</td>
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<td>Brs: Appomattox County -</td>
<td>Buckingham County - Southeast corner of State Rt.20 and U.S. Route 15, Dillwyn</td>
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<td></td>
<td>Campell County - Highway 24, Concord</td>
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<tr>
<td>Farmers Bank, Windsor, Virginia</td>
<td>50 E Windsor Boulevard</td>
<td>C.E.O.- Richard J. Holland, Jr., President</td>
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<tr>
<td></td>
<td>P.O. Box 285</td>
<td>Cashier- Kathy C. Bryant</td>
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<tr>
<td></td>
<td>Windsor 23487 (Isle of Wight County)</td>
<td>Br: Isle of Wight County -</td>
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<tr>
<td>Farmers Bank and Miners Bank</td>
<td>403 W Morgan Avenue</td>
<td>C.E.O.- Terry M. Estep, President</td>
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<td></td>
<td>Pennington Gap 24277 (Lee County)</td>
<td>Cashier- Doris A. Barnett</td>
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<td></td>
<td>C.E.O.- Terry M. Estep, President</td>
<td>Brs: Dickenson County -</td>
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<td></td>
<td>C.E.O.- C. Hunton Tiffany, President</td>
<td>Piggly Wiggly Grocery Store, Piggly Shopping Center, Chase St., Clintwood</td>
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<td>Lee County - U.S. Route 58 &amp; State Route 694, Cumberland Gap</td>
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<td>State Route 673 &amp; U.S. Route 58, Rose Hill</td>
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<td>Scott County - U.S. Route 23 and State Route 421, Weber City</td>
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<td>*Fauquier Bank, The</td>
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<tr>
<td></td>
<td></td>
<td>10 Courthouse Square</td>
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<tr>
<td></td>
<td></td>
<td>P.O. Box 561</td>
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<tr>
<td>*First Bank</td>
<td>112 West King Street</td>
<td>C.E.O.- Harry S. Smith, President</td>
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<tr>
<td></td>
<td>Strasburg 22657 (Shenandoah County)</td>
<td>Cashier- Stephen C. Pettit, Senior Vice President</td>
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<td></td>
<td>C.E.O.- Harry S. Smith, President</td>
<td>Brs: Fauquier County -</td>
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<td>Southeast Corner of the Intersection of U.S. Route 29 and State Route 600</td>
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<td>Northeast Corner of Rts 28 and 806, Catlett</td>
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<td>Northeast Corner of the Intersection of Main Street and Loudoun Ave, The Plains</td>
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<td>216 Broadview Avenue, Warrenton</td>
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<td>Prince William County -</td>
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<td></td>
<td></td>
<td>8091 Sudley Road</td>
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<td>EFT:</td>
<td>Fauquier County -</td>
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<td></td>
<td></td>
<td>6417 Lee Highway, Warrenton</td>
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<tr>
<td>Bank Name</td>
<td>Address 1</td>
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<tr>
<td>First Bank (Continued)</td>
<td>Shenandoah County - Strasburg Square Shopping Center U. S. Route 11 North, Strasburg Shenandoah Memorial Hospital 759 South Main Street, Woodstock</td>
<td>First Sentinel Bank 315 Railroad Ave Richlands 24641 (Tazewell County) C.E.O.- W. David Peters, President Cashier- George W. McCall, III</td>
</tr>
<tr>
<td>*First Bank and Trust Company, The</td>
<td>236 West Main Street Lebanon 24266 (Russell County) C.E.O.- William H. Hayter, President Cashier- Rhonda Hensley</td>
<td>*First State Bank 201 N Union Street Danville 24543 C.E.O.- Sylvesta L. Jennings, Chairman of the Board Cashier- Geary Davis</td>
</tr>
<tr>
<td>First Capital Bank</td>
<td>4101 Dominion Boulevard Glen Allen 23060 (Henrico County) C.E.O.- Esther Hay Smith, President Cashier- Don S. Garber, Chief Financial Officer</td>
<td>*First Virginia Bank 6400 Arlington Boulevard Falls Church 22042-2336 (Fairfax County) C.E.O.- Michael G. Anzilotti, President Cashier- John J. Brough, II, Chief Financial Officer</td>
</tr>
<tr>
<td>First Colonial Bank</td>
<td>5100 Oaklawn Boulevard Prince George County 23875 (Prince George County) C.E.O.- A. Wayne Beasley Cashier- Joyce A. Wallace</td>
<td>First Commonwealth Bank 303 West Main Street P.O. Box 150 Wise 24293 (Wise County) C.E.O.- Sue Ellen Fleming, Executive Vice President</td>
</tr>
</tbody>
</table>
*First Virginia Bank (Continued)

Fairfax County -
2513 Fox Mill Road
3012 Annandale Road
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 & Twinbrook Roads
7205 Little River Turnpike, Annandale
5871 Leesburg Pike, Bailey's Crossroads
6045-A Burke Centre Parkway, Burke
6411 Shippett Boulevard, Burke
Burke Road & 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
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
120 N. Maple Avenue, 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
5844 Mapledale Plaza, Woodbridge
Spotsylvania County -
4630 Mine Road, Lee's Hill
289 Garrisonville Road
300 Butler Road
416 Colonial Avenue, Colonial Beach
Highway 202, Hague

EFTS:
Loudoun County -
22605 Sterling Boulevard, Sterling
Spotsylvania County -
Spotsylvania Mall

*First Virginia Bank - Southwest

601 S. Jefferson Street
P.O. Box 7585
Roanoke 24019
C.E.O.- Henry Howard Hicks, Jr., Chairman of the Board
Cashier- James M. Cochrane, Chief Financial Officer

Brs: City of Covington -
313 West Thacker Drive
Riverbend Mall
450 West Main Street
City of Danville -
1017 West Main Street
1410 Piney Forest Road
143 Crown Drive
Ridge and Patton Streets
City of Galax -
1140 East Stuart Drive
300 North Main Street
City of Lynchburg -
1110 Main Street
City of Radford -
520 First Street, West
7480 Lee Highway
Norwood Street & Third Avenue
City of Roanoke -
2036 Colonial Avenue, S.W.
3458 Orange Avenue, N.E.
4922 Valley View Boulevard
Valley View Mall
6625 Williamson Road, N.W.
### Alphabetical Listing by Name of State Banks Showing Branches and Officers as of December 31, 1999

<table>
<thead>
<tr>
<th>Bank Name</th>
<th>City</th>
<th>Address 1</th>
<th>Address 2</th>
<th>Address 3</th>
<th>Address 4</th>
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</thead>
<tbody>
<tr>
<td>First Virginia Bank - Southwest (Continued)</td>
<td>City of Salem</td>
<td>121 Electric Road</td>
<td>231 College Avenue</td>
<td>2809 West Main Street</td>
<td>Old Route 460, Raven</td>
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<tr>
<td></td>
<td>Amherst County</td>
<td>164 Main Street, Amherst</td>
<td>2700 Amherst Highway, Madison Heights</td>
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<td>1616 Second Street, Richlands</td>
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<td></td>
<td>Bath County</td>
<td>Main Street, Hot Springs</td>
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<td>501 Railroad Avenue, Richlands</td>
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<td></td>
<td>Bland County</td>
<td>Main Street, Bland</td>
<td>Main Street, Rocky Gap</td>
<td></td>
<td>814 West Riverside Drive, Tazewell</td>
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<td></td>
<td>Campbell County</td>
<td>7901 Timberlake Road</td>
<td>440 Lursardi Drive, Brookneal</td>
<td>U.S. Route 501 &amp; State Route 24, Rustburg</td>
<td>Hillsboro and Market Streets, Tazewell</td>
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<td></td>
<td>Franklin County</td>
<td>12094 Old Franklin Turnpike, Union Hall</td>
<td>40 Main Street, Boones Mill</td>
<td>320 S. Floyd Avenue, Rocky Mount</td>
<td>U. S. Route 19/460 &amp; State Route 16, Tazewell</td>
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<tr>
<td></td>
<td>Giles County</td>
<td>300 Main Street, Narrows</td>
<td>800 Wenasah Avenue, Pearisburg</td>
<td>350 Tanyard Road, Rocky Mount</td>
<td>West Main 201, Tazewell</td>
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<tr>
<td></td>
<td>Grayson County</td>
<td>473 West Main Street, Fries</td>
<td>317 East Main Street, Independence</td>
<td>369 Franklin Street, Rocky Mount</td>
<td>Wythe County</td>
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<td>100 West Buck Street, Rural Retreat</td>
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<td>U.S. Route 21 &amp; State Route 749, Speedwell</td>
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<td>1105 North Fourth Street, Wytheville</td>
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<td>170 East Main Street, Wytheville</td>
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<td>Roanoke County</td>
<td>2801 Westover Drive</td>
<td>Staunton Plaza Shopping Center</td>
<td>125 N Central Avenue</td>
<td>7480 Lee Highway</td>
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<td>Staunton 24402-0575</td>
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<td></td>
<td>Pulaski County</td>
<td>1105 Bob White Boulevard</td>
<td>4655 Cleburne Boulevard, Dublin</td>
<td>2149 North Barracks Road</td>
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<td>305 East Jefferson Street</td>
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<td>City of Harrisonburg</td>
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<td>1915 East Market Street</td>
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<td>2360 South Main Street</td>
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<td>105 Hopeman Parkway</td>
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<td>City of Winchester</td>
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<td>2200 Valley Avenue</td>
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<td></td>
<td>Ward Plaza Shopping Center</td>
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<td>Albermarle County</td>
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<td>100 Riverbend Drive</td>
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<td>3501 Seminole Trail</td>
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<td>Crozet Shopping Center</td>
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<td>State Route 240, Crozet</td>
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<td>Augusta County</td>
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<td>1 Frontier Drive</td>
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<td>Route 250 and Route 42, Churchville</td>
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<td>Main &amp; Craig Streets, Craigsville</td>
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<td>U.S. 340 &amp; Broadmoor Street, Staunts Draft</td>
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<td>Culpeper County</td>
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<td>Dominion Square Shopping Center</td>
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<td></td>
<td>703 James Madison Highway</td>
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<td>Frederick County</td>
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<td>U.S. Route 11 &amp; State Route 661</td>
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<td>5511 Main Street, Stephens City</td>
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</tbody>
</table>
STATE CORPORATION COMMISSION

ALPHABETICAL LISTING BY NAME OF STATE BANKS
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1999

*First Virginia Bank-Blue Ridge (Continued)
Orange County -
   235 Madison Road, Orange
Rockingham County -
   111 N Main Street, Bridgewater
   230 South Main Street, Dayton
   250 South Staats Avenue, Elkton
Shenandoah County -
   Main Street, Mount Jackson
   King & Holiday Streets, Strasburg
   200 North Main Street, Woodstock
   300 West Reservoir Road, Woodstock
   West Reservoir Road at Interstate 81, Woodstock
Warren County -
   473 South Street, Front Royal

EFTS:
   City of Harrisonburg -
      1617 E. Market Street
      710 Port Republic Road
Frederick County -
   9181 N. Frederick Pike, Cross Junction
Page County -
   600 4th. Street, Shenandoah

*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

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 & Stoney Point Road
Amelia County -
   U.S. Route 360
Buckingham County -
   U.S. Route 15, Arvonia
   U.S. Route 15, Dillwyn
Chesterfield County -
   11400 Midlothian Turnpike
   6551 Centralia Road
   7747 Midlothian Pike
   2501 W 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
   6127 Mechanicsville Turnpike,
      Mechanicsville
   8074 Mechanicsville Turnpike,
      Mechanicsville
   9186 Chamberlayne Avenue, Mechanicsville
Henrico County -
   10000 West Broad Street
   11200 Patterson Avenue
   1794 Parham Road
   2300 Hungary Road
   5600 West Broad Street
   5900 Brook Road
   Fountain Square Shopping Center
   8044 West Broad Street
   Laburnum Avenue & Finlay Street
   Richmond International Airport
   1 Richard E. Byrd Terminal Drive
      Virginia Center Commons Mall
      Room 234
Mecklenburg County -
   State Route 903 & 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
   Farmville Shopping Center, Farmville
   Longwood Village Shopping Center
   1508 S Main Street, Farmville
   U.S. Route 15-460 West, Farmville
   Business Route 460, Pamplin City
   Prince George County -
   5200 Oaklawn Boulevard
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
*First Virginia Bank-Hampton Roads
555 Main Street
P.O. Box 3097
Norfolk 23514
C.E.O.- Robert M. Boyd, President
Cashier- Talmadge L. Garner

Brs: City of Chesapeake -
    1521 Sams Circle
    239 Battlefield Boulevard
       Great Bridge Shopping Center
*First Virginia Bank-Hampton Roads (Continued)

City of Chesapeake -
3343 Western Branch Boulevard
825 Volvo Parkway
Greenbrier Branch
Greenbrier Mall
1401 Greenbrier Parkway
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
12401 Jefferson Avenue
397 Denbigh Boulevard
Patrick Henry Mall, Suite 726
12300 Jefferson Avenue

City of Norfolk -
1020 Fisherman’s Road
1308 Colley Avenue
131 West Ocean View Avenue
2222 East Little Creek Road
225 W Brambleton Avenue
3540 Tidewater Drive
3935 East Princess Anne Road
4000 Hampton Boulevard
6145 Sewells Point Road
901 W Little Creek Road
Norfolk International Airport

City of Poquoson -
452 Wythe Creek Road
452 Wythe Creek Road

City of Portsmouth -
353 Crawford Street
5100 Portsmouth Boulevard

City of Suffolk -
1200 North Main Street
1463 North Main Street
3131 Bridge Road

City of Virginia Beach -
1014 Independence Boulevard
1344 Great Neck Road
1924 Centerville Turnpike
Woods Corner Branch
2021 Lynnhaven Parkway
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

City of Williamsburg -
171 Monticello Avenue
300 Second Street

Accomack County -
13350 Lankford Highway, Mappsville
44 Market Street, Onancock
25386 Lankford Highway, Onley
Gloucester County -
6009 Main Street, Gloucester
2324 George Washington Memorial Hwy., Hayes
Lancaster County -
437 North Main Street, Kilmarnock
Middlesex County -
Southside of State Route 33
1/2 Mile West of County Route 1101, Deltaville
Route 33, Saluda
40 Cross Street, Urbanna
Northampton County -
Shore Plaza Shopping Center
4070 Lankford Highway, Exmore
Surry County -
176 Colonial Trail-East, Surry
York County -
5003 Victory Boulevard
4360 George Washington Memorial Hwy, Grafton

EFTS:
City of Norfolk -
1518 Colley Avenue
Norfolk International Airport

*First Virginia Bank-Mountain Empire
498 Cummings Street

Abingdon 24202-1038 (Washington County)

C.E.O.- R. Luke Lively, President
Cashier- James M. Cochrane

Bxs: City of Bristol -
13245 Lee Highway
3000 Lee Highway
Kroger Supermarket
Gate City Highway and Midway Street

Buchanan County -
State Route 80 and State Route 600, Davenport
Dickenson County -
Chase Street, Clintwood
Main Street, Haysi

Russell County -
U.S. Highway 58, Castlewood
Main Street, Cleveland
Redbud Highway, Honaker
Russell County Shopping Center, Lebanon

Scott County -
1000 North Fork Boulevard, Duffield
Main Street, Dungannon
Gateway Plaza Shopping Center, Gate City
Highway 71 and State Route 682, Nickelsville
*First Virginia Bank-Mountain Empire (Continued)
Washington County -
U.S. Route 11 and State Route 704
Laurel Avenue, Damascus
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
621 Wood Avenue, Big Stone Gap
335 Main Street, Coeburn
Pound

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

First-Citizens Bank, A Virginia Corporation
3601 Thirlane Road
Roanoke 24019
C.E.O.- William W. Shaw, President

Guaranty Bank
1658 State Farm Boulevard
Charlottesville 22901 (Albemarle County)
C.E.O.- Thomas P. Baker, President
Cashier- L. Ben Johnson, Chief Financial Officer

Brs: City of Charlottesville -
1022 West Main Street
1924 Arlington Boulevard
520 East Main Street
City of Harrisonburg -
southeast corner of intersection of Neff Avenue and Reservoir Street
Albemarle County -
1700 Seminole Trail
Fluvanna County -
Outparcel 1, Lake Monticello Plaza
State Route 53 and Turkey Sag Trail,
Lake Monticello
Henrico County -
The Shops at Wellesley
Park Terrace and Lauderdale Drives

Harbor Bank
1 Old Oyster Point Road
Newport News 23612
C.E.O.- Gordon L. Gentry, Jr., President
Cashier – Geoffrey C. Warner, Chief Financial Officer

Brs: City of Newport News -
11001 Warwick Boulevard
14801 Warwick Boulevard

Heritage Bank
1313 Dolley Madison Boulevard
McLean 22106 (Fairfax County)
C.E.O.- Terrie G. Spiro, President
Cashier- Janet A. Valentine, Chief Financial Officer

Br: Loudoun County -
46005 Regal Plaza Drive, Sterling

*Heritage Bank & 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
4807 Colley Avenue
s.w. corner of Chesapeake Boulevard & East Ocean View Avenue

Highlands Union Bank
340 West Main Street
P.O. Box 1128
Abingdon 24210 (Washington County)
C.E.O.- Samuel L. Neese, Executive Vice President
Cashier- James T. Rifle

Brs: City of Bristol -
821 Commonwealth Avenue
999 Old Airport Road
Smyth County -
1425 North Main Street, Marion
Washington County -
164 Jonesborough Road, Abingdon
24412 Maringo Road, Abingdon
506 Maple Street, Glade Spring

James Monroe Bank
3033 Wilson Boulevard
Arlington 22201 (Arlington County)
C.E.O.- John R. Maxwell, President
Cashier- Richard Linhart, Chief Operating Officer

Br: Fairfax County -
7023 Little River Tnpk., Suite 101,
Annandale

James River Bank
209 West Main Street
Waverly 23880 (Sussex County)
C.E.O.- Jerry R. Bryant, President
Cashier- P. Edward Pearson, II, Chief Financial Officer
James River Bank (Continued)
Brs: City of Franklin -
  200 N. Main Street
  22241 Main Street, Courtland
Southampton County -
  22510 Linden Street, Courtland
Sussex County -
  State Routes 634 & 735, Sussex
  233 South County Drive, Waverly

James River Bank/Colonial
1803 S Church Street
P.O. Box 429
Smithfield 23431 (Isle of Wight County)
C.E.O.- Oliver D. Creekmore, President
Cashier- Terry M. Gray

Brs: City of Newport News -
  776 J. Clyde Morris Boulevard
York County -
  4000 George Washington Highway

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

Br: Westmoreland County -
  State Route 205 - McKinney Boulevard,
  Colonial Beach

Lee Bank & Trust Company
600 West Morgan Avenue
P.O. Box 100
Pennington Gap 24277 (Lee County)
C.E.O.- Lewis S. Oatts, Executive Vice President
Cashier- J. Lee Laningham, Chief Financial Officer

Brs: Lee County -
  U.S. Route 58, Dryden
  Corner of Church & Institute Streets,
  Jonesville

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

Brs: City of Winchester -
  1041 Berryville Avenue
  1447 North Frederick Pike
Shenandoah County -
  1014 South Main Street, Woodstock

Warren County -
  Post Office Plaza
  300 Warren Ave, Front Royal

EFTS:
  Frederick County -
  1511 Martinsburg Pike
  2135 Reliance Road, Middletown
  851 John Marshall Highway, Front Royal

Metro-County Bank of Virginia, Inc.
8206 Atlee Road
Mechanicsville 23116 (Hanover County)
C.E.O.- Stafford M. White, Jr., President

Brs: Henrico County -
  2801 North Parham Road
  5419 Lakeside Avenue
  6401 Horsepen Road

*Middleburg Bank, The
111 West Washington St
P.O. Box 5
Middleburg 20118 (Loudoun County)
C.E.O.- Joseph L. Boling, President
Cashier- Alice P. Frazier, Chief Financial Officer

Brs: Loudoun County -
  20955 Professional Plaza, Ashburn
  4 South King Street, Leesburg
  Harrison Street and Catoctin Circle, Leesburg
  431 East Main Street, Purcellville

Miners Exchange Bank
483 Front Street
Coeburn 24230 (Wise County)
C.E.O.- Charles R. Ward, President
Cashier- Melony Adkins, Chief Financial Officer

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.- S. Gregory Compton,
Cashier- Barry C. Elswick

Brs: City of Bristol -
  1897 Lee Highway
<table>
<thead>
<tr>
<th>State Bank Name</th>
<th>Branches</th>
</tr>
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<tbody>
<tr>
<td>Miners and Merchants Bank and Trust Company</td>
<td>Buchan County - U.S. Route 460 East, Grundy</td>
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<tr>
<td>(Continued)</td>
<td>U.S. Route 460, 0.2 miles east of its intersection with State Rt. 624,</td>
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<tr>
<td></td>
<td>Oakwood</td>
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<td></td>
<td>Anchorage Shopping Center, Vansant</td>
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<td></td>
<td>Tazewell County - 1905 Front Street, Richlands</td>
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<td></td>
<td>Washington County - 914 W. Main Street, Abingdon</td>
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<td></td>
<td>Monarch Bank 750 Volvo Parkway</td>
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<td></td>
<td>Chesapeake 23320</td>
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<td></td>
<td>C.E.O. - William F. Rountree, Jr., President</td>
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<tr>
<td></td>
<td>Cashier - Alice B. Leggett</td>
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<td></td>
<td>New Peoples Bank, Inc. State Route 80 and Gent Street</td>
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<td>Honaker 24260 (Russell County)</td>
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<td>C.E.O. - Kenneth D. Hart, President</td>
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<td>Cashier - Frank Sexton, Jr.</td>
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<td></td>
<td>Brs: Russell County - 102 Miners Drive, Castlewod</td>
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<td>Scott County - 131 U. S. Route 23 South, Weber City</td>
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<tr>
<td></td>
<td>Northern Neck State Bank 5839 Richmond Road</td>
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<td>P.O. Box 68</td>
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<td></td>
<td>Warsaw 22572 (Richmond County)</td>
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<td></td>
<td>C.E.O. - E. Peyton Motley, President</td>
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<td>Cashier - William E. Harrison</td>
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<td></td>
<td>Brs: Essex County - 1660 Tappahannock Boulevard, Tappahannock</td>
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<td>U.S. Route 17 and State Route 1107, Tappahannock</td>
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<td>Lancaster County - 284 North Main Street, Kilmarnock</td>
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<td>485 Chesapeake Drive, White Stone</td>
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<td>Northumberland County - 15043 Northumberland Highway, Burgess</td>
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<td>Richmond County - Time Square Shopping Center</td>
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<td>U.S. Route 360, Warsaw</td>
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<td>Westmoreland County - State Route 3, Montross</td>
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<td></td>
<td>One Valley Bank - Shenandoah Raphine 24472 (Rockbridge County)</td>
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<td></td>
<td>C.E.O. - W. Lowrie Tucker, III, President</td>
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<td></td>
<td>Cashier - Mary Frances Chittum</td>
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<td></td>
<td>Brs: City of Buena Vista - 1002 Magononia Avenue</td>
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<tr>
<td></td>
<td>City of Harrisonburg - 1746 E. Market Street</td>
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<td></td>
<td>City of Lexington - 537 East Nelson Street</td>
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<td></td>
<td>Augusta County - U.S. Route 11, Greenville</td>
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<td></td>
<td>Botetourt County - 817 Main Street, Buchanan</td>
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<td>Rockbridge County - College Square Shopping Center</td>
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<td></td>
<td>U. S. Route 11 North</td>
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<td></td>
<td>Lexington Crossing, U.S. Rt 11 North</td>
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<td></td>
<td>Wal-mart Supercenter</td>
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<td>U.S. Route 11, Fairfield</td>
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<td></td>
<td>836 Rockbridge Rd, Glasgow</td>
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<td></td>
<td>EFTS: City of Buena Vista - 608 West 29th Street</td>
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<td></td>
<td>City of Lexington - 125 West Nelson Street</td>
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<tr>
<td></td>
<td>Virginia Military Institute Lejeune Hall</td>
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<td></td>
<td>Rockbridge County - NE corner of the intersection of</td>
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<td>Interstate 81 and State Route 710</td>
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<td></td>
<td>Natural Bridge of Virginia Gift Shop</td>
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<td></td>
<td>U.S. Route 11</td>
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<td></td>
<td>Page Valley Bank, The 17 West Main Street</td>
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<td></td>
<td>P.O. Box 609</td>
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<td></td>
<td>Luray 22835 (Page County)</td>
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<td></td>
<td>C.E.O.- Leland F. Pittman, President</td>
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<td></td>
<td>Cashier- Diana E. Embrey</td>
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<td></td>
<td>Br: Page County - 612 East Main Street, Luray</td>
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<td></td>
<td>Peninsula Trust Bank, Incorporated</td>
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<tr>
<td></td>
<td>7171 George Washington Memorial Hwy. Gloucester 23061 (Gloucester County)</td>
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<tr>
<td></td>
<td>C.E.O.- William J. Farinholt, President</td>
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<tr>
<td></td>
<td>Cashier- Kenneth E. Smith</td>
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<tr>
<td></td>
<td>Brs: City of Newport News - 737 J. Clyde Morris Boulevard</td>
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<tr>
<td></td>
<td>City of Williamsburg - 1031 Richmond Road</td>
</tr>
<tr>
<td></td>
<td>Charles City County - 10000 Courthouse Road, Charles City</td>
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<tr>
<td></td>
<td>Gloucester County - 14833 George Washington Memorial Hwy, Glenns</td>
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<tr>
<td></td>
<td>James City County - 100 McLaws Circle</td>
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</tbody>
</table>
Peninsula Trust Bank, Incorporated (Continued)
King and Queen County -
State Routes 33 & 670, Mattaponi

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

Brs: Lee County -
Northside Of U.S. Route 58, Gibson Station
U. S. Route 58 at State Route 647, Jonesville
Four Main Street, Rose Hill

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

Brs: Richmond County -
U. S. Route 360 at State Route 624, Warsaw
Stafford County -
 southeast corner of the intersection of State Route 3 and State Route 607

Pioneer Bank
252 E. Main Street
P.O. Box 10
Stanley 22851 (Page County)
C.E.O. - Thomas R. Rosazza
Cashier - Brenda B. Kite, Chief Financial Officer

Brs: City of Harrisonburg -
932 West Market Street
Page County -
800 East Main Street, Luray
511 South Third Street, Shenandoah

*Planters Bank & Trust Company of Virginia
24 South Augusta Street
P.O. Box 1309

Staunton 24402-1309
C.E.O. - William P. Heath, Jr., President
Cashier - Fred D. Bowers

Brs: City of Buena Vista -
2101 Forest Avenue
City of Harrisonburg -
375 North Mason Street
City of Staunton -
2201 N Augusta Street
2307 W Beverly Street
City of Waynesboro -
100 Lucy Lane
251 N Poplar Avenue

Augusta County -
Greenville Avenue
Route 250 East
U. S. Route 250 & State Route 640,
Fishersville
U. S. Route 340 & State Route 608,
Staunts Draft
U. S. Route 11, Verona
Rockbridge County -
1179 North Lee Highway
9 Lloyd Tolley Road, Natural Bridge Station
Rockingham County -
106 Sixth Street, Grottoes

EFTS:
City of Staunton -
600 North Coalter Street
Rockingham County -
305 Augusta Avenue, Grottoes

Potomac Bank of Virginia
133 Maple Avenue East
Vienna 22180 (Fairfax County)
C.E.O. - G. Lawrence Warren, President
Cashier - Stephanie H. Ogle, Chief Financial Officer

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

Resource Bank
3720 Virginia Beach Boulevard
P.O. Box 61009
Virginia Beach 23452
C.E.O. - Lawrence N. Smith, President
Cashier - Eleanor J. Whitehurst

Brs: City of Chesapeake -
501 Independence Parkway, Suite 105
Fairfax County -
698 Elen Street, Herndon
1498 North Point Village Court, Reston

Rockingham Heritage Bank
110 University Boulevard
P.O. Box 352
Harrisonburg 22801
C.E.O. - John K. Stephens, President
Cashier - Fredrick W. Galway

Brs: City of Harrisonburg -
1980 S. Main Street
677 Chicago Avenue
Rockingham Heritage Bank (Continued)

Augusta County -
Wellington Plaza, Jefferson Highway
51 Franklin Street, Weyers Cave
Rockingham County -
410 Spotswood Avenue, Elkton

*Second Bank & Trust
102 S Main Street
Culpeper 22701 (Culpeper County)
C.E.O. - Otis R. Barham, Jr., President
Cashier - Jeffrey Farrar

Brs: City of Harrisonburg -
1920E Medical Avenue
390 University Boulevard
Dominion Square Shopping Center, Culpeper
Dominion Square Shopping Center
717 James Madison Highway, Culpeper

Orange County -
Market Place Shopping Center at Lake of the Woods, 36081 Goodwin Drive,
Locust Grove
134-136 West Main Street, Orange

EFT:
Culpeper County -
501 Sunset Lane, Culpeper

Shore Bank
25253 Lankford Highway
Onley 23418 (Accomack County)
C.E.O. - Scott C. Harvard, President
Cashier - Steven M. Belote, Chief Financial Officer

Brs: Accomack County -
6350 Maddox Boulevard, Chincoteague
118 Dunne Avenue, Parksley
Northampton County -
21220 N. Bayside Drive, Cheriton
4071 Lankford Highway, Exmore

OUT OF STATE

Maryland -
100 Downtown Plaza, Salisbury
1503 S. Salisbury Boulevard, Salisbury

Southern Community Bank & Trust
13531 Midlothian Turnpike
Midlothian 23113 (Chesterfield County)
C.E.O. - Jay H. Lowden, Jr., President
Cashier - Stephen R. Kinney, Chief Financial Officer

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

Brs: City of Fairfax -
4021 University Drive
9720 Lee Highway
City of Fredericksburg -
2062 Plank Road
City of Manassas -
10175 Hastings Drive
City of Winchester -
35 West Piccadilly Street
Fairfax County -
7857 Heritage Drive, Annandale
2545 Centreville Road, Q18, Herndon
362 Elder Street, Herndon
8414 Lee Highway, Merrifield
527 Maple Avenue East, Vienna
Fauquier County -
322 Lee Highway, Warrenton
1095 Millwood Pike
Loudoun County -
526 East Market Street, Leesburg
101 West Washington Street, Middleburg
46910 Community Plaza, Sterling
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 - Thomas E. Stephenson

Brs: Caroline County -
202 North Main Street, Bowling Green
Essex County -
Essex Square Shopping Center
U.S. Route 17 & 360, Tappahannock
Gloucester County -
7132 George Washington Memorial Hwy, Gloucester
Hanover County -
4241 Mechanicsville Turnpike
King William County -
Aylett
Middlesex County -
southwest corner of the intersection
of State Route 33 & State Route 1101,
Deltaville
State Routes 3 & 33, Hartfield
291 Virginia Street, Urbanna
<table>
<thead>
<tr>
<th>State Bank of Remington, Inc.</th>
<th>Spotsylvania County -</th>
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</thead>
<tbody>
<tr>
<td>100 John Stone Street</td>
<td>10415 Courthouse Road</td>
</tr>
<tr>
<td>P. O. Box 158</td>
<td>11625 Brock Road</td>
</tr>
<tr>
<td>Remington 22734 (Fauquier County)</td>
<td>4210 Plank Road</td>
</tr>
<tr>
<td>C.E.O.- Larry B. Olinger, President</td>
<td>4540 Lafayette Boulevard</td>
</tr>
<tr>
<td>Cashier- James E. Underhill</td>
<td>8520 Jefferson Davis Highway</td>
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<tr>
<td>Brs: Fauquier County -</td>
<td>Stafford County</td>
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<tr>
<td>11139 Marsh Road, Bealeton</td>
<td>622 Cambridge Street</td>
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<tr>
<td>3420 Catlett Road, Catlett</td>
<td>EFT:</td>
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<tr>
<td>State Bank of the Alleghenies, The</td>
<td>Caroline County -</td>
</tr>
<tr>
<td>116 West Riverside Street</td>
<td>Petro Travel Plaza</td>
</tr>
<tr>
<td>Covington 24426</td>
<td>Carmel Church Rd &amp; I-95, Ruther Glen</td>
</tr>
<tr>
<td>C.E.O.- Don E. Stone, Jr., President</td>
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<tr>
<td>Cashier- Jean C. Gillilan, Vice President</td>
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<tr>
<td>Brs: City of Clifton Forge -</td>
<td>*United Bank</td>
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<tr>
<td>1633 Main Street</td>
<td>11185 Main Street</td>
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<tr>
<td>Bath County -</td>
<td>Fairfax 22030</td>
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<tr>
<td>U.S. Route 220 and Kingstown Lane,</td>
<td>C.E.O.- Bernard H. Clineburg,</td>
</tr>
<tr>
<td>Mechanicsville</td>
<td>Chairman of the Board</td>
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<tr>
<td>Towne Bank</td>
<td>Cashier- James J. Consagra, Jr.</td>
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<tr>
<td>5800 High Street</td>
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<tr>
<td>Portsmouth 23703</td>
<td>Brs: City of Fairfax -</td>
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<tr>
<td>C.E.O.- G. Robert Aston, Jr., Chairman of the Board</td>
<td>10855 Lee Highway</td>
</tr>
<tr>
<td>Cashier- Clyde E. McFarland,</td>
<td>City of Manassas -</td>
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<tr>
<td>Executive Vice President</td>
<td>9872 Liberia Avenue</td>
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<tr>
<td>Brs: City of Chesapeake -</td>
<td>Arlington County -</td>
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<tr>
<td>1510 South Military Highway</td>
<td>2300 Ninth Street, South</td>
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<tr>
<td>City of Virginia Beach -</td>
<td>4005 Wilson Boulevard</td>
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<tr>
<td>984 First Colonial Road</td>
<td>5335 Lee Highway</td>
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<tr>
<td>*Union Bank and Trust Company</td>
<td>6402 Williamsburg Blvd</td>
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<tr>
<td>211 N Main Street</td>
<td>Fairfax County -</td>
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<tr>
<td>P.O. Box 446</td>
<td>13060 Fair Lakes Blvd</td>
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<tr>
<td>Bowling Green 22427 (Caroline County)</td>
<td>7787 Leesburg Pike</td>
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<tr>
<td>C.E.O.- G. William Beale, President</td>
<td>George Mason University</td>
</tr>
<tr>
<td>Cashier- Ed Worrell</td>
<td>4400 University Drive</td>
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<tr>
<td>Brs: City of Fredericksburg -</td>
<td>3289 Woodburn Road, Annandale</td>
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<tr>
<td>2811 Fall Hill Avenue</td>
<td>4501 Daly Drive, Chantilly</td>
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<tr>
<td>700 Kenmore Avenue</td>
<td>1320 Old Chain Bridge Road, McLean</td>
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<tr>
<td>Caroline County -</td>
<td>1801 Reston Parkway, Reston</td>
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<tr>
<td>U.S. Route 1 and State Route 639, Ladysmith</td>
<td>2071 Chain Bridge Road, Vienna</td>
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<tr>
<td>U.S. Route 301, Port Royal</td>
<td>226 Maple Ave West, Vienna</td>
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<tr>
<td>Hanover County -</td>
<td>Loudoun County -</td>
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<tr>
<td>10469 Atee Station Road, Ashland</td>
<td>531-A East Market Street, Leesburg</td>
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<td>U.S. Route 1 &amp; State Route 657, Ashland</td>
<td>21036 Triple Seven Road, Sterling</td>
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<td>6110 Mechanicsville Turnpike,</td>
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<td>Mechanicsville</td>
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<td>9534 Chamberlayne Road, Mechanicsville</td>
<td>Washington, D.C. -</td>
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<td>King William County -</td>
<td>1667 K Street, N.W.</td>
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<td>Route 360 East Approx 1.5 Mi S of</td>
<td>4900 Massachusetts Avenue, N.W.</td>
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<td>State Route 30, Manquin</td>
<td>Maryland -</td>
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<td>7626 Old Georgetown Road, Bethesda</td>
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<td>12101 Rockville Pike, Rockville</td>
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<td>EFTS:</td>
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<td>Fairfax County -</td>
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<tr>
<td></td>
<td>Capital Expo Center</td>
</tr>
<tr>
<td></td>
<td>4320 Chantilly Shopping Center</td>
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<tr>
<td></td>
<td>Fair Oaks Mall, Store 200</td>
</tr>
</tbody>
</table>
United Community Bank
100 East Fourth Avenue
Franklin 23851
C.E.O.- D. Eugene Brittle

Brs: City of Franklin -
   201 North College Drive
   City of Suffolk -
   6617 Holland Road
Southampton County -
   Shands Shopping Center
   Highway 58 East, Courtland
   8314 Main Street, Ivor
   22334 General Thomas Highway, Newsoms
Surry County -
   270 Colonial Trail East, Surry
Sussex County -
   205 Railroad Avenue, Wakefield
EFT:
   Sussex County -
   521-541 County Drive, Wakefield

*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 -
   4080 Franklin Turnpike
   55 North Main Street, Chatham

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
   Surry County -
   10645 Courthouse Road

Virginia Heartland Bank
4700 Harrison Road
Fredericksburg 22404 (Spotsylvania County)
C.E.O.- Edward V. Allison, Jr., President
Cashier- Christy F. Quesenbery

Brs: City of Fredericksburg -
   1016 Charles Street
   Spotsylvania County -
   5996 Plank Road

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

Brs: City of Alexandria -
   1414 Prince Street
   506 King Street
   5140 Duke Street
City of Fairfax -
   10777 Main Street
Arlington County -
   2930 Wilson Boulevard
   6500 Williamsburg Boulevard
Fairfax County -
   4230 John Marr Drive, Annandale
   1356 Chain Bridge Road, McLean
   374 Maple Avenue, Vienna

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

CITY OF ALEXANDRIA

Br: Branch Banking and Trust Company of Virginia
1421 Prince Street

Burke & Herbert Bank & Trust Company
100 South Fairfax Street
Br: 155 N Paxton Street
1705 Fern Street
1775 Jamieson Avenue
306 E Monroe Avenue
621 King Street
EFT: 2836 Duke Street
Br: Crestar Bank
1460 Beauregard Street
1650 King Street
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
Br: F&M Bank-Northern Virginia
1717 King Street
2111 Eisenhower Avenue
606 King Street
EFTS: 118 King Street
1320 Braddock Place
2306 Mount Vernon Avenue
Br: First Virginia Bank
300 South Washington Street
4999 Seminary Road
Van Dorn Plaza Shopping Center, 233 S. Van Dorn Street
Br: Virginia Commerce Bank
1414 Prince Street
506 King Street
5140 Duke Street

CITY OF BRISTOL

Br: First Bank and Trust Company, The
1419 West State Street
38 East Valley Drive
Br: First Virginia Bank-Mountain Empire
13245 Lee Highway
3000 Lee Highway

CITY OF CHARLOTTESVILLE

Br: Crestar Bank
1201 Emmett Street
1900 Emmett Street
2117 Ivy Road
403 Park Street
Br: F & M Bank-Central Virginia
1425 Seminole Trail
Br: First Virginia Bank-Blue Ridge
120 Seminole Court, Seminole Square Shopping Center
2149 North Barracks Road
305 East Jefferson Street
Br: Guaranty Bank
1022 West Main Street
1924 Arlington Boulevard
520 East Main Street

CITY OF CHESAPEAKE

Br: Bank of Hampton Roads, The
201 Volvo Parkway
Br: First Virginia Bank
1400 Kempsville Road, Suite 102
1500 Mt Pleasant Road
4108 Portsmouth Boulevard
4507 Relay Road
4720 Battlefield Boulevard, South
712 Liberty Street
852 N. George Washington Highway
EFT: 1320 Northwest Boulevard Suite 100
Br: Bank of Suffolk
3216 Western Branch Boulevard
<table>
<thead>
<tr>
<th>CITY OF CHESAPEAKE</th>
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<tbody>
<tr>
<td>Brs:</td>
<td>Bank of Tidewater, The</td>
<td>Br:</td>
</tr>
<tr>
<td></td>
<td>1304 Greenbrier Parkway</td>
<td></td>
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<tr>
<td></td>
<td>Battlefield Shoppes, 1201 North Battlefield Boulevard</td>
<td></td>
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<tr>
<td>Brs:</td>
<td>Branch Banking and Trust Company of Virginia</td>
<td>Br:</td>
</tr>
<tr>
<td></td>
<td>111 Mill Creek Parkway, Suite 100</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1809 Greenbrier Parkway</td>
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<tr>
<td></td>
<td>238 South Battlefield Boulevard</td>
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<tr>
<td></td>
<td>313 Western Branch Boulevard</td>
<td>Brs:</td>
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<td></td>
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<tr>
<td>EFT:</td>
<td>681-A North Battlefield Boulevard</td>
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<tr>
<td>Brs:</td>
<td>Crestar Bank</td>
<td>EFT:</td>
</tr>
<tr>
<td></td>
<td>100 Volvo Parkway</td>
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</tr>
<tr>
<td></td>
<td>2421 Bainbridge Boulevard</td>
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<tr>
<td></td>
<td>320 South Battlefield Boulevard</td>
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<tr>
<td></td>
<td>4113 Portsmouth Boulevard</td>
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<tr>
<td>Brs:</td>
<td>First Virginia Bank-Hampton Roads</td>
<td>State Bank of the Alleghenies, The</td>
</tr>
<tr>
<td></td>
<td>1521 Sams Circle</td>
<td>116 West Riverside Street</td>
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<tr>
<td></td>
<td>239 Battlefield Boulevard, Great Bridge Shopping Center</td>
<td></td>
</tr>
<tr>
<td></td>
<td>3343 Western Branch Boulevard</td>
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</tr>
<tr>
<td></td>
<td>825 Volvo Parkway, Greenbrier Branch Greenbrier Mall, 1401 Greenbrier Parkway</td>
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<tr>
<td>Br:</td>
<td>Heritage Bank &amp; Trust</td>
<td>201 N Union Street</td>
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<td></td>
<td>1450 South Military Highway</td>
<td>Br:</td>
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<tr>
<td>Monarch Bank</td>
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<tr>
<td>750 Volvo Parkway</td>
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<td>Br:</td>
<td>Resource Bank</td>
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<tr>
<td></td>
<td>501 Independence Parkway, Suite 105</td>
<td>Brs:</td>
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<tr>
<td>Br:</td>
<td>Towne Bank</td>
<td>Virginia Bank and Trust Company</td>
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<tr>
<td></td>
<td>1510 South Military Highway</td>
<td>336 Main Street</td>
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<tr>
<td>CITY OF CLIFTON FORGE</td>
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<td>U.S. Route 58 East and Airport Drive</td>
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<tr>
<td>Br:</td>
<td>Branch Banking and Trust Company of Virginia</td>
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<td></td>
<td>511 Main Street</td>
<td>CITY OF EMPIRIA</td>
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<tr>
<td>Br:</td>
<td>State Bank of the Alleghenies, The</td>
<td>Br:</td>
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<tr>
<td></td>
<td>1633 Main Street</td>
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<tr>
<td>CITY OF COLONIAL HEIGHTS</td>
<td></td>
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<tr>
<td>Br:</td>
<td>Bank of Southside Virginia, The</td>
<td>F &amp; M Bank-Emporia</td>
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<tr>
<td></td>
<td>764 East Ellerslie Ave</td>
<td>401 Halifax Street</td>
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<tr>
<td>EFT:</td>
<td>South Park Avenue and Roslyn Road</td>
<td>Brs:</td>
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</tr>
<tr>
<td>Br:</td>
<td>Branch Banking and Trust Company of Virginia</td>
<td>EFT:</td>
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</tbody>
</table>
CITY OF FAIRFAX

Br: Branch Banking and Trust Company of Virginia
   11180 Lee Highway

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

Brs: Southern Financial Bank
   9720 Lee Highway

United Bank
   11185 Main Street

Br: 10855 Lee Highway

Br: Virginia Commerce Bank
   10777 Main Street

CITY OF FALLS CHURCH

Br: Burke & Herbert Bank & Trust Company
   225 West Broad Street

Br: Crestar Bank
   603 West Broad Street

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

Br: First Virginia Bank
   191 West Broad Street

CITY OF FRANKLIN

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

Br: Crestar Bank
   117 West Second Avenue

Br: James River Bank
   200 N. Main Street

United Community Bank
   100 East Fourth Avenue

Br: 201 North College Drive

CITY OF FREDERICKSBURG

EFT: F & M Bank-Peoples
   201 Jefferson Davis Highway

Brs: First Virginia Bank
   1001 Princess Anne Street
   1016 Princess Anne Street
   1151 Carl Silver Parkway
   401 Jefferson Davis Highway

Br: Southern Financial Bank
   2062 Plank Road

Brs: Union Bank and Trust Company
   2811 Fall Hill Avenue
   700 Kenmore Avenue

Br: Virginia Heartland Bank
   1016 Charles Street

CITY OF GALAX

Br: Branch Banking and Trust Company of Virginia
   1100 East Stuart Drive

Brs: First Virginia Bank - Southwest
   1140 East Stuart Drive
   300 North Main Street

CITY OF HAMPTON

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

Brs: Consolidated Bank and Trust Company
   101 N Armstead Ave
   30 South Mallory Street

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

EFT: Sentara Hampton General Hospital,
   3120 Victoria Boulevard

Brs: First Virginia Bank-Hampton Roads
   1033 West Mercury Boulevard
   1112 Big Bethel Road
   1900 Cunningham Drive,
   Wal-Mart Supercenter #1631
### CITY OF HARRISONBURG
- **Brs:** Crestar Bank  
  - 1300 South Main Street  
  - 1790 East Market Street  
  - 180 East Market Street  
- **F & M Bank - Massanutten**  
  - 1855 East Market Street  
  Brs:  
  - 1900 South High Street  
  - 3150 South Main Street  
  - 611 Mt Clinton Pike  
  - EFTS: 1010 W. Market Street  
- **EFTS:** 701 Port Republic Road  
- **Br:** F & M Bank - Massanutten  
  - Southeast corner of intersection of,  
  Neff Avenue and Reservoir Street  
- **Br:** First Virginia Bank-Blue Ridge  
  - 1915 East Market Street  
  - 2360 South Main Street  
- **EFTS:** 1617 E. Market Street  
- **Br:** Guaranty Bank  
  - 710 Port Republic Road  
- **Br:** One Valley Bank - Shenandoah  
  - 1746 E. Market Street  
- **Br:** Pioneer Bank  
  - 932 West Market Street  
- **Br:** Planters Bank & Trust Company of Virginia  
  - 375 North Mason Street  
- **Rockingham Heritage Bank**  
  - 110 University Boulevard  
  Brs:  
  - 1980 S. Main Street  
  - 677 Chicago Avenue  
- **Brs:** Second Bank & Trust  
  - 1920E Medical Avenue  
  - 390 University Boulevard  

### CITY OF LEXINGTON
- **Br:** First Colonial Bank  
  - 1421 West City Point Road  
- **CITY OF LEXINGTON**  
- **Br:** Crestar Bank  
  - 45 South Main Street  
- **F & M Bank - Massanutten**  
  - 1855 East Market Street  
  Brs:  
  - 1900 South High Street  
  - 3150 South Main Street  
  - 611 Mt Clinton Pike  
  - EFTS: 125 West Nelson Street  
- **EFTS:** Virginia Military Institute, Lejeune Hall  
- **Br:** One Valley Bank - Shenandoah  
  - 537 East Nelson Street  
- **Br:** Guaranty Bank  
  - Southeast corner of intersection of,  
  Neff Avenue and Reservoir Street  
- **Br:** Liberty University, 3765 Candlers Mountain Road  
- **Br:** First Virginia Bank - Shenandoah  
  - 1746 E. Market Street  
- **Br:** Pioneeer Bank  
  - 932 West Market Street  
- **Br:** Planters Bank & Trust Company of Virginia  
  - 375 North Mason Street  
- **EFTS:** 3638 Old Forest Road  
- **EFTS:** 7114 Timberlake Road  
- **EFTS:** 2100 Wards Road  
- **EFTS:** 2301 Langhorne Road  
- **EFTS:** 6001 Fort Avenue  
- **EFTS:** Plaza One, One Plaza Shopping Center  
- **Br:** First Colonial Bank  
  - 1421 West City Point Road  

### CITY OF LYNCHBURG
- **Bank of the James**  
  - 615 Church Street  
- **CITY OF LYNCHBURG**  
- **Brs:** Branch Banking and Trust Company of Virginia  
  - 2100 Wards Road  
  - 2301 Langhorne Road  
  - 3638 Old Forest Road  
  - 7114 Timberlake Road  
- **EFTS:** Liberty University, 3765 Candlers Mountain Road  
- **Br:** First Colonial Bank  
  - 1421 West City Point Road  
- **Br:** Crestar Bank  
  - 45 South Main Street  
- **F & M Bank - Massanutten**  
  - 1855 East Market Street  
  Brs:  
  - 1900 South High Street  
  - 3150 South Main Street  
  - 611 Mt Clinton Pike  
  - EFTS: 125 West Nelson Street  
- **EFTS:** Virginia Military Institute, Lejeune Hall  
- **Br:** One Valley Bank - Shenandoah  
  - 537 East Nelson Street  
- **Br:** Guaranty Bank  
  - Southeast corner of intersection of,  
  Neff Avenue and Reservoir Street  
- **Br:** Liberty University, 3765 Candlers Mountain Road  
- **Br:** First Virginia Bank - Shenandoah  
  - 1746 E. Market Street  
- **Br:** Pioneeer Bank  
  - 932 West Market Street  
- **Br:** Planters Bank & Trust Company of Virginia  
  - 375 North Mason Street  
- **EFTS:** 3638 Old Forest Road  
- **EFTS:** 7114 Timberlake Road  
- **EFTS:** 2100 Wards Road  
- **EFTS:** 2301 Langhorne Road  
- **EFTS:** 6001 Fort Avenue  
- **EFTS:** Plaza One, One Plaza Shopping Center  
- **Br:** First Colonial Bank  
  - 1421 West City Point Road  

### CITY OF MANASSAS
- **Brs:** Crestar Bank  
  - 1010 M ain Street  
  - 4710 Boonsboro Road  
- **Brs:** F&M Bank- Northern Virginia  
  - 8780 Centreville Road  
  - 9201 W Church Street  
- **EFT:** 9311 Lee Avenue  
- **Br:** Crestar Bank  
  - 8751 Sudley Road  
  - 8885 Centreville Road  
  - 8950 Mathis Avenue  
- **Br:** F&M Bank-Northern Virginia  
  - 8780 Centreville Road  
  - 9201 W Church Street  
- **EFT:** 9311 Lee Avenue  

### CITY OF HOPEWELL
- **EFT:** Bank of Southside Virginia, The  
  - 5201 Oaklawn Boulevard  
- **Br:** Branch Banking and Trust Company of Virginia  
  - 105 N. Main Street  
- **Br:** Crestar Bank  
  - 200-204 North Main Street  
- **EFT:** 411 West Randolph Road  
- **Br:** Southern Financial Bank  
  - 10175 Hastings Drive  

### CITY OF HOPEWELL
CITY OF MANASSAS (Continued)
Br: United Bank
9872 Liberia Avenue

CITY OF MARTINSVILLE
Brs: Branch Banking and Trust Company of Virginia
1 Ellsworth Street
1205 Memorial Boulevard

CITY OF NEWPORT NEWS
Brs: Branch Banking and Trust Company of Virginia
12301 Warwick Boulevard
603 Pilot House Drive
Br: Consolidated Bank and Trust Company
2015 25th Street

CITY OF NORFOLK
Brs: Bank of Hampton Roads
11718 Jefferson Avenue
12401 Jefferson Avenue
397 Denbigh Boulevard
Patrick Henry Mall, Suite 726,
12300 Jefferson Avenue

Br: First Virginia Bank-Hampton Roads
1 Old Oyster Point Road
Brs: 11001 Warwick Boulevard
14801 Warwick Boulevard

Br: James River Bank/Colonial
776 J. Clyde Morris Boulevard

Br: Peninsula Trust Bank, Incorporated
737 J. Clyde Morris Boulevard

CITY OF NORFOLK
Brs: Bank of Hampton Roads, The
4037 East Little Creek Road
415 St Pauls Boulevard

4500 East Princess Anne Road

Bank of Tidewater, The
6330 Newtown Road, Suite 100

Branch Banking and Trust Company of Virginia
403 Boush Street
Br: 4101 Granby Street
EFT: 150 Park Avenue

Crestar Bank
1105 Spruce Street
134 East Church Street
240 West Commonwealth Boulevard

Crestar Bank
12227 Jefferson Avenue
14500 Warwick Boulevard
301 Hiden Boulevard
6060 Jefferson Avenue

Consolidated Bank and Trust Company
2015 25th Street

Crestar Bank
10814 Warwick Boulevard
11817 Canon Boulevard
12227 Jefferson Avenue
14500 Warwick Boulevard
301 Hiden Boulevard
6060 Jefferson Avenue

First Virginia Bank-Hampton Roads
555 Main Street
Brs: 1020 Fisherman’s Road
1308 Colley Avenue
131 West Ocean View Avenue
2222 East Little Creek Road
225 W Brambleton Avenue
3540 Tidewater Drive
3935 East Princess Anne Road
4000 Hampton Boulevard
6145 Sewells Point Road
901 W Little Creek Road
Norfolk International Airport
EFTS: 1518 Colley Avenue

Heritage Bank & Trust
841 North Military Highway
Brs: 200 East Plume Street
4807 Colley Avenue
s.w. corner of Chesapeake Boulevard,
& East Ocean View Avenue

First Virginia Bank-Hampton Roads
555 Main Street
Brs: 1020 Fisherman’s Road
1308 Colley Avenue
131 West Ocean View Avenue
2222 East Little Creek Road
225 W Brambleton Avenue
3540 Tidewater Drive
3935 East Princess Anne Road
4000 Hampton Boulevard
6145 Sewells Point Road
901 W Little Creek Road
Norfolk International Airport
EFTS: 1518 Colley Avenue

Heritage Bank & Trust
841 North Military Highway
Brs: 200 East Plume Street
4807 Colley Avenue
s.w. corner of Chesapeake Boulevard,
& East Ocean View Avenue
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<thead>
<tr>
<th>Location</th>
<th>Banks/Brances</th>
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<tbody>
<tr>
<td>CITY OF NORTON</td>
<td>Br: First Commonwealth Bank 1026 Park Avenue</td>
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<tr>
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<td>Br: Miners Exchange Bank Norton Square Shopping Center, Route 58, Norton</td>
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<tr>
<td>CITY OF PETERSBURG</td>
<td>Br: Bank of Southside Virginia, The 2703 South Crater Road</td>
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<tr>
<td></td>
<td>EFT: 3140 South Crater Road</td>
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<tr>
<td></td>
<td>Brs: Branch Banking and Trust Company of Virginia 801 S. Adams Street</td>
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<td>Franklin and Adams Street</td>
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<td>Sycamore and Walnut Streets</td>
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<td>Community Bank, The 200 N Sycamore Street</td>
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<td>Brs: 2618 S Crater Road 9 West Tabb Street(D-I)</td>
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<td>Brs: Crestar Bank 1340 West Washington Street 1941 South Sycamore Street</td>
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<td>898 East Washington Street</td>
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<td>Br: First Colonial Bank 1883 South Crater Road</td>
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<td>CITY OF POQUOSON</td>
<td>Brs: First Virginia Bank-Hampton Roads 452 Wythe Creek Road</td>
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<td>CITY OF PORTSMOUTH</td>
<td>Brs: Branch Banking and Trust Company of Virginia 3301 High Street</td>
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<td>500 Crawford Street 5515 Portsmouth Boulevard</td>
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<tr>
<td></td>
<td>EFT: Mayview Medical Center, 3636 High Street</td>
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<td>Brs: Crestar Bank 2860 Airline Boulevard 303 County Street</td>
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<td></td>
<td>Brs: First Virginia Bank-Hampton Roads 355 Crawford Street 5100 Portsmouth Boulevard</td>
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<td>Brs: Towne Bank 5800 High Street</td>
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<td>CITY OF RADFORD</td>
<td>Brs: Crestar Bank 1000 Norwood Street 1st and Kent Street</td>
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<td>EFT: Dalton Hall Student Center, Adams and Fairfax Streets</td>
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<tr>
<td>CITY OF RICHMON</td>
<td>Brs: Branch Banking and Trust Company of Virginia 1009-1011 East Main Street</td>
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<tr>
<td></td>
<td>1210 Westover Hills Boulevard</td>
</tr>
<tr>
<td></td>
<td>5711 Patterson Avenue 830 East Main Street</td>
</tr>
<tr>
<td></td>
<td>Brs: Consolidated Bank and Trust Company 320 N First Street</td>
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<tr>
<td></td>
<td>Br: Commerce Bank of Virginia 901 East Byrd Street, West Tower, Suite 1150</td>
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<tr>
<td></td>
<td>Brs: 1806 Creston Road 3009 Hull Street</td>
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<tr>
<td>CITY OF RICHMON</td>
<td>Brs: First Virginia Bank - Southwest 520 First Street, West 7480 Lee Highway</td>
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<td></td>
<td>Norwood Street &amp; Third Avenue</td>
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<td></td>
<td>Brs: Commonwealth Bank, The 707 East Main Street</td>
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<td>Brs: F &amp; M Bank-Richmond 600 East Main Street</td>
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<td>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 424 East Grace Street 4708 Forest Hill Avenue 500 North Harrison Street 5801 Patterson Avenue 640 W. Southside Plaza 7133 Forest Hill Avenue 901 East Byrd Street 901 Semmes Avenue, Richmond 1000 Semmes Avenue 550 East Marshall Street</td>
</tr>
</tbody>
</table>
## CITY OF RICHMOND (Continued)

**First Virginia Bank-Colonial**  
700 East Main Street

**Br:** F & M Bank-Richmond (Continued)  
6980 Forest Hill Avenue

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

**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

**City of Roanoke**

**EFT:** Bank of Fincastle, The  
2635 Colonial Avenue

**Brs:**  
- Branch Banking and Trust Company of Virginia  
  1620 Hershberger Road, N.W.  
  37 Church Avenue, SW

**Br:** 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.  
510 South Jefferson Street

**First Virginia Bank - Southwest**  
601 S. Jefferson Street

**Brs:**  
- 2036 Colonial Avenue, S.W.  
- 3458 Orange Avenue, N.E.  
- 4922 Valley View Boulevard, Valley View Mall  
- 6625 Williamson Road, N.W.

**First-Citizens Bank, A Virginia Corporation**  
3601 Thirlane Road

**City of South Boston**

**Br:** Crestar Bank  
410 Main Street

**City of Staunton**

**Brs:**  
- Crestar Bank  
- First Virginia Bank - Southwest

**City of Suffolk**

**Br:** Crestar Bank  
125 N Central Avenue

**City of Suffolk**

**Br:** Bank of Hampton Roads, The  
117 Market Street

**City of Suffolk**

**Br:**  
- Bank of Suffolk  
- 1000 North Main Street  
- 101 East Washington Street  
- 1512 Holland Road  
- 1589 Bridge Road  
- 625 East Washington Street, East Suffolk Office  
- 6423 Whaleyville Blvd

**Brs:**  
- Branch Banking and Trust Company of Virginia  
- 1008 West Washington Street  
- 1525 North Main Street

**City of Salem**

**Br:** Crestar Bank  
123 North Main Street

**City of Salem**

**Brs:**  
- First Virginia Bank-Hampton Roads  
- 1200 North Main Street  
- 1463 North Main Street  
- 3131 Bridge Road

**Br:** United Community Bank  
6617 Holland Road

**City of South Boston**

**Br:** First Virginia Bank-Richmond (Continued)  
2809 West Main Street

**City of South Boston**

**Br:** Crestar Bank  
6625 Williamson Road, N.W.
# Alphabetical Listing by Location of State Banks and Branches per City and County in Virginia as of December 31, 1999

## City of Virginia Beach

**Brs:** Bank of Hampton Roads, The  
1100 Dam Neck Road  
1316 North Great Neck Road  
5472 Indian River Road  

**Brs:** Bank of Tidewater, The  
1548 Laskin Road  
2089 General Booth Boulevard  
3801 Pacific Avenue  
770 Lynnhaven Parkway Suite 100  

**Brs:** Branch Banking and Trust Company of Virginia  
1124 First Colonial Road  
1870 Kempsville Road  
225 South Rosemont Road  
2712 North Mall Drive  

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

**Brs:** First Virginia Bank-Hampton Roads  
1014 Independence Boulevard  
1344 Great Neck Road  
1924 Centerville Turnpike, Woods Corner Branch  
2021 Lynnhaven Parkway  
2141 General Booth Boulevard

## City of Waynesboro

**Brs:** Crestar Bank  
1100 West Broad Street  

**Brs:** First Virginia Bank-Blue Ridge  
105 Hopeman Parkway

## City of Williamsburg

**Brs:** Crestar Bank  
1186 Jamestown Road  
120 Monticello Avenue  
300 Second Street  
1031 Richmond Road

## City of Winchester

**Brs:** Bank of Clarke County  
40 West Piccadilly Street  
625 East Jubal Early Dr  

**Brs:** Crestar Bank  
1950 S. Pleasant Valley Road
CITY OF WINCHESTER (Continued)

F & M Bank - Winchester
115 North 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
748 Berryville Ave
829 North Loudoun Street

EFTS: 4780 Northwestern Pike
7 East Gerrard Street
Pleasant Valley Road and Route 50 E
 Winchester Medical Center, 1850 Amherst Street

Brs: First Bank
2210 Valley Avenue
661 North Loudoun Street

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 Picadilly Street

Shore Bank
25253 Lankford Highway
Onley

Brs: 118 Dunne Avenue, Parksley
6350 Maddox Boulevard, Chincoteague

ALBEMARLE COUNTY

Albemarle First Bank
1265 Seminole Trail

Brs: Crestar Bank
1705 Seminole Trail
1980 Rio Hill Center
EFT: 520 Massie Road

Brs: F & M Bank-Central Virginia
2208 Ivy Road
S. E. Corner 5th Street Extended &, Harris Road

Valley Street, Scottsville
EFTS: 1220 Seminole Trail
201 Bowen Loop

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

Guaranty Bank
1658 State Farm Boulevard
Br: 1700 Seminole Trail

ALLEGHANY COUNTY

Br: First Virginia Bank - Southwest
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: Branch Banking and Trust Company of Virginia
Seminole Shopping Center, Route 29 North, Madison Heights

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

Brs: First Virginia Bank-Hampton Roads
13350 Lankford Highway, Manteo
25386 Lankford Highway, Onley
44 Market Street, Onancock
<table>
<thead>
<tr>
<th>Location</th>
<th>Bank Name</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>AMHERST COUNTY</td>
<td>First Virginia Bank</td>
<td>1100 South Walter Reed Drive</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1901 Fort Myer Drive</td>
</tr>
<tr>
<td></td>
<td>Br: Crestar Bank (Continued)</td>
<td>Wal-mart at U.S. Route 29 and Woody's Lake Road, Madison Heights</td>
</tr>
<tr>
<td></td>
<td></td>
<td>EFT: Sweetbriar College, Highway 29, Sweetbriar</td>
</tr>
<tr>
<td></td>
<td>F &amp; M Bank-Central Virginia</td>
<td>Amherst Shopping Center, U.S. Route 29, Amherst</td>
</tr>
<tr>
<td></td>
<td></td>
<td>EFT: 188 Faulconerville Road</td>
</tr>
<tr>
<td></td>
<td>Br: F &amp; M Bank-Central Virginia</td>
<td>Ambriar Shopping Center, U.S. Route 29, Amherst</td>
</tr>
<tr>
<td></td>
<td></td>
<td>3001 N Washington Boulevard</td>
</tr>
<tr>
<td></td>
<td>Br: First Virginia Bank - Southwest</td>
<td>4707 Lee Highway</td>
</tr>
<tr>
<td></td>
<td></td>
<td>920 North Taylor Street</td>
</tr>
<tr>
<td>APPOMATTOX COUNTY</td>
<td>Branch Banking and Trust Company of</td>
<td>History Junction, Appomattox</td>
</tr>
<tr>
<td></td>
<td>Virginia</td>
<td>Farmers Bank of Appomattox, The 18 Main Street, Appomattox</td>
</tr>
<tr>
<td></td>
<td>Br: Triangle Plaza Shopping Center,</td>
<td>5350 Lee Highway</td>
</tr>
<tr>
<td></td>
<td>Route 460, Appomattox</td>
<td>6500 Williamsburg Boulevard</td>
</tr>
<tr>
<td>ARLINGTON COUNTY</td>
<td>Branch Banking and Trust Company of</td>
<td>1010 North Glebe Road</td>
</tr>
<tr>
<td></td>
<td>Virginia</td>
<td>Ballston Commons Mall</td>
</tr>
<tr>
<td></td>
<td>Br: Burke &amp; Herbert Bank &amp; Trust Company</td>
<td>500 South 23rd Street</td>
</tr>
<tr>
<td></td>
<td>Virginia Commerce Bank</td>
<td>5350 Lee Highway</td>
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<tr>
<td>AUGUSTA COUNTY</td>
<td>Br: Crestar Bank</td>
<td>96 Medical Center Drive, Fishersville</td>
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<tr>
<td></td>
<td></td>
<td>Staunton Mall, 1331 Greenville Ave.</td>
</tr>
<tr>
<td></td>
<td>EFT: F &amp; M Bank - Massanutten</td>
<td>U.S. Route 11 and State Route 256</td>
</tr>
<tr>
<td></td>
<td>Br: First Virginia Bank-Blue Ridge</td>
<td>1 Frontier Drive</td>
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<tr>
<td></td>
<td></td>
<td>Main &amp; Craig Streets, Craigsville</td>
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<tr>
<td></td>
<td></td>
<td>Route 250 and Route 42, Churchville</td>
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<tr>
<td></td>
<td></td>
<td>U.S. 340 &amp; Broadmoor Street, Staunton Mall</td>
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<tr>
<td></td>
<td>Br: One Valley Bank - Shenandoah</td>
<td>U.S. Route 11, Greeneville</td>
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<tr>
<td></td>
<td>Br: Planters Bank &amp; Trust Company of</td>
<td>Greenville Avenue</td>
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<tr>
<td></td>
<td>Virginia</td>
<td>U.S. Route 11, Verona</td>
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<tr>
<td></td>
<td></td>
<td>U.S. Route 250 &amp; State Route 640, Fishersville</td>
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<tr>
<td></td>
<td></td>
<td>U.S. Route 340 &amp; State Route 608, Staunton Mall</td>
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<tr>
<td></td>
<td>Br: F&amp;M Bank-Northern Virginia</td>
<td>4736 Lee Highway</td>
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<tr>
<td></td>
<td>Br: Rockingham Heritage Bank</td>
<td>51 Franklin Street, Weyers Cave</td>
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<tr>
<td></td>
<td></td>
<td>Wellington Plaza, Jefferson Highway</td>
</tr>
<tr>
<td>County</td>
<td>Bank Name</td>
<td>Address</td>
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<tr>
<td>Bath County</td>
<td>Br: First Virginia Bank - Southwest</td>
<td>Main Street, Hot Springs</td>
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<tr>
<td></td>
<td>Br: State Bank of the Alleghenies, The</td>
<td>U.S. Route 220 and Kingstown Lane, Mitchelltown</td>
</tr>
<tr>
<td></td>
<td>Br: Crestar Bank</td>
<td>Graves Mill Center, U. S. Route 221 &amp; Graves Mill Road</td>
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<tr>
<td></td>
<td>Community First Bank</td>
<td>306 Gristmill Drive, Unit A, Forest</td>
</tr>
<tr>
<td></td>
<td>Br: One Valley Bank - Shenandoah</td>
<td>817 Main Street, Buchanan</td>
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<tr>
<td>Brunswick County</td>
<td>Br: Benchmark Community Bank</td>
<td>313 N. Main Street, Lawrenceville</td>
</tr>
<tr>
<td>Buchanan County</td>
<td>Br: First Virginia Bank-Mountain Empire</td>
<td>State Route 80 and State Route 600, Davenport</td>
</tr>
<tr>
<td></td>
<td>Brs: Miners and Merchants Bank and Trust Co.</td>
<td>Walnut Street &amp; Main Street, Grundy</td>
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<td></td>
<td>Brs: Anchorage Shopping Center, Vansant</td>
<td>604 Minute Market, Route 220 Alternate</td>
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<tr>
<td></td>
<td>Brs: First Virginia Bank-Colonial</td>
<td>17 South Roanoke Street, Fincastle</td>
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<tr>
<td></td>
<td>Br: Farmers Bank of Appomattox, The</td>
<td>608 Lynchburg Avenue, Brookneal</td>
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<tr>
<td></td>
<td>Br: Branch Banking and Trust Company of Virginia</td>
<td>9009 Timberlake Road</td>
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<td></td>
<td>Br: Crestar Bank</td>
<td>9604 Timberlake Road</td>
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<tr>
<td></td>
<td>Br: Farmers Bank of Appomattox, The</td>
<td>308 Lynchburg Avenue, Brookneal</td>
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<tr>
<td></td>
<td>Br: Crestar Bank</td>
<td>9009 Timberlake Road</td>
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<tr>
<td></td>
<td>Br: Farmers Bank of Appomattox, The</td>
<td>308 Lynchburg Avenue, Brookneal</td>
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<tr>
<td></td>
<td>Brs: First Virginia Bank - Southwest</td>
<td>440 Larsardi Drive, Brookneal</td>
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<tr>
<td></td>
<td>Brs: First Virginia Bank - Southwest</td>
<td>7901 Timberlake Road</td>
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<tr>
<td></td>
<td>Br: Southside Bank</td>
<td>202 North Main Street, Bowling Green</td>
</tr>
<tr>
<td>Location</td>
<td>Bank Name</td>
<td>Address</td>
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<tr>
<td>CAROLINE COUNTY</td>
<td>Union Bank and Trust Company</td>
<td>211 N Main Street, Bowling Green</td>
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<tr>
<td></td>
<td>Br: Community Bank, The</td>
<td>West Hundred Rd &amp; Winfree Avenue, Chester</td>
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<tr>
<td></td>
<td>Community Bankers’ Bank</td>
<td>557-B Southlake Boulevard</td>
</tr>
<tr>
<td></td>
<td>Counties Bank of Chesterfield</td>
<td>10400 Hull Street Road</td>
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<tr>
<td></td>
<td>Brs:</td>
<td>6435 Ironbridge Road</td>
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<tr>
<td></td>
<td>CARROLL COUNTY</td>
<td>Bank of Floyd, The</td>
</tr>
<tr>
<td></td>
<td>Brs: Branch Banking and Trust Company of Virginia</td>
<td>145 N Main Street, Hillsville</td>
</tr>
<tr>
<td></td>
<td>EFT: U.S. Route 58 &amp; State Route 743</td>
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<tr>
<td></td>
<td>CHARLES CITY COUNTY</td>
<td>Peninsula Trust Bank, Incorporated</td>
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<tr>
<td></td>
<td>Brs: F &amp; M Bank-Richmond</td>
<td>11010 Hull Street Road</td>
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<td></td>
<td>Brs: First Colonial Bank</td>
<td>11900 Chester Village Drive, Chester</td>
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<tr>
<td></td>
<td>Brs: First Virginia Bank-Colonial</td>
<td>11701 Hull Street Road, Victorian Square Branch, Midlothian</td>
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<tr>
<td></td>
<td>Brs: Central Virginia Bank</td>
<td>1120 Huguenot Road</td>
</tr>
<tr>
<td></td>
<td>Brs: CommonWealth Bank, The</td>
<td>9310 Midlothian Turnpike</td>
</tr>
</tbody>
</table>
### 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  
**EFT:** Route 2, Box 4535, Berryville

### CRAIG COUNTY

Farmers & Merchants Bank of Craig County, The  
306 Main Street  
New Castle  
**Br:** N.W. Corner of Walnut & Court Street, New Castle

### CULPEPER COUNTY

Brs: Crestar Bank  
636 Meadowbrook Center, Culpeper  
801 James Madison Highway, Wal-Mart Supercenter, Culpeper  
**EFTS:** F & M Bank-Peoples  
1113 James Monroe Highway  
18179 Lee Highway, Amissville  
**Br:** First Virginia Bank-Blue Ridge  
Dominion Square Shopping Center, 703 James Madison Highway  
Second Bank & Trust  
102 S Main Street  
Culpeper  
**Brs:** 231 Southgate Shopping Center, Culpeper  
Dominion Square Shopping Center, 717 James Madison Highway, Culpeper  
**EFT:** 501 Sunset Lane, Culpeper  
**Br:** Virginia Community Bank  
701 South Main Street, Culpeper

### DINWIDDIE COUNTY

Brs: Central Virginia Bank  
1368 Anderson Highway  
State Routes 43 and 649, Cartersville  
**Br:** First Virginia Bank-Mountain Empire  
Chase Street, Clifton  
Main Street, Haysi

**Br:** Bank of McKenney  
20718 First Street  
McKenney  
**Brs:** 13812 Boydton Plank Road  
U.S. Highway 460 and State Route 684  
**EFT:** 5420 Boydton Plank Rd

### ESSEX COUNTY

Brs: Bank of Essex  
323 Prince Street  
Tappahannock  
**Br:** Citizens and Farmers Bank  
U.S. Route 360/17, Essex Square Shopping Center, Tappahannock

**Br:** Citrus Bank  
U.S. Route 360/17, Essex Square Shopping Center, Tappahannock

**Brs:** 13909 Boydton Plank Road, Dinwiddie  
U.S. Route 1 and State Route 226  
**Br:** First Colonial Bank  
26901 Cox Road

### FAIRFAX COUNTY

Alliance Bank Corporation  
12735 Shops Lane

**Brs:** Northern Neck State Bank  
1660 Tappahannock Boulevard, Tappahannock  
**U.S. Route 17 and State Route 1107, Tappahannock**

**Br:** Southside Bank  
307 Church Lane  
Tappahannock  
**Br:** Essex Square Shopping Center, U.S. Route 17 & 360, Tappahannock

### CUMBERLAND COUNTY

Brs: Central Virginia Bank  
1368 Anderson Highway  
State Routes 43 and 649, Cartersville  
**Brs:** Virginia Community Bank  
701 South Main Street, Culpeper

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

**Brs:** Northern Neck State Bank  
1660 Tappahannock Boulevard, Tappahannock  
**U.S. Route 17 and State Route 1107, Tappahannock**

**Br:** Southside Bank  
307 Church Lane  
Tappahannock  
**Br:** Essex Square Shopping Center, U.S. Route 17 & 360, Tappahannock

### DICKENSON COUNTY

Brs: Farmers and Miners Bank  
Piggly Wiggly Grocery Store, Piggly Wiggly Shopping Center, Chase St., Clintwood

**Br:** Farmers and Miners Bank  
Piggly Wiggly Grocery Store, Piggly Wiggly Shopping Center, Chase St., Clintwood

**Brs:** Eastern Bank and Trust Company of Virginia  
12355 Sunrise Valley Drive, Reston  
1650 Tysons Boulevard, McLean  
6661 Old Dominion Drive, McLean  
6949 Commerce Street, Springfield
FAIRFAX COUNTY (Continued)

Br: Branch Banking and Trust Company of Virginia (Continued)
8200 Greensboro Drive, McLean

Br: Burke & Herbert Bank & Trust Company
2604 Sherwood Hall Lane
5519 Franconia Road
5705 Seminary Road
5731 Telegraph Road
8736-38 Cooper Road
EFT: 8200 Mount Vernon Memorial Highway,
Mount Vernon

Business Bank, The
8399 Leesburg Pike
Vienna
Br: 1451 Dolley Madison Boulevard, McLean

Br: Community Bank of Northern Virginia
13826 Lee Highway, Centreville
302 Maple Avenue, Vienna
6809 Old Dominion Drive, McLean
783 Station Street, Herndon
8150 Leesburg Pike, Vienna

Br: Crestar Bank
11180 South Lakes Drive, Reston
11600 Plaza America Drive, Reston
12001 Lee Jackson Memorial Highway
1301 Chain Bridge Road, McLean
13033 Lee Jackson Highway, Fairfax
13000 Lee Jackson Memorial Highway,
Chantilly
14200-E Centreville Square, Centreville
1449-A Chain Bridge Road, McLean
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
5820 Kingstowne Center
5922 Richmond Highway
6050 Rose Hill Drive, Suite 101
6075 Gorgas Road, Fort Belvoir
6216 Rolling Road, Springfield
6300 Leesburg Pike, Fairfax
7205 Commerce Street, Springfield
7617 Little River Turnpike
8098 Rolling Road, Springfield
8219 Leesburg Pike, Vienna
9400 Richmond Highway, Lorton
9401 Lee Highway
9883 Georgetown Pike, Great Falls
Burke Commons Shopping Center,
6052 Burke Commons Road, Burke

EFT: 8861 Leesburg Pike, Vienna
Fort Belvoir Commissary, 6020 Gorgas Road, Suite 101,
Fort Belvoir
Burke & Herbert Bank, 2604 Sherwood Hall Lane
Burke & Herbert Bank, 5519 Franconia Road
Burke & Herbert Bank, 5705 Seminary Road
Burke & Herbert Bank, 5731 Telegraph Road
Burke & Herbert Bank, 8736-38 Cooper Road
Burke & Herbert Bank, 8200 Mount Vernon Memorial Highway,
Mount Vernon

Business Bank, The, 8399 Leesburg Pike
Vienna
Business Bank, The, 1451 Dolley Madison Boulevard, McLean

Community Bank of Northern Virginia, 13826 Lee Highway, Centreville
Community Bank of Northern Virginia, 302 Maple Avenue, Vienna
Community Bank of Northern Virginia, 6809 Old Dominion Drive, McLean
Community Bank of Northern Virginia, 783 Station Street, Herndon
Community Bank of Northern Virginia, 8150 Leesburg Pike, Vienna

Crestar Bank, 11180 South Lakes Drive, Reston
Crestar Bank, 11600 Plaza America Drive, Reston
Crestar Bank, 12001 Lee Jackson Memorial Highway
Crestar Bank, 1301 Chain Bridge Road, McLean
Crestar Bank, 13033 Lee Jackson Highway, Fairfax
Crestar Bank, 13000 Lee Jackson Memorial Highway,
Chantilly
Crestar Bank, 14200-E Centreville Square, Centreville
Crestar Bank, 1449-A Chain Bridge Road, McLean
Crestar Bank, 1900 Centennial Park Drive, Reston
Crestar Bank, 2401 Centreville Road, Herndon
Crestar Bank, 4250 John Marr Drive, Annandale
Crestar Bank, 501 Maple Avenue, West, Vienna
Crestar Bank, 515 Maple Avenue East, Vienna
Crestar Bank, 5234 Rolling Road, Burke
Crestar Bank, 5820 Kingstowne Center
Crestar Bank, 5922 Richmond Highway
Crestar Bank, 6050 Rose Hill Drive, Suite 101
Crestar Bank, 6075 Gorgas Road, Fort Belvoir
Crestar Bank, 6216 Rolling Road, Springfield
Crestar Bank, 6300 Leesburg Pike, Fairfax
Crestar Bank, 7205 Commerce Street, Springfield
Crestar Bank, 7617 Little River Turnpike
Crestar Bank, 8098 Rolling Road, Springfield
Crestar Bank, 8219 Leesburg Pike, Vienna
Crestar Bank, 9400 Richmond Highway, Lorton
Crestar Bank, 9401 Lee Highway
Crestar Bank, 9883 Georgetown Pike, Great Falls
Crestar Bank, Burke Commons Shopping Center,
Crestar Bank, 6052 Burke Commons Road, Burke

EFT: 3200 Mount Vernon Memorial Highway,
Mount Vernon
EFTS: 8861 Leesburg Pike, Vienna
EFT: 3200 Mount Vernon Memorial Highway,
Mount Vernon

F&M Bank-Northern Virginia
12220 Fairfax Towne Center
13821 Lee-Jackson Highway, Chantilly
14200 Plaza America Drive, Reston
15881 Old Dominion Drive, McLean
1301 Chain Bridge Road, McLean
1415 Chain Bridge Road, McLean
14175 Saint Germain Drive, Centreville
1490 North Point Village Center, Reston
1640 Belle View Boulevard, Springfield
1753 Gallows Road, Vienna
1843 Old Keene Mill Road, Springfield
First Virginia Bank
6400 Arlington Boulevard
First Virginia Bank, 11100 South Lakes Drive, Reston
First Virginia Bank, 11230 Waples Mill Road
First Virginia Bank, 1224 West Broad Street
First Virginia Bank, 13045 Lee Jackson Memorial Highway,
Chantilly
First Virginia Bank, 13360 Franklin Farm Road, Herndon
First Virginia Bank, 13881 Metrotech Drive, Chantilly
First Virginia Bank, 14175 Saint Germain Drive, Centreville
First Virginia Bank, 1455 Chain Bridge Road, McLean
First Virginia Bank, 1490 North Point Village Center, Reston
First Virginia Bank, 1640 Belle View Boulevard, Springfield
First Virginia Bank, 1953 Gallows Road, Vienna
First Virginia Bank, 2148 Centreville Road, Herndon
First Virginia Bank, 2513 Fox Mill Road
First Virginia Bank, 260 Cedar Lane, Vienna
First Virginia Bank, 2941 Chain Bridge Road, Oakton
First Virginia Bank, 3012 Annandale Road
First Virginia Bank, 415 Maple Avenue, West, Vienna
First Virginia Bank, 415 Maple Avenue, West, Vienna
First Virginia Bank, 4900 Union Mill Road, Clifton
First Virginia Bank, 5871 Leesburg Pike, Bailey's Crossroads
First Virginia Bank, 6045-A Burke Centre Parkway, Burke
First Virginia Bank, 6118 Rose Hill Drive
First Virginia Bank, 6120 Arlington Boulevard
First Virginia Bank, 6220 Old Dominion Drive, McLean
First Virginia Bank, 6411 Shiplett Boulevard, Burke
First Virginia Bank, 6618 Richmond Highway
First Virginia Bank, 7000 Bland Street, Springfield
First Virginia Bank, 7025-A Manchester Boulevard, Franconia
First Virginia Bank, 7205 Little River Turnpike, Annandale
First Virginia Bank, 7393-A Lee Highway
First Virginia Bank, 7509 Huntsman Boulevard, Springfield
First Virginia Bank, 7716 Telegraph Road, Hayfield

## FAIRFAX COUNTY (Continued)

<table>
<thead>
<tr>
<th>Brs:</th>
<th>First Virginia Bank (Continued)</th>
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<tbody>
<tr>
<td></td>
<td>7960 Fort Hunt Road</td>
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<tr>
<td></td>
<td>8385-A Leesburg Pike, Vienna</td>
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<tr>
<td></td>
<td>8416 Arlington Boulevard</td>
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<td></td>
<td>8650 Richmond Highway</td>
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<td></td>
<td>8920 Village Shops Drive, Fairfax Station</td>
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<tr>
<td></td>
<td>9915 Georgetown Pike, Great Falls</td>
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<tr>
<td></td>
<td>Braddock &amp; Twinbrook Roads</td>
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<td>Burke Road &amp; Burke Lake Road, Burke</td>
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<thead>
<tr>
<th>Fauquier County</th>
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<tbody>
<tr>
<td>FAUQUIER COUNTY</td>
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<tr>
<td>Br: Crestar Bank</td>
</tr>
<tr>
<td>680 Warrenton Center, Warrenton</td>
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</tbody>
</table>

| Br: F & 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 |
| 4662 Catlett Road, Midland |
| 5171 Lee Highway, New Baltimore |
| 9719 James Madison Highway, Warrenton |
| Huntsman Town Center, Frost Avenue at U.S. Route 29, Warrenton |
| The Corner Store, 5090 Old Tavern Rd, The Plains |

| EFTS: 6417 Lee Highway, Warrenton |

## FAUQUIER COUNTY

| Br: Crestar Bank |
| 680 Warrenton Center, Warrenton |

| Fauquier Bank, The |
| 10 Courthouse Square |
| Warrenton |

| Brs: 216 Broadview Avenue, Warrenton |
| Northeast Corner of Rts 28 and 806, Catlett |
| Northeast Corner of the Intersection, of Main Street and Loudoun Ave, The Plains |
| Southeast Corner of the Intersection, of U.S. Route 29 and State Route 600 |
| EFT: 6417 Lee Highway, Warrenton |

| Brs: 11047 Marsh Road, Bealeton |
| 322 Lee Highway, Warrenton |

| Br: 322 Lee Highway, Warrenton |
| State Bank of Remington, Inc. |
| 100 John Stone Street |
| Remington |

| Brs: 11139 Marsh Road, Bealeton |
| 3420 Catlett Road, Catlett |

| EFTS: Capital Expo Center, 4320 Chantilly Shopping Center |
| Fair Oaks Mall, Store 200 |

| Br: Bank of Floyd, The |
| 101 Jacksonville Circle |
| Floyd |

| Br: northeast corner of U.S. Highway 221, and Conners Grove, Willis |

## POTOMAC BANK OF VIRGINIA

| 133 Maple Avenue East |
| Vienna |

| Prosperity Bank & Trust Company |
| 5803 Rolling Road |
| Springfield |

| Br: 6975-A Springfield Blvd, Springfield |

| Resource Bank |
| 1498 North Point Village Court, Reston |
| 698 Elden Street, Herndon |

| EFTS: Capital Expo Center, 4320 Chantilly Shopping Center |
| Fair Oaks Mall, Store 200 |

| Br: Virginia Commerce Bank |
| 1356 Chain Bridge Road, McLean |
| 374 Maple Avenue, Vienna |

## FAUQUIER COUNTY

| Br: Crestar Bank |
| 680 Warrenton Center, Warrenton |

| F & 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 |
| 4662 Catlett Road, Midland |
| 5171 Lee Highway, New Baltimore |
| 9719 James Madison Highway, Warrenton |
| Huntsman Town Center, Frost Avenue at U.S. Route 29, Warrenton |
| The Corner Store, 5090 Old Tavern Rd, The Plains |

| EFTS: 6417 Lee Highway, Warrenton |

## POTOMAC BANK OF VIRGINIA

| 133 Maple Avenue East |
| Vienna |

| Prosperity Bank & Trust Company |
| 5803 Rolling Road |
| Springfield |

| Br: 6975-A Springfield Blvd, Springfield |

| Resource Bank |
| 1498 North Point Village Court, Reston |
| 698 Elden Street, Herndon |

| EFTS: Capital Expo Center, 4320 Chantilly Shopping Center |
| Fair Oaks Mall, Store 200 |

| Br: Virginia Commerce Bank |
| 1356 Chain Bridge Road, McLean |
| 374 Maple Avenue, Vienna |
| FLUVANNA COUNTY                                      | 3425 Martinsburg Pike, Clearbrook  
|                                                    | Route 7 and Regency Road |
| Br: Guaranty Bank                                  | Br: First Bank           
| Outparcel 1, Lake Monticello Plaza,               | 3143 Valley Pike         |
| State Route 53 and Turkey Sag Trail,              |                          |
| Lake Monticello                                    |                          |
| FRANKLIN COUNTY                                    | Brs: First Virginia Bank-Blue Ridge  
| Brs: Branch Banking and Trust Company of Virginia | 5511 Main Street, Stephens City  
| 13400 Booker T. Washington Highway                 | U.S. Route 11 & State Route 661 |
| 20160 Virgil Goode Highway, Rocky Mount           |                          |
| 216 College Street, Rocky Mount                    |                          |
| 4505 Timberline Road, Ferrum                      |                          |
| 65 North Main Street, Rocky Mount                  |                          |
| EFTS: Ferrum Minute Market, Route 40 West         |                          |
| Franklin Minute Market, Route 40 East,            |                          |
| Rocky Mount                                        |                          |
| Panda Minute Market, 616 North Main Street, Rocky  |                          |
| Mount Penhook Minute Market, Route 40 East         |                          |
| Redwood Minute Market, Route 40 East               |                          |
|                                                     |                          |
| EFT: 9181 N. Frederick Pike, Cross Junction        |                          |
| GILES COUNTY                                       | Brs: First Virginia Bank - Southwest  
| Brs: Crestar Bank                                  | 250 Virginia Avenue, Rich Creek  
| 101 South Main Street, Rocky Mount                 | 300 Main Street, Narrows |
| 550 Old Franklin Turnpike, Rocky Mount            | 800 Wonenah Avenue, Pearisburg |
| EFT: 7125 Booker T. Washington Highway, Wirtz      | Cascade Drive U.S. Route 460, Pembroke |
| GLOUCESTER COUNTY                                  | Brs: Chesapeake Bank      
| Brs: First Virginia Bank - Hampton Roads          | 6569 Market Drive, Gloucester |
| 12094 Old Franklin Turnpike, Union Hall           | Hayes Store Shopping Center, U S Route 17, Hayes |
| 20 Jubal Early Highway, Wirtz                       | EFT: U.S. Route 17 & State Route 3, Glenns |
| 320 S. Floyd Avenue, Rocky Mount                   | Brs: Crestar Bank         |
| 350 Tanyard Road, Rocky Mount                      | 7115 George Washington Memorial Hwy, Gloucester |
| 369 Franklin Street, Rocky Mount                   | Gloucester Point          |
| 40 Main Street, Boones Mill                        | Main Street, Gloucester Courthouse |
| EFT: Smith Mountain Lake Visitors Center,          |                          |
| 2 Bridgewater Plaza, Route 122                     |                          |
| FREDERICK COUNTY                                   | Brs: First Virginia Bank   
| Brs: Bank of Clarke County                         | Hampton Roads             |
| 1508 Senseny Road                                  | 2324 George Washington Memorial Hwy., Hayes |
| 382 Fairfax Pike, Stephens City                    | 6609 Main Street, Gloucester |
| EFTS: 1016 Millwood Pike                           | Brs: F & M Bank - Winchester  
| 1518 Martinsburg Pike                              | 14833 George Washington Memorial Hwy, Glenns |
| 747 Fairfax Street, Stephens City                  | Br: Southside Bank        |
|                                                      | 6701 North Western Pike, Gores  
|                                                      | 7800 Main Street, Middletown |
|                                                      | EFTS: 1503 North Frederick Pike  
|                                                      | 7132 George Washington Memorial Hwy, Gloucester |
|                                                      | 1544 Martinsburg Pike      |
|                                                      | 251 Front Royal Road       |
Goochland County
Brs: Commerce Bank of Virginia
27 Broad Street Road, Centerville
3018 River Road West

Grayson County
Brs: First Virginia Bank - Southwest
317 East Main Street, Independence
473 West Main Street, Fries

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
Br: Crestar Bank
4027 Halifax Road, Centerville

Hanover County
Br: Bank of Essex
Route 360 & Proposed Creighton Road, Between Routes 615 & 643, Mechanicsville
Brs: Branch Banking and Trust Company of Virginia
201 N. Washington Highway, Ashland
300 England Street, Ashland
7016 Mechanicsville Turnpike
7021 Mechanicsville Turnpike, Mechanicsville
8071 Mechanicsville Turnpike, Mechanicsville
9564 Kings Charter Drive, Ashland

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

EFT: F & M Bank-Richmond
7274 Mechanicsville Turnpike, Mechanicsville
9159 Chamberlayne Road, Mechanicsville

Grayson County
Brs: First Virginia Bank-Colonial
6127 Mechanicsville Turnpike, Mechanicsville
700 England Street, Ashland
8074 Mechanicsville Turnpike, Mechanicsville
9186 Chamberlayne Avenue, Mechanicsville
Kings Charter Commercial Center, Sliding Hill Road, Ashland

Greensville County
Br: Bank of Southside Virginia, The
U.S. Route 58 & State Route 686
EFT: F & M Bank-Richmond
7724 Mechanicsville Turnpike, Mechanicsville
9159 Chamberlayne Road, Mechanicsville

Halifax County
Br: Southside Bank
4241 Mechanicsville Turnpike

Hanover County
Brs: Branch Banking and Trust Company of Virginia
10791 West Broad Street
11400 Nuckols Road, Glen Allen
1650 Willow Lawn Drive
1773 N. Parham Road
4802 S. Laburnum Avenue
8001 West Broad Street
8001 West Broad Street

Henrico County
Brs: Branch Banking and Trust Company of Virginia
10791 West Broad Street
11400 Nuckols Road, Glen Allen
1650 Willow Lawn Drive
1773 N. Parham Road
4802 S. Laburnum Avenue
8001 West Broad Street
8209 West Broad Street

Brs: Commerce Bank of Virginia
11500 West Broad Street

Brs: Citizens and Farmers Bank
8001 West Broad Street
State Route 5 and Strath Road, Varina

Brs: CommonWealth Bank, The
12410 Gayton Road

Brs: First Virginia Bank-Colonial
6127 Mechanicsville Turnpike, Mechanicsville
700 England Street, Ashland
8074 Mechanicsville Turnpike, Mechanicsville
9186 Chamberlayne Avenue, Mechanicsville
Kings Charter Commercial Center, Sliding Hill Road, Ashland

Brs: Metro-County Bank of Virginia, Inc.
8206 Atlee Road
Mechanicsville

Brs: Southside Bank
4241 Mechanicsville Turnpike

Brs: Union Bank and Trust Company
10469 Atlee Station Road, Ashland
6110 Mechanicsville Turnpike, Mechanicsville
9534 Chamberlayne Road, Mechanicsville
U.S. Route 1 & State Route 657, Ashland
<table>
<thead>
<tr>
<th>BANK NAME</th>
<th>ADDRESS 1</th>
<th>ADDRESS 2</th>
<th>ADDRESS 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brs: CommonWealth Bank, The (Continued)</td>
<td>900 N. Parham Road</td>
<td>Fountain Square Shopping Center, 8044 West Broad Street</td>
<td>Laburnum Avenue &amp; Finlay Street</td>
</tr>
<tr>
<td>Br: Consolidated Bank and Trust Company</td>
<td>5214 Chamberlayne Avenue</td>
<td>Richmond International Airport, 1 Richard E. Byrd Terminal Drive</td>
<td>Virginia Center Commons Mall, Room 234</td>
</tr>
<tr>
<td>Brs: Crestar Bank</td>
<td>1113 Gaskins Road</td>
<td>11400 West Broad Street</td>
<td>11501 West Broad Street Road, Glen Allen</td>
</tr>
<tr>
<td></td>
<td>14 North Laburnum Avenue</td>
<td>1500 Parham Road</td>
<td>3631 Mechanicsville Turnpike</td>
</tr>
<tr>
<td></td>
<td>1061 Willow Lawn Drive, Willow Lawn Shopping Center</td>
<td>4307 Williamsburg Road</td>
<td>4816 South Laburnum Avenue</td>
</tr>
<tr>
<td></td>
<td>3631 Mechanicsville Turnpike</td>
<td>1601 Willow Lawn Drive, Willow Lawn Shopping Center</td>
<td>7818 Parham Road</td>
</tr>
<tr>
<td></td>
<td>14 North Laburnum Avenue</td>
<td>5214 Chamberlayne Avenue</td>
<td>7901 Brook Road</td>
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<tr>
<td></td>
<td>1061 Willow Lawn Drive, Willow Lawn Shopping Center</td>
<td>11400 West Broad Street</td>
<td>8201 Brook Road</td>
</tr>
<tr>
<td>EFTS:</td>
<td>1113 Gaskins Road</td>
<td>9072 West Broad Street, Tuckernuck Square Shopping Center</td>
<td>9001 Three Chopt Road</td>
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<tr>
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<td>11501 West Broad Street Road, Glen Allen</td>
<td>11400 West Broad Street</td>
<td>11501 West Broad Street Road, Glen Allen</td>
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<td>14 North Laburnum Avenue</td>
<td>1500 Parham Road</td>
<td>3631 Mechanicsville Turnpike</td>
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<td>1061 Willow Lawn Drive, Willow Lawn Shopping Center</td>
<td>4307 Williamsburg Road</td>
<td>4816 South Laburnum Avenue</td>
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<tr>
<td></td>
<td>3631 Mechanicsville Turnpike</td>
<td>1601 Willow Lawn Drive, Willow Lawn Shopping Center</td>
<td>7818 Parham Road</td>
</tr>
</tbody>
</table>

HENRY COUNTY

| Brs: | 1300 E Parham Road | 11020 Virginia Avenue, Bassett | 1460 Fairystone Park Highway, Stanleysutown |
| Br: Guaranty Bank | 5001 Lakeside Avenue | 2680 Virginia Avenue, Collinsville | 4860 Greensboro Road, Ridgeway |
| Brs: Metro-County Bank of Virginia, Inc. | 9012 Three Chopt Road | 243 Virginia Avenue, Collinsville | State Routes 57 and 609, Fieldale |
| EFT: Virginia Center Commons Mall, U.S. Route 1 | 3310 Church Road | U. S. Route 220 and State Route 724, Ridgeway | Virginia Center Commons Mall, U.S. Route 1 |

HIGHLAND COUNTY

| Brs: Crestar Bank | 8044 West Broad Street | 1119 South Church Street, Smithfield | 1119 South Church Street, Smithfield |
| EFT: | 1420 Parham Road | 243 Virginia Avenue, Collinsville | U. S. Route 220 and State Route 724, Ridgeway |
| | | State Routes 57 and 609, Fieldale | Virginia Center Commons Mall, U.S. Route 1 |

F & M Bank-Richmond

| Brs: | 1300 E Parham Road | 11020 Virginia Avenue, Bassett | 1460 Fairystone Park Highway, Stanleysutown |
| Br: Guaranty Bank | 5001 Lakeside Avenue | 2680 Virginia Avenue, Collinsville | 4860 Greensboro Road, Ridgeway |
| Brs: Metro-County Bank of Virginia, Inc. | 9012 Three Chopt Road | 243 Virginia Avenue, Collinsville | State Routes 57 and 609, Fieldale |
| EFT: | 3310 Church Road | U. S. Route 220 and State Route 724, Ridgeway | Virginia Center Commons Mall, U.S. Route 1 |

ISLE OF WIGHT COUNTY

| Brs: | 1300 E Parham Road | 11020 Virginia Avenue, Bassett | 1460 Fairystone Park Highway, Stanleysutown |
| Br: Guaranty Bank | 5001 Lakeside Avenue | 2680 Virginia Avenue, Collinsville | 4860 Greensboro Road, Ridgeway |
| Brs: Metro-County Bank of Virginia, Inc. | 9012 Three Chopt Road | 243 Virginia Avenue, Collinsville | State Routes 57 and 609, Fieldale |
| EFT: | 3310 Church Road | U. S. Route 220 and State Route 724, Ridgeway | Virginia Center Commons Mall, U.S. Route 1 |

JAMES CITY COUNTY

<p>| Brs: First Virginia Bank-Colonial | 10000 West Broad Street | 5251 John Tyler Highway, Suite 52 | 5251 John Tyler Highway, Suite 52 |
| Br: James River Bank/Colonial | 11200 Patterson Avenue | 1803 S Church Street | Smithfield |
| | 1794 Parham Road | 1803 S Church Street | Smithfield |
| | 2300 Hungary Road | 1803 S Church Street | Smithfield |</p>
<table>
<thead>
<tr>
<th>County</th>
<th>Bank Name</th>
<th>Address and Location</th>
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<tbody>
<tr>
<td>King William County</td>
<td>Bank of Essex</td>
<td>1681 Main Street, West Point</td>
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<td>Citizens and Farmers Bank</td>
<td>8th &amp; Main Streets, West Point</td>
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<td>Br: 14th &amp; Main Streets, West Point</td>
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<td>EFT: 100 Winter Street, West Point</td>
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<td>Br: Southside Bank</td>
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<td>Loudoun County</td>
<td>Community Bank of Northern Virginia</td>
<td>107 Free Court</td>
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<td>Sterling</td>
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<tr>
<td>King and Queen County</td>
<td>Peninsula Trust Bank, Incorporated</td>
<td>485 Chesapeake Drive, White Stone</td>
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<tr>
<td>Lancaster County</td>
<td>Bank of Lancaster</td>
<td>97 North Main Street, Kilmarnock</td>
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<td></td>
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<td>Brs: 10 Lancaster Drive, Irvington</td>
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<tr>
<td></td>
<td></td>
<td>King Carter Drive and Tavern Road, Irvington</td>
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<tr>
<td></td>
<td></td>
<td>State Routes 3 and 201, Lively</td>
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<tr>
<td></td>
<td>EFT: Rappahannock General Hospital, Harris Road</td>
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<tr>
<td></td>
<td>Brs: First Virginia Bank-Hampton Roads</td>
<td>437 North Main Street, Kilmarnock</td>
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<td>Brs: Northern Neck State Bank</td>
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<td>284 North Main Street, Kilmarnock</td>
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<td>485 Chesapeake Drive, White Stone</td>
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<tr>
<td>Lee County</td>
<td>Farmers and Miners Bank</td>
<td>403 W Morgan Avenue, Pennington Gap</td>
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<td></td>
<td></td>
<td>Brs: State Route 673 &amp; U.S. Route 58, Rose Hill</td>
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<td>U.S. Route 58 &amp; State Route 694,</td>
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<td></td>
<td></td>
<td>Cumberland Gap</td>
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<tr>
<td></td>
<td>Lee Bank &amp; Trust Company</td>
<td>600 West Morgan Avenue, Pennington Gap</td>
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<td></td>
<td></td>
<td>Brs: Corner of Church &amp; Institute Streets,</td>
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<td>Jonesville</td>
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<td>U.S. Route 58, Dryden</td>
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<tr>
<td>King and Queen County</td>
<td>F &amp; M Bank-Peoples</td>
<td>10520 James Madison Highway, Edgehill</td>
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<td></td>
<td>First Virginia Bank</td>
<td>2207 West Dahlgren Road, State Routes 3 &amp; 610, King George</td>
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<tr>
<td></td>
<td></td>
<td>Br: Peninsula Trust Bank, Incorporated</td>
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<tr>
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<td>100 McLaw's Circle</td>
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<tr>
<td>King George</td>
<td>Farmers and Miners Bank</td>
<td>403 W Morgan Avenue, Pennington Gap</td>
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<td>Brs: State Route 673 &amp; U.S. Route 58, Rose Hill</td>
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<td>Lee Bank &amp; Trust Company</td>
<td>600 West Morgan Avenue, Pennington Gap</td>
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<td>Brs: Corner of Church &amp; Institute Streets,</td>
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<td>Jonesville</td>
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<td>U.S. Route 58, Dryden</td>
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<tr>
<td>King William County</td>
<td>Union Bank and Trust Company</td>
<td>Route 360 East Approx 1.5 Mi S of</td>
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<td></td>
<td>State Route 30, Manquin</td>
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<tr>
<td>Lancaster County</td>
<td>Bank of Lancaster</td>
<td>100 Main Street</td>
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<td>Kilmarnock</td>
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<td>Brs: Lancaster Square Shopping Center,</td>
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<td>North Main Street, Kilmarnock</td>
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<td>State Route 3, Ice House Field Shopping</td>
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<td>Center, White Stone</td>
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<tr>
<td>Lee County</td>
<td>Farmers and Miners Bank</td>
<td>403 W Morgan Avenue, Pennington Gap</td>
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<td>Brs: State Route 673 &amp; U.S. Route 58, Rose Hill</td>
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<td>U.S. Route 58 &amp; State Route 694,</td>
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<td>Cumberland Gap</td>
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<tr>
<td>Loudoun County</td>
<td>Community Bank of Northern Virginia</td>
<td>107 Free Court</td>
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<td>Sterling</td>
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</tbody>
</table>
STATE CORPORATION COMMISSION

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1999

LOUDOUN COUNTY (Continued)

Br: Community Bank of Northern Virginia (Continued)
    Borders Plaza Center, State Route 7 & Palisades Parkway, Sterling
    Virginia Community Bank
    State Route 22 & U.S. Route 33
    Louisa

Brs: Crestar Bank
    1007 Edwards Ferry Road, N. E., Leesburg
    11 Pidgeon Hill Drive, Sterling
    46340 Potomac Run Plaza, Sterling
    Crestar Bank
    1007 Edwards Ferry Road, N. E., Leesburg
    11 Pidgeon Hill Drive, Sterling
    46340 Potomac Run Plaza, Sterling

Brs: F & M Bank - Winchester
    101 Catoctin Circle SE, 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
    8 W. Market Street, Leesburg
    F & M Bank - Winchester
    101 Catoctin Circle SE, 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
    8 W. Market Street, Leesburg
    EFTS: 502 South King Street, Leesburg
    Landsdowne Conference Resort, One Harrison Street, SE, Leesburg
    Benchmark Community Bank
    100-102 South Broad Street
    Kenbridge
    Benchmark Community Bank
    100-102 South Broad Street
    Kenbridge
    Br: Second Bank & Trust
    Southwest Corner of the Intersection, US Route 29 & State Route 673, Madison

Br: F&M Bank-Northern Virginia
    25393 Elk Lick Road, South Riding
    Benchmark Community Bank
    100-102 South Broad Street
    Kenbridge
    Benchmark Community Bank
    100-102 South Broad Street
    Kenbridge
    Br: Second Bank & Trust
    Southwest Corner of the Intersection, US Route 29 & State Route 673, Madison

Brs: First Virginia Bank
    101 Enterprise Street, Sterling
    120 N. Maple Avenue, Purcellville
    20522 Falcons Landing Circle, Sterling
    20789 Great Falls Plaza
    20921 Davenport Drive Suite 105, Sterling
    43365 Junction Plaza, Ashburn
    504 East Market Street, Leesburg
    First Virginia Bank
    101 Enterprise Street, Sterling
    120 N. Maple Avenue, Purcellville
    20522 Falcons Landing Circle, Sterling
    20789 Great Falls Plaza
    20921 Davenport Drive Suite 105, Sterling
    43365 Junction Plaza, Ashburn
    504 East Market Street, Leesburg
    EFT: 22605 Sterling Boulevard, Sterling
    Citizens Community Bank
    800 North Mecklenburg Avenue
    South Hill

Br: Heritage Bank
    46004 Regal Plaza Drive, Sterling
    Benchmark Community Bank
    100-102 South Broad Street
    Kenbridge
    Benchmark Community Bank
    100-102 South Broad Street
    Kenbridge
    Br: Second Bank & Trust
    Southwest Corner of the Intersection, US Route 29 & State Route 673, Madison

Middleburg Bank, The
    111 West Washington St
    Middleburg

Brs: 20955 Professional Plaza, Ashburn
    4 South King Street, Leesburg
    431 East Main Street, Purcellville
    Harrison Street and Catoctin Circle, Leesburg
    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: Southern Financial Bank
    101 West Washington Street, Middleburg
    46910 Community Plaza, Sterling
    526 East Market Street, Leesburg
    Southern Financial Bank
    101 West Washington Street, Middleburg
    46910 Community Plaza, Sterling
    526 East Market Street, Leesburg
    EFT: U. S. Route 17 Bypass, Food Lion Store, Saluda

Brs: United Bank
    21036 Triple Seven Road, Sterling
    United Bank
    21036 Triple Seven Road, Sterling
    Brs: First Virginia Bank-Hampton Roads
    40 Cross Street, Urbanna

LOUISA COUNTY

Virginia Community Bank
State Route 22 & U.S. Route 33
Louisa

Brs: Main Street & Cutler Avenue, Louisa
Mineral Avenue & Fourth Street, Mineral

LUNENBURG COUNTY

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

MADISON COUNTY

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

MATHEWS COUNTY

Br: Chesapeake Bank
State Routes 198 and 14, Mathews

MECKLENBURG COUNTY

Brs: Benchmark Community Bank
247 N. Main Street, Chase City
403 East Virginia Avenue, Suite E, Clarksville
828 North Mecklenburg Avenue, South Hill

MIDDLESEX COUNTY

Br: Citizens and Farmers Bank
U.S. Route 17 Bypass, Food Lion Store, Saluda
MIDDLESEX COUNTY (Continued)

Brs: First Virginia Bank-Hampton Roads
    (Continued)
    Route 33, Saluda
    Southside of State Route 33, 1/2 Mile West
    of County Route 1101, Deltaville

Brs: Southside Bank
    291 Virginia Street, Urbanna
    State Routes 3 & 33, Hartfield
    southwest corner of the intersection,
    of State Route 33 & State Route 1101,
    Deltaville

NORTHUMBERLAND COUNTY

Brs: First Virginia Bank, Incorporated
    Heathsville

NORFOLK COUNTY

Brs: First Virginia Bank
    6001 Colington Road
    Virginia Beach

Brs: Shore Bank
    1150 Old Dominion Drive
    Virginia Beach

EFT: 7480 Lee Highway

NORTHAMPTON COUNTY

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

Brs: Farmers & Merchants Bank-Eastern Shore
    16485 Lankford Highway, Eastville

Brs: First Virginia Bank-Hampton Roads
    Shore Plaza Shopping Center, 4070 Lankford
    Highway, Exmore

Brs: Shore Bank
    21220 N. Bayside Drive, Cheriton
    4071 Lankford Highway, Exmore

EFT: 6004 4th Street, Shenandoah
## STATE CORPORATION COMMISSION

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1999

<table>
<thead>
<tr>
<th>PAGE COUNTY (Continued)</th>
<th>Farmville Shopping Center, Farmville Longwood Village Shopping Center, 1508 S Main Street, Farmville U.S. Route 15-460 West, Farmville</th>
</tr>
</thead>
<tbody>
<tr>
<td>Page Valley Bank, The</td>
<td>Br: 612 East Main Street, Luray</td>
</tr>
<tr>
<td>17 West Main Street</td>
<td>PRINCE GEORGE COUNTY</td>
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<tr>
<td>Luray</td>
<td>Br: Bank of Southside Virginia, The 6400 Courthouse Road</td>
</tr>
<tr>
<td>Brs: 511 South Third Street, Shenandoah 800 East Main Street, Luray</td>
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<tr>
<td>Pioneer Bank</td>
<td>Brs: Crestar Bank 4305 Mahone Avenue, Fort Lee Fort Lee Commissary, 400 Shop Road, Fort Lee</td>
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<tr>
<td>252 E. Main Street</td>
<td>EFT: Fort Lee Main Exchange, Fort Lee</td>
</tr>
<tr>
<td>Stanley</td>
<td>PRINCE WILLIAM COUNTY</td>
</tr>
<tr>
<td></td>
<td>Br: Branch Banking and Trust Company of Virginia 12451 Hedges Run Road, Woodbridge</td>
</tr>
<tr>
<td>PILTSYLVANIA COUNTY</td>
<td>Brs: Crestar Bank 12417 Dillingham Square 13408 Jefferson Davis Highway, Woodbridge 4150 Dale Boulevard</td>
</tr>
<tr>
<td>Brs: First Virginia Bank - Southwest 2801 Westover Drive Staunton Plaza Shopping Center, Hurt</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Brs: Virginia Bank and Trust Company 4080 Franklin Turnpike 55 North Main Street, Chatham</td>
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<tr>
<td>POWHATAN COUNTY</td>
<td>EFT: F &amp; M Bank-Peoples 15250 Washington Street, Haymarket</td>
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<tr>
<td>Central Virginia Bank</td>
<td>Brs: F&amp;M Bank-Northern Virginia 12493 Dillingham Square, Lake Ridge 13414 Dumfries Road 13927 Jefferson Davis Highway, Woodbridge 14091 John Marshall Highway, Gainesville 14229 Potomac Mills Road, Woodbridge 4665 Sudley Road, Catharpin 7815 Sudley Road 8091 Sudley Road</td>
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<tr>
<td>Powhatan</td>
<td>EFT: 202 Mill Street, Occoquan</td>
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<tr>
<td>Brs: 2036 New Dorset Road 2490 Anderson Highway</td>
<td>Br: Fauquier Bank, The 8091 Sudley Road</td>
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<tr>
<td>PRINCE EDWARD COUNTY</td>
<td>Brs: Citizens Bank and Trust Company 1517 West Third Street, Farmville 1712 S. Main Street, Farmville</td>
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<tr>
<td>Brs: First Virginia Bank-Colonial 200 North Main Street, Farmville Business Route 460, Pamplin City</td>
<td>Brs: First Virginia Bank 10420 Portsmouth Road 11670 Sudley Manor Road</td>
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<tr>
<td></td>
<td>Prs: F&amp;M Bank-Northern Virginia 12493 Dillingham Square, Lake Ridge 13414 Dumfries Road 13927 Jefferson Davis Highway, Woodbridge 14091 John Marshall Highway, Gainesville 14229 Potomac Mills Road, Woodbridge 4665 Sudley Road, Catharpin 7815 Sudley Road 8091 Sudley Road</td>
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<td>EFT: 202 Mill Street, Occoquan</td>
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<td>Br: Fauquier Bank, The 8091 Sudley Road</td>
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<td>Brs: First Virginia Bank 10420 Portsmouth Road 11670 Sudley Manor Road</td>
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<td>COUNTY</td>
<td>BRANCHES/BRANCHES</td>
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<tr>
<td>PRINCE WILLIAM COUNTY (Continued)</td>
<td>Br: Southern Financial Bank</td>
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<td>Br: First Virginia Bank (Continued)</td>
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<td></td>
<td>Br: Southern Financial Bank</td>
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<td>Br: 1st Virginia Bank (Continued)</td>
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<tr>
<td></td>
<td>Br: First Virginia Bank - Southwest</td>
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<td></td>
<td>Br: First Virginia Bank - Southwest</td>
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<tr>
<td>PULASKI COUNTY</td>
<td>Brs: Crestar Bank</td>
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<tr>
<td></td>
<td>Br: First Virginia Bank - Southwest</td>
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<tr>
<td>RAPPAHANNOCK COUNTY</td>
<td>Br: F &amp; M Bank - Winchester</td>
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<tr>
<td></td>
<td>EFT: F &amp; M Bank - Peoples</td>
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<tr>
<td>RICHMOND COUNTY</td>
<td>Br: Bank of Lancaster</td>
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<td></td>
<td>Northern Neck State Bank</td>
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<td>Br: Time Square Shopping Center</td>
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<tr>
<td>ROCKBRIDGE COUNTY</td>
<td>Br: Crestar Bank</td>
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<tr>
<td></td>
<td>Br: One Valley Bank - Shenandoah</td>
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<tr>
<td>ROCKINGHAM COUNTY</td>
<td>Brs: 836 Rockbridge Rd, Glasgow</td>
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<tr>
<td></td>
<td>EFTS: NE corner of the intersection of, Interstate 81 and State Route 710, Natural Bridge of Virginia Gift Shop, U.S. Route 11, Natural Bridge Station, U.S. Route 33 and State Route 644, Farmers &amp; Merchants Bank</td>
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<tr>
<td>ROANOKE COUNTY</td>
<td>Br: Bank of Botetourt</td>
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<td></td>
<td>EFT: Creekside Market, 8201 Williamson Road</td>
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<td></td>
<td>Br: Bank of Floyd, The</td>
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<td></td>
<td>Brs: Branch Banking and Trust Company of Virginia</td>
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<td>Br: Branch Banking and Trust Company of Virginia</td>
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<td>Brs: Branch Banking and Trust Company of Virginia</td>
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<td>Location</td>
<td>Bank Name</td>
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<tr>
<td>Rockingham County</td>
<td>New Peoples Bank, Inc.</td>
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<td>Rockingham County</td>
<td>Planters Bank &amp; Trust Company of Virginia</td>
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<td>Rockingham County</td>
<td>Rockingham Heritage Bank</td>
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<td>Russell County</td>
<td>Bank of Marion, The</td>
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<td>Russell County</td>
<td>First Bank and Trust Company, The</td>
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<td>Russell County</td>
<td>First Virginia Bank-Mountain Empire</td>
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<td>Russell County</td>
<td>New Peoples Bank, Inc.</td>
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<tr>
<td>Scott County</td>
<td>Bank of Marion, The</td>
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<td>Scott County</td>
<td>Farmers and Miners Bank</td>
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<td>Scott County</td>
<td>First Virginia Bank-Mountain Empire</td>
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<td>Smyth County</td>
<td>Bank of Marion, The</td>
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<td>Smyth County</td>
<td>Farmers and Miners Bank</td>
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<td>Smyth County</td>
<td>First Virginia Bank-Mountain Empire</td>
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<tr>
<td>Smyth County</td>
<td>EFT:</td>
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</tbody>
</table>

**Note:** The above list includes abbreviated forms of street names and addresses for brevity. Full addresses are provided in the original document for reference.
<table>
<thead>
<tr>
<th>Location</th>
<th>Bank</th>
<th>Address</th>
</tr>
</thead>
</table>
| Smyth County      | Branch Banking and Trust Company of Virginia  
|                   | 1020 East Lee Highway, Chilhowie  
|                   | 109 Palmer Avenue, Saltville  
|                   | 5894 Lee Highway, Atkins          | 5996 Plank Road                  |
|                   | Highlands Union Bank                | 1425 North Main Street, Marion   | 305 Garrisonville Road, Stafford |
|                   | Br: Branch Banking and Trust Company of Virginia |                |
|                   | Br: Crestar Bank                   | 160 Garrisonville Road           |
| South Hampton County | Bank of Southside Virginia, The 18207 Virginia Avenue, Boykins  
|                   | 23003 Main Street, Capron          | 760 Warrenton Road               |
|                   | Br: First Virginia Bank            | 289 Garrisonville Road           |
|                   | 22510 Linden Street, Courtland     | Chatham Square Shopping Center,  
|                   | 300 Butler Road                    | of State Route 3 and State Route 607 |
|                   | Br: United Community Bank          |                                 |
|                   | 22334 General Thomas Highway, Newsoms  
|                   | 8314 Main Street, Ivor             |                                 |
|                   | Shands Shopping Center, Highway 58 East, Courtland | |
| Stafford County   | Branch Banking and Trust Company of Virginia  
|                   | 305 Garrisonville Road             | 176 Colonial Trail-East, Surry   |
|                   | Crestar Bank                       | 160 Garrisonville Road           |
|                   | F & M Bank-Peoples                 |                                 |
|                   | Interstate 95 and U.S. Route 17    |                                 |
|                   | First Virginia Bank                | 289 Garrisonville Road           |
|                   | 22241 Main Street, Courtland       | Chatham Square Shopping Center,  
|                   | 22510 Linden Street, Courtland     | of State Route 3 and State Route 607 |
|                   | United Community Bank              |                                 |
|                   | 22334 General Thomas Highway, Newsoms  
|                   | 8314 Main Street, Ivor             |                                 |
|                   | Shands Shopping Center, Highway 58 East, Courtland | |
| Spotsylvania County | Branch Banking and Trust Company of Virginia  
|                   | 3205 Plank Road                    | 622 Cambridge Street            |
|                   | Crestar Bank                       |                                 |
|                   | 3557 Plank Road                    |                                 |
|                   | 5101 Jefferson Davis Highway       |                                 |
|                   | 8970 Courthouse Road, Spotsylvania Courthouse | |
|                   | EFT: F & M Bank-Peoples            |                                 |
|                   | 10900 Courthouse Road              |                                 |
|                   | 5117 Mudd Tavern Road, Woodford    |                                 |
|                   | 8902 Courthouse Road               |                                 |
|                   | First Virginia Bank                |                                 |
|                   | 4630 Mine Road, Lee's Hill         |                                 |
|                   | EFT: Spotsylvania Mall             |                                 |
|                   | Union Bank and Trust Company       |                                 |
|                   | 20415 Courthouse Road              |                                 |
|                   | 11625 Brock Road                   |                                 |
|                   | 4210 Plank Road                    |                                 |
|                   | 4540 Lafayette Boulevard           |                                 |
|                   | 8520 Jefferson Davis Highway       |                                 |
|                   | Virginia Community Bank            |                                 |
|                   | 10645 Courthouse Road              |                                 |
| Surry County      | First Virginia Bank-Hampton Roads  |                                 |
|                   | 176 Colonial Trail-East, Surry     |                                 |
|                   | United Community Bank              |                                 |
|                   | 270 Colonial Trail East, Surry     |                                 |
| Sussex County     | Bank of Southside Virginia, The 18207 Virginia Avenue, Boykins  
|                   | 20900 Courthouse Road              |                                 |
|                   | Jarrett Avenue                     |                                 |
|                   | Main Street, Stony Creek           |                                 |
|                   | U.S. Route 460 & Route 631, Wakefield |                                 |
|                   | EFT: Interstate 95 and U. S. Route 301, Stony Creek | |
|                   | 23 South County Drive, Waverly     |                                 |
|                   | State Routes 634 & 735, Sussex     |                                 |
|                   | United Community Bank              |                                 |
|                   | 205 Railroad Avenue, Wakefield     |                                 |
|                   | EFT: 521-541 County Drive, Wakefield |                                 |
# State Corporation Commission

## Alphabetic Listing by Location of State Banks and Branches Per City and County in Virginia as of December 31, 1999

### Tazewell County

**Bank of Tazewell County**
309 East Main Street
Tazewell

**Branches:**
- 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

**First Sentinel Bank**
315 Railroad Ave
Richlands

**Branches:**
- East Riverside Drive and Valley View

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

**EFT: 851 John Marshall Highway, Front Royal**

### Warren County

**Br: Crestar Bank**
200 Remount Road, Front Royal

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

**EFTS: 10178 Winchester Road, Front Royal**

**Br: First Bank**
508 North Commerce Avenue, Front Royal

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

**Br: First Virginia Bank-Mountain Empire**
498 Cummings Street
Abingdon

**Br: Laurel Avenue, Damascus**
State Route 80, Meadowview
U.S. Route 11 and State Route 704
U.S. Route 38 S of State Route 716, Damascus

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

### Washington County

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

**Br: First Bank and Trust Company, The**
933 E Main Street, Abingdon
Intersection of US Routes 19 and 11

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

### Westmoreland County

**Br: Bank of Lancaster**
Route 3 Kings Highway, Montross

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

**Br: King George State Bank, Inc.**
State Route 205 - McKinney Boulevard, Colonial Beach

**Br: Northern Neck State Bank**
State Route 3, Montross
Peoples Community Bank
Kings Highway
Montross

**Br: First Commonwealth Bank**
303 West Main Street
WISE COUNTY (Continued)

Brs:  First Virginia Bank - Mountain Empire
     Pound
     335 Main Street, Coeburn
     621 Wood Avenue, Big Stone Gap
     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

WYTHE COUNTY

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

Brs:  First Virginia Bank - Southwest
     100 West Buck Street, Rural Retreat
     1055 East Main Street, Wytheville
     1105 North Fourth Street, Wytheville

YORK COUNTY

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

EFT:  Chesapeake Bank
     Zooms Convenience Store, Route 60/Bypass
     Road

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

Br:  First Virginia Bank - Hampton Roads
     4360 George Washington Memorial Hwy,
     Grafton
     5003 Victory Boulevard

Br:  James River Bank/Colonial
     4000 George Washington Highway

__________________________________

(D-I) Drive In
(ND) Night Depository
(EFT) Electronic Funds Transfer Facility
### WASHINGTON, D.C.

Brs: Crestar Bank  
1100 G Street N.W.  
1111 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.  
3440 Wisconsin Avenue, N.W.  
410 Rhode Island Avenue, N.W.  
500 Morse Street, NE  
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.  
EFT: 3435 Connecticut Avenue, NW

Brs: United Bank  
1667 K Street, N.W.  
4900 Massachusetts Avenue, N.W.

### MARYLAND

Brs: Crestar Bank  
2912 Emmorton Road, Abingdon  
2520 University Boulevard E., Adelphi  
152 Main Street, Annapolis  
2122 Generals Highway, Annapolis  
2350 Solomons Island Road, Annapolis  
1900 Queens Chapel Road, Avondale  
120 East Baltimore Street, Baltimore  
1300 N. Charles Street, Baltimore  
1701 Chesaco Avenue, Baltimore  
2400 Boston Street, Suite 110, Baltimore  
221 South Main Street, Bel Air  
11735 Beltsville Drive, Beltsville  
10245 Old Georgetown Road, Bethesda  
5450 Westbard Avenue, Bethesda  
6410 Rockledge Drive, Bethesda  
7315 Wisconsin Avenue, Bethesda  
7500 Wisconsin Avenue, Bethesda  
9000 Rockville Pike, Building 10, Bethesda  
4805 Annapolis Road, Bladensburg  
15994 Annapolis Road, Bowie  
6106 Laurel-Bowie Road, Bowie  
14118 Brandywine Road, Brandywine  
3145 Marshall Hall Road, Bryans Road  
3901 National Drive, Burtonsville  
403 Academy Street, Cambridge  
7106 Temple Hills Road, Camp Springs  
2 W. Rolling Crossroads, Catonsville  
612 Frederick Road, Catonsville  
29946 Three Notch Road, Charlotte Hall  
611 Washington Avenue, Chestertown  
49 Wisconsin Circle, Chevy Chase  
8510 Connecticut Avenue, Chevy Chase  
8924 Woodyard Road, Clinton  
9701 York Road, Cockeysville  
5600 Greenbelt Road, College Park  
6400 Freetown Road (D-I), Columbia  
6470 Freetown Road, Columbia  
9916 Main Street, Damascus  
6224 Marlboro Pike, District Heights  
1135 Merritt Boulevard, Dundalk  
7848 Eastpoint Mall, Dundalk  
10500 Southern Maryland Boulevard, Dunkirk  
30 N. Harrison Street, Easton  
9080 Baltimore National Pike, Ellicott City  
3300 Donnell Drive, Forestville  
3550 Donnell Drive (D-I), Fort Washington  
Penn Mar Shopping Center, Forestville  
10801 Indian Head Highway, Gaithersburg  
1700 Rosemont Avenue, Frederick  
2 N. Market Street, Frederick  
16000 Shady Grove Road, Gaithersburg  
18200 Flower Hill Way, Gaithersburg  
19134 Montgomery Village Avenue, Gaithersburg  
78 Bureau Drive, Gaithersburg  
800 Muddy Branch Road, Gaithersburg  
1163 Maryland Route 3, Gambrills  
12605 Wisteria Drive, Germantown  
100 Crain Highway, SW, Glen Burnie  
7063 Baltimore-Annapolis Boulevard, Glen Burnie  
7750 Governor Ritchie Highway, Glen Burnie  
7701 Greenbelt Road, Greenbelt  
3500 East-West Highway, Hyattsville  
6404 Belcrest Road (D-I), Hyattsville  
PG Plaza Shopping Center, Hyattsville  
3470 University Boulevard W, Kensington  
8211 Ardmore-Ardwick Road, Landover  
3911 62nd Avenue, Landover Hills  
9411 Annapolis Road, Lanham  
1010 Largo Center Drive, Largo  
13300 Laurel-Bowie Road, Laurel  
14070 Baltimore Avenue, Laurel  
6835 Olney-Laytonsville Road, Laytonsville  
21800 Shangri-La Drive, Lexington Park  
4625 Old Branch Avenue, Marlow Heights  
11323 Fingerboard Road, Monrovia  
7788 Riverside Road, New Carrollton  
5702 Coastal Highway, Ocean City  
18110 Village Mart Drive, Olney
MARYLAND (Continued)

Brs: Crestar Bank (Continued)
41 Audrey Lane, Oxon Hill
7699 Harford Road, Parkville
8704 Belair Road, Perry Hall
14300 Jarrettsville Pike, Phoenix
103 Reisterstown Road, Pikesville
1704 Reisterstown Road, Pikesville
9812 Falls Road, Potomac
597 Solomon’s Island Road, N.,
Prince Frederick
11704 Reisterstown Road, Reisterstown
6200 Baltimore Boulevard, Riverdale
11200 Rockville Pike, Rockville
121 Congressional Lane, Rockville
1475 Rockville Pike (D-I), Rockville
2433 Wootton Parkway, Rockville
5274 Randolph Road, Rockville
5504 Norbeck Road, Rockville
7969 Tuckerman Lane, Rockville
306 West Carroll Street, Salisbury
566B Ritchie Highway, Severna Park
12325 Georgia Avenue, Silver Spring
12500 Prosperity Drive, Silver Spring
1286 East-West Highway, Silver Spring
1371 Lamberton Drive, Silver Spring
1700 Elton Road, Silver Spring
2279 Bel Pre Road, Silver Spring
3876 International Way, Silver Spring
8700 Georgia Avenue, Silver Spring
6931 Laurel Avenue, Takoma Park
12254 Tullamore Road, Timonium
22 West Pennsylvania Avenue, Towson
307 East Joppa Road, Towson
825 Dulaney Valley Road, Towson
900 Kenilworth Drive, Towson
24 Watkins Park Drive, Upper Marlboro
57305 S.E. Crain Highway, Upper Marlboro
7620 S. Osborne Road, Upper Marlboro
2 St. Patrick’s Drive, Suite 102, Waldorf
3070 Leonardtown Road, Waldorf
11201 Viers Mill Road, Wheaton
13975 Connecticut Avenue, Wheaton

EFTS: 7201 Rossville Boulevard, Baltimore
5225 Pooks Hill Road, Bethesda
800 South Rolling Road, K Building,
Catoctinville
8054 Bayside Road, Chesapeake Beach
12210 Clarksville Pike, Clarksville
2 Warren Road, Cockeysville
7635-B Murray Hill, Columbia
3045 Rogers Avenue, Ellicott City
4892 Montgomery Road, Ellicott City
9811 Washingtonian, Gaithersburg
4700 Muddy Creek Road, Galesville
3944 Sykesville Road, Gambrer
13605 Triadelphia Road, Genelg
3737 Branch Highway, Hillcrest Heights

910 Philadelphia Road, Joppa
9105-B All Saints Road, Laurel
421 S. Camp Meade Road, Linthicum
11790 H G Truman Road, Lusby
12200 Tullamore Road, Lutherville
4101 Norrisville Road, Madonna
12780 Frederick Road, West Friendship
444 Western Maryland Drive, Westminster
11160 Viers Mill Road, Wheaton

Br: Shore Bank
100 Downtown Plaza, Salisbury
1503 S. Salisbury Boulevard, Salisbury

Brs: United Bank
7626 Old Georgetown Road, Bethesda
12101 Rockville Pike, Rockville

GREAT BRITAIN (UK)

Br: Capital One Bank
No. 1 Northumberland Avenue, London
American National Bankshares, Inc., 628 Main Street, P. O. Box 191, Danville, VA 24543
C.E.O. - Charles H. Majors, President
American National Bank and Trust Company, Danville, VA

Atlantic Financial Corp., 737 J. Clyde Morris Boulevard, Third Floor, Newport News, VA 23601
C.E.O. - William J. Fairinholt, President
Peninsula Trust Bank, Incorporated, Gloucester, VA
United Community Bank, Franklin, VA

BB&T Corporation, P.O. Box 1290, Winston-Salem, NC 27102
C.E.O. - John A. Allison, IV, Chairman of the Board
Branch Banking and Trust Company of Virginia, Norfolk, VA
Branch Banking and Trust Company, Winston-Salem, NC
Branch Banking and Trust Company of South Carolina, Greenville, SC
Bank of Maryland, Towson, MD
Carroll County Bank and Trust Company, Westminster, MD
First Citizens Bank, Newnan, GA
First Citizens Bank of Georgia, Fayetteville, GA
First Liberty Bank, Macon, GA
Matewan National Bank, The, Williamson, WV

BCC Bankshares, Inc., 101 Berkley Street, Phenix, VA 23959
C.E.O. - Bobby A. Howard, President
Bank of Charlotte County, The, Phenix, 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

BankAmerica Corporation, 100 North Tryon Street, Charlotte, NC 28255
C.E.O. - Hugh L. McColl, Jr., Chairman of the Board
NationsBank, National Association, Charlotte, NC

Bay Banks of Virginia, Inc., 100 South Main Street, Kilmarnock, VA 22482
C.E.O. - Austin L. Roberts, III, President
Bank of Lancaster, Kilmarnock, VA

Benchmark Bankshares Inc, P.O. Box 569, Kenbridge, VA 23944
C.E.O. - Ben L. Watson, 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

Botetourt Bankshares, Inc., 892 Main Street, Buchanan, VA 24066
C.E.O. - H. Watts Steger, III, President
Bank of Botetourt, Buchanan, VA

C & F Financial Corporation, 802 Main Street, P.O. Box 391, West Point, VA 23181
C.E.O. - Larry G. Dillon, President
Citizens and Farmers Bank, West Point, VA

CNB Holdings, Inc., 900 Memorial Drive, P. O. Box 1060, Pulaski, VA 24301
C.E.O. - Hiawatha Nicely, President
Community National Bank, Pulaski, VA
Capital One Financial Corporation, 2980 Fairview Park Drive, Suite 1300, Falls Church, VA 22042
C.E.O. - Richard D. Fairbank, Chairman of the Board
Capital One Bank, Gllen Allen, VA

Cardinal Bankshares Corporation, 101 Jacksonville Circle, P. O. Box 215, Floyd, VA 24091
C.E.O. - R. Leon Moore, President
Bank of Floyd, The, Floyd, VA

Cardinal Financial Corporation, 10555 Main Street, Suite 500, Fairfax, VA 22030
C.E.O. - J. Burwell Gunn, Jr., President
Cardinal Bank - Dulles, N. A., Reston, VA
Cardinal Bank - Manassas/Prince William, N. A., Manassas, VA
Cardinal Bank, National Association, Fairfax, VA

Central Virginia Bankshares Inc, P.O. Box 39, Powhatan, VA 23139
C.E.O. - Ralph Larry Lyons, President
Central Virginia Bank, Powhatan, VA

Centura Banks, Inc., 134 North Church Street, Rocky Mount, NC 27804
C.E.O. - Cecil W. Sewell, Jr., Chairman of the Board
Centura Bank, Rocky Mount, NC

Century Bancshares, Inc., 1275 Pennsylvania Avenue, N. W., Washington, DC 20004
C.E.O. - Joseph S. Bracewell, Chairman of the Board
Century National Bank, Washington, DC

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

Commonwealth Bankshares, Inc, P.O. Box 1177, Norfolk, VA 23501
C.E.O. - Edward J. Woodard, Jr., Chairman of the Board
Bank of the Commonwealth, Norfolk, VA

Commonwealth Community Bancorp, Inc., U.S. Highway 460 East, P.O. Box 1010, Grundy, VA 24614
C.E.O. - S. Gregory Compton, 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, III, President
Commerce Bank of Virginia, Richmond, VA
Community Bank, The, Petersburg, VA
County Bank of Chesterfield, Midlothian, VA

Eagle Financial Services, Inc., P.O. Box 391, Berryville, VA 22611
C.E.O. - John R. Milleson, President
Bank of Clarke County, Berryville, VA

Eastern Virginia Bankshares, Inc., 307 Church Lane, P.O. Box 1005, Tappahannock, VA 22560-1005
C.E.O. - Thomas M. Boyd, Jr., President
Bank of Northumberland, Incorporated, Heathsville, VA
Southside Bank, Tappahannock, VA

F & M Bank Corp, P.O. Box 1111, 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. - Wilbur M. Feltner, Chairman of the Board
  F & M Bank - Allegiance, Bethesda, MD
  F & M Bank - Massanutten, Harrisonburg, 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-Richmond, Richmond, VA
  F&M Bank-Northern Virginia, Fairfax, VA
  F&M Bank-West Virginia, Ranson, West Virginia

FNB Corporation, 105 Arbor Drive, P. O. Box 600, Christiansburg, VA 24073
C.E.O. - J. Daniel Hardy, Jr., President
  First National Bank, Christiansburg, VA

Fauquier Bankshares, Inc., P.O. Box 561, Warrenton, VA 20188
C.E.O. - C. Hunton Tiffany, President
  Fauquier Bank, The, Warrenton, VA

First Bancorp, Inc., 236 W Main St, Lebanon, VA 24266
C.E.O. - William H. Hayter, President
  First Bank & Trust Co. of Tennessee, Johnson City, TN
  First Bank and Trust Company, The, Lebanon, VA

First Century Bankshares, Inc., 500 Federal Street, P.O. Box 1559, Bluefield, WV 24701
C.E.O. - R. W. Wilkinson, President
  First Century Bank, National Association, Bluefield, WV

First Citizens BancShares, Inc., 239 Fayetteville St, P.O. Box 27131 CTX 07, Raleigh, NC 27611
C.E.O. - Lewis R. Holding, Chairman of the Board
  First-Citizens Bank & Trust Company, Raleigh, NC
  First-Citizens Bank, A Virginia Corporation, Roanoke, VA
  Atlantic States Bank, Fort Myers, FL

First Community Bancshares, Inc., P. O. Box 989, Bluefield, VA 24605
C.E.O. - James L. Harrison, Sr., President
  First Community Bank, National Association, Bluefield, VA

First National Corporation, 112 West King Street, Strasburg, VA 22657
C.E.O. - Harry S. Smith, President
  First Bank, Strasburg, VA

First Region Bancshares, Inc., 315 Railroad Avenue, P. O. Box 1050, Richlands, VA 24641
C.E.O. - W. David Peters, President
  First Sentinel Bank, Richlands, VA

First Union Corporation, One First Union Center, Charlotte, NC 28288
C.E.O. - Edward E. Crutchfield, Jr., Chairman of the Board
  First Union National Bank, Charlotte, NC

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
  First Virginia Bank, Falls Church, VA
  First Virginia Bank - Southwest, Roanoke, VA
  First Virginia Bank-Blue Ridge, Staunton, VA
  First Virginia Bank-Colonial, Richmond, VA
  First Virginia Bank-Hampton Roads, Norfolk, VA
First Virginia Banks, Inc., One First Virginia Plaza, 6400 Arlington Boulevard, Falls Church, VA 22042
(Continued)
   First Virginia Bank-Mountain Empire, Abingdon, VA
   Atlantic Bank, Ocean City, MD
   Farmers Bank of Maryland, Annapolis, MD
   First Vantage Bank-Tennessee, Knoxville, TN
   Tri-City Bank & Trust Company, Blountville, TN

GNB Bankshares Corporation, P.O. Box 2080, Grundy, VA 24614
    C.E.O. - William B. Compton, President
    Grundy National Bank, Grundy, VA

GrandBanc, Inc., 1800 Rockville Pike, Rockville, MD 20852
    C.E.O. - Steven K. Colliatie, President
    GrandBank, Rockville, MD

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

Guaranty Financial Corporation, 1700 Seminole Trail, P.O. Box 7206, Charlottesville, VA 22906-7206
    C.E.O. - Thomas P. Baker, President
    Guaranty Bank, Charlottesville, VA

Heritage Bancorp, Inc., 1313 Dolley Madison Boulevard, McLean, VA 22101
    C.E.O. - Terrie G. Spiro, President
    Heritage Bank, McLean, VA

Heritage Bankshares, Inc. 200 E. Plume Street, P.O. Box 3749, Norfolk, VA 23514
    C.E.O. - Robert J. Keogh, President
    Heritage Bank & Trust, Norfolk, VA

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

Highlands Bankshares, Inc., P.O. Box 1128, Abingdon, VA 24212
    C.E.O. - Samuel L. Neese, Executive Vice President
    Highlands Union Bank, Abingdon, VA

Independent Community Bankshares, Inc., 111 West Washington Street, Middleburg, VA 22117
    C.E.O. - Joseph L. Boling, Chairman of the Board
    Middleburg Bank, The, Middleburg, VA

James River Bankshares, Inc., 1514 Holland Road, P.O. Box 440, Suffolk, VA 23439
    C.E.O. - Harold U. Blythe, President
    Bank of Suffolk, Suffolk, VA
    First Colonial Bank, Prince George County, VA
    James River Bank, Waverly, VA
    James River Bank/Colonial, Smithfield, VA
    State Bank of Remington, Inc., Remington, VA

Key Capital Corporation, 7F Gwynns Mill Court, Owings Mills, MD 21117
    C.E.O. - Bernard Dackman, Chairman of the Board
    Key Bank and Trust, Randallstown, MD
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  
   The Annapolis Banking and Trust Company, Annapolis, MD  
   Baltimore Trust Company, Selbyville, DE  
   Bank of Southern Maryland, La Plata, MD  
   Calvert Bank and Trust Company, Prince Frederick, MD  
   The Chestertown Bank of Maryland, Denton, MD  
   The Citizens National Bank, Laurel, MD  
   County Banking and Trust Company, Elkton, MD  
   Farmers & Merchants Bank-Eastern Shore, Onley, VA  
   The Fidelity Bank, Frostburg, MD  
   First National Bank of Saint Mary’s at Leonardtown, Leonardtown, MD  
   The Forest Hill State Bank, Bel Air, MD  
   Fredericksburg Bank and Trust Company, Fredericksburg, MD  
   Marshall National Bank and Trust Company, Marshall, VA  
   Mercantile-Safe Deposit and Trust Company, Baltimore, MD  
   The National Bank of Fredericksburg, Fredericksburg, VA  
   The Peoples Bank of Maryland, Denton, MD  
   Peninsula Bank, Princess Anne, MD  
   Potomac Valley Bank, Gaithersburg, MD  
   St. Michaels Bank, St. Michaels, MD  
   The Sparks State Bank, Sparks, MD  
   Westminster Bank and Trust Company of Carroll County, Westminster, MD  

Millennium Bankshares Corporation, 1601 Washington Plaza, Reston, VA 20190  
C.E.O. - Carroll C. Markley, President  
Millennium Bank, National Association, Reston, VA  

National Bankshares, Inc., P.O. Box 90002, Blacksburg, VA 24062  
C.E.O. - James G. Rakes, President  
Bank of Tazewell County, Tazewell, VA  
National Bank of Blacksburg, The, Blacksburg, VA  

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, Inc., One Valley Square, P.O. Box 1793, Charleston, WV 25326  
C.E.O. - J. Holmes Morrison, President  
One Valley Bank - East, National Association, Martinsburg, WV  
One Valley Bank - Shenandoah, Raphine, VA  
One Valley Bank - Central Virginia, National Association, Lynchburg, VA  
One Valley Bank, National Association, Charleston, WV  
One Valley Bank, Inc., Morgantown, WV  
One Valley Bank of Mercer County, Princeton, WV  
One Valley Bank of Huntington, Inc., Huntington, WV  
One Valley Bank-South, Inc., Summersville, WV  
One Valley Bank-North, Inc., Moundsville, WV  

Peoples Bankshares, Incorporated, P. O. Box 306, Montross, VA 22520  
C.E.O. - William L. Johns, President  
Peoples Community Bank, Montross, VA  

Pinnacle Bankshares Corporation, 622 Broad Street, P. O. Box 29, Altavista, VA 24517  
C.E.O. - Robert H. Gilliam, Jr., President  
First National Bank of Altavista, The, Altavista, VA
Pioneer Bankshares, Inc., P.O. Box 10, Stanley, VA 22851  
C.E.O. - Thomas R. Rosazza, Chief Executive Officer  
Pioneer Bank, Stanley, VA

Powell Valley Bankshares, Inc., P.O. Box 100, Jonesville, VA 24263  
C.E.O. - Joseph N. Cridlin, Chairman of the Board  
Powell Valley National Bank, Jonesville, VA

Resource Bankshares Corporation, 3720 Virginia Beach Boulevard, Virginia Beach, VA 23452  
C.E.O. - Lawrence N. Smith, President  
Resource Bank, Virginia Beach, VA

Riggs National Corporation, 808 17th Street, N. W., Washington, DC 20006  
C.E.O. - Joe L. Allbritton, Chairman of the Board  
Riggs National Bank of Virginia, The

Shore Financial Corporation, 25253 Lankford Highway, P. O. Box 920, Onley, VA 23418  
C.E.O. - Scott C. Harvard, President  
Shore Bank, Onley, VA

Southern Financial Bancorp, Inc., 37 E. Main Street, Warrenton, VA 22186  
C.E.O. - Georgia S. Derrico, Chairman of the Board  
Southern Financial Bank, Warrenton, VA

Southwest Virginia Bankshares, Inc., 102 W Main Street, P.O. Box 1067, Marion, VA 24354  
C.E.O. - John E. Stringer, President  
Bank of Marion, The, Marion, VA

SunTrust Banks, Inc., 303 Peachtree Street, NE, P. O. Box 4418, Atlanta, GA 30302  
C.E.O. - L. Phillip Humann, Chairman of the Board  
SunTrust Bank, Atlanta, Atlanta, GA

Union Bankshares Corporation, P.O. Box 446, Bowling Green, VA 22427  
C.E.O. - G. William Beale, President  
Bank of Williamsburg, The  
Northern Neck State Bank, Warsaw, VA  
Rappahannock National Bank of Washington, The  
Union Bank and Trust Company, Bowling Green, VA

United Bankshares, Inc., 514 Market Street, Parkersburg, WV 26101  
C.E.O. - Richard M. Adams, Chairman of the Board  
United Bank, Fairfax, VA  
United National Bank, Parkersburg, WV

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 Bank Bankshares, Inc., 336 Main Street, P. O. Box 3447, Danville, VA 24543  
C.E.O. - D. C. Hastings, President  
Virginia Bank and Trust Company, Danville, VA
STATE CORPORATION COMMISSION

REGISTERED BANK HOLDING COMPANIES OPERATING IN VIRGINIA AND THEIR SUBSIDIARIES

Virginia Commerce Bancorp, Inc., 5350 Lee Highway, Arlington, VA 22207
C.E.O. – Peter A. Converse, President
Virginia Commerce Bank, Arlington, VA

Virginia Commonwealth Financial Corporation, P.O. Box 71, Culpeper, VA 22701
C.E.O. - William B. Young, Chairman of the Board
Second Bank & Trust, Culpeper, VA
Virginia Heartland Bank, Fredericksburg, VA

Virginia Community Bankshares, Inc., P.O. Box 888, Louisa, VA 23093
C.E.O. - A. Pierce Stone, Chairman of the Board
Virginia Community Bank, Louisa, VA

Virginia Financial Corporation, P.O. Drawer 1309, Staunton, VA 24402-1309
C.E.O. - William P. Heath, Jr., Vice President
Planters Bank & Trust Company of Virginia, Staunton, VA

Wachovia Corporation, 100 North Main Street, Winston-Salem, NC 27150
C.E.O. - L. M. Baker, Jr., Chairman of the Board
Wachovia Bank, National Association, Winston-Salem, NC

TRUST SUBSIDIARIES

F & M Trust Company
38 Rouss Avenue
Winchester, Virginia 22601

The Tredegar Trust Company
901 East Cary Street, Suite 190
Richmond, Virginia 23215

Virginia Commonwealth Trust Company
102 S. Main Street
Culpeper, Virginia 22701

FOREIGN BRANCH

Crestar Financial Corporation, Richmond, Virginia
Crestar Bank, Richmond, Virginia
Branch: Georgetown, Cayman Islands
### ASSETS

<table>
<thead>
<tr>
<th>Description</th>
<th>IT-5</th>
<th>IT-3</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Cash Due from Depository Institutions</td>
<td>$54,967</td>
<td>$448,333</td>
</tr>
<tr>
<td>2. Cash Equivalent Accounts</td>
<td>98,095</td>
<td>0</td>
</tr>
<tr>
<td>3. U. S. Treasury Securities</td>
<td>961,200</td>
<td>1,284,945</td>
</tr>
<tr>
<td>5. Obligations of States and Political Subdivisions</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>6. Other Bonds, Notes and Debentures</td>
<td>49,745</td>
<td>0</td>
</tr>
<tr>
<td>7. Premises, Furniture, Fixtures</td>
<td>83,879</td>
<td>217,536</td>
</tr>
<tr>
<td>8. Accounts Receivable</td>
<td>3,440</td>
<td>483,354</td>
</tr>
<tr>
<td>9. Other Assets</td>
<td>7,923</td>
<td>10,183</td>
</tr>
<tr>
<td>10. TOTAL ASSETS</td>
<td>$1,576,046</td>
<td>$2,444,351</td>
</tr>
</tbody>
</table>

### LIABILITIES

<table>
<thead>
<tr>
<th>Description</th>
<th>IT-5</th>
<th>IT-3</th>
</tr>
</thead>
<tbody>
<tr>
<td>11. Accounts Payable</td>
<td>$0</td>
<td>$171,769</td>
</tr>
<tr>
<td>12. Taxes Payable</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>13. Mortgage Indebtedness</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>14. Borrowings</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>15. Other Liabilities</td>
<td>21,507</td>
<td>0</td>
</tr>
<tr>
<td>16. TOTAL LIABILITIES</td>
<td>21,507</td>
<td>171,769</td>
</tr>
</tbody>
</table>

### EQUITY CAPITAL

<table>
<thead>
<tr>
<th>Description</th>
<th>IT-5</th>
<th>IT-3</th>
</tr>
</thead>
<tbody>
<tr>
<td>18. Perpetual Preferred Stock</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>19. Common Stock</td>
<td>1,122,500</td>
<td>981,918</td>
</tr>
<tr>
<td>20. Surplus</td>
<td>362,500</td>
<td>1,747,624</td>
</tr>
<tr>
<td>21. Reserve for Operating Expenses</td>
<td>168,804</td>
<td>0</td>
</tr>
<tr>
<td>22. Retained Earnings (Losses)</td>
<td>(99,265)</td>
<td>(456,960)</td>
</tr>
<tr>
<td>23. TOTAL EQUITY CAPITAL</td>
<td>1,554,539</td>
<td>2,272,582</td>
</tr>
<tr>
<td>24. TOTAL LIABILITIES AND EQUITY CAPITAL</td>
<td>$1,576,046</td>
<td>$2,444,351</td>
</tr>
</tbody>
</table>
Old Dominion Trust Company  
109 E. Main Street, Suite 410  
Norfolk 23510  
C.E.O.- David E. Bergren, III, President

Trust Company of Virginia, The  
9030 Stony Point Parkway, Suite 300  
Richmond 23235  
C.E.O.- Douglas A. Nunn, President

### APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1999

#### PURSUANT TO THE TRUST COMPANY ACT

#### BRANCHES

<table>
<thead>
<tr>
<th>DATE RECEIVED</th>
<th>INSTITUTION</th>
<th>LOCATION</th>
<th>ACTIVITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>02/02/99</td>
<td>Trust Company of Virginia, The</td>
<td>Colonial Arms Building</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td>Richmond, VA</td>
<td>204 S. Jefferson Street, City of Roanoke, VA</td>
<td>03/11/99</td>
</tr>
</tbody>
</table>

#### BRANCH OFFICE RELOCATIONS

<table>
<thead>
<tr>
<th>DATE RECEIVED</th>
<th>INSTITUTION</th>
<th>LOCATION</th>
<th>ACTIVITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>08/02/99</td>
<td>Trust Company of Virginia, The</td>
<td>From: 764 E. Ellerslie Avenue, City of Colonial Heights, VA</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td>Richmond, VA</td>
<td>To: 130 Temple Lake Drive, City of Colonial Heights, VA</td>
<td>08/26/99</td>
</tr>
</tbody>
</table>

### TRUST COMPANY STATUS CHANGES - 1999

#### BRANCHES

April 26 Trust Company of Virginia, The, VA opened a branch office at Colonial Arms Building, 204 S. Jefferson Street, City of Roanoke, VA

#### BRANCH OFFICE RELOCATIONS

August 17 Trust Company of Virginia, The, Richmond, VA relocated a branch office from 764 E. Ellerslie Avenue, City of Colonial Heights, VA to 130 Temple Lake Drive, City of Colonial Heights, VA
# CONSOLIDATED REPORT OF CONDITION - VIRGINIA SAVINGS INSTITUTIONS

**DECEMBER 31, 1998 AND 1999 (IN THOUSANDS OF DOLLARS)**

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>4 SAVINGS INSTITUTIONS</th>
<th>4 SAVINGS INSTITUTIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>DECEMBER 31, 1998</td>
<td>DECEMBER 31, 1999</td>
</tr>
<tr>
<td>3 BRANCHES</td>
<td>3 BRANCHES</td>
<td>3 BRANCHES</td>
</tr>
</tbody>
</table>

| 1. Cash deposits and investment securities | $20,916 | $22,209 |
| 2. Mortgage pool securities | 12,406 | 6,865 |
| 3. Mortgage loans | 66,608 | 72,962 |
| 4. Nonmortgage loans | 17,459 | 19,940 |
| 5. Repossessed assets | 74 | 485 |
| 6. Real estate held for investment | 0 | 42 |
| 7. Investments in service corporations and subsidiaries | 112 | 121 |
| 8. Office premises and equipment | 2,278 | 2,383 |
| 9. Other assets | 1,445 | 1,185 |
| 10. TOTAL ASSETS | $121,298 | $126,192 |

<table>
<thead>
<tr>
<th>LIABILITIES</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>4 SAVINGS INSTITUTIONS</td>
</tr>
<tr>
<td></td>
<td>DECEMBER 31, 1998</td>
</tr>
<tr>
<td>3 BRANCHES</td>
<td>3 BRANCHES</td>
</tr>
</tbody>
</table>

| 11. Deposits | $101,620 | $99,849 |
| 12. Unamortized yield adjustments on deposits | (2) | 25 |
| 13. Advances from FHLBank | 0 | 3,000 |
| 14. Other borrowings | 7,955 | 11,381 |
| 15. Other liabilities | 851 | 808 |
| 16. TOTAL LIABILITIES | $110,424 | $115,063 |

<table>
<thead>
<tr>
<th>EQUITY CAPITAL</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>4 SAVINGS INSTITUTIONS</td>
</tr>
<tr>
<td></td>
<td>DECEMBER 31, 1998</td>
</tr>
<tr>
<td>3 BRANCHES</td>
<td>3 BRANCHES</td>
</tr>
</tbody>
</table>

| 17. Perpetual preferred stock | $0 | $0 |
| 18. Common stock | 2,411 | 2,491 |
| 19. Paid in excess of par | 4,499 | 4,516 |
| 20. Unrealized Gains (losses) on marketable equity securities | 411 | 180 |
| 21. Retained earnings | 3,553 | 3,942 |
| 22. TOTAL EQUITY CAPITAL | $10,874 | $11,129 |
| 23. TOTAL LIABILITIES, REDEEMABLE PREFERRED STOCK AND EQUITY CAPITAL | $121,298 | $126,192 |
### ACQUISITIONS PURSUANT TO SECTION 6.1 - 194.87 OF THE CODE OF VIRGINIA

<table>
<thead>
<tr>
<th>DATE RECEIVED</th>
<th>DESCRIPTION</th>
<th>ACTIVITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>12/09/99</td>
<td>Virginia Commonwealth Financial Corporation, Culpeper, VA to acquire 100% of the voting shares of Caroline Savings Bank</td>
<td>Pending</td>
</tr>
</tbody>
</table>

### ACQUISITIONS PURSUANT TO SECTION 6.1 - 194.97 OF THE CODE OF VIRGINIA

<table>
<thead>
<tr>
<th>DATE RECEIVED</th>
<th>DESCRIPTION</th>
<th>ACTIVITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>01/04/99</td>
<td>Centura Banks, Inc., Rocky Mount, NC to acquire First Coastal Bankshares, Inc.</td>
<td>Approved 02/25/99</td>
</tr>
<tr>
<td>07/30/99</td>
<td>FNB Financial Services Corporation, Reidsville, NC to acquire Black Diamond Savings Bank, F.S.B.</td>
<td>Approved 08/27/99</td>
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</tbody>
</table>
## REPORT OF CONDITION

<table>
<thead>
<tr>
<th>SB-1 CAROLINE IMPERIAL SAVINGS AND LOAN ASSOCIATION BOWLING GREEN MARTINSVILLE</th>
<th>3 OFFICES</th>
<th>1 OFFICE</th>
</tr>
</thead>
<tbody>
<tr>
<td>ASSETS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Cash, Deposits and Investment Securities</td>
<td>$ 7,482</td>
<td>$ 1,564</td>
</tr>
<tr>
<td>2. Mortgage Pool Securities</td>
<td>0</td>
<td>39</td>
</tr>
<tr>
<td>3. Mortgage Loans</td>
<td>26,231</td>
<td>5,503</td>
</tr>
<tr>
<td>4. Nonmortgage Loans</td>
<td>7,917</td>
<td>1,134</td>
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<tr>
<td>5. Repossessed Assets</td>
<td>302</td>
<td>25</td>
</tr>
<tr>
<td>6. Real Estate Held for Investment</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>7. Investments in Service Corps and Subsidiaries</td>
<td>121</td>
<td>0</td>
</tr>
<tr>
<td>8. Office Premises and Equipment</td>
<td>1,588</td>
<td>283</td>
</tr>
<tr>
<td>9. Other Assets</td>
<td>468</td>
<td>138</td>
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<tr>
<td>10. TOTAL ASSETS</td>
<td>$ 44,109</td>
<td>$ 8,686</td>
</tr>
<tr>
<td>LIABILITIES</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11. Deposits</td>
<td>$ 35,995</td>
<td>$ 7,893</td>
</tr>
<tr>
<td>12. Unamortized Yield Adjustments on Deposits</td>
<td>0</td>
<td>0</td>
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<tr>
<td>13. Advances From FHLBank</td>
<td>0</td>
<td>0</td>
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<tr>
<td>14. Other Borrowings</td>
<td>2,480</td>
<td>0</td>
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<tr>
<td>15. Other Liabilities</td>
<td>317</td>
<td>90</td>
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<tr>
<td>16. TOTAL LIABILITIES</td>
<td>38,792</td>
<td>7,983</td>
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<td>EQUITY CAPITAL</td>
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<td></td>
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<tr>
<td>17. Redeemable Preferred Stock and Minority Interest</td>
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<td>18. Perpetual Preferred Stock</td>
<td>0</td>
<td>0</td>
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<tr>
<td>19. Common Stock</td>
<td>1,559</td>
<td>0</td>
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<td>20. Paid in Excess of Par</td>
<td>866</td>
<td>0</td>
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<tr>
<td>21. Unrealized Gains (Losses) on Marketable Equity Securities</td>
<td>171</td>
<td>0</td>
</tr>
<tr>
<td>22. Retained Earnings</td>
<td>2,721</td>
<td>703</td>
</tr>
<tr>
<td>23. TOTAL EQUITY CAPITAL</td>
<td>5,317</td>
<td>703</td>
</tr>
<tr>
<td>24. TOTAL LIABILITIES, REDEEMABLE PREFERRED STOCK AND EQUITY CAPITAL</td>
<td>$ 44,109</td>
<td>$ 8,686</td>
</tr>
<tr>
<td>SL-112</td>
<td>SL-286</td>
<td></td>
</tr>
<tr>
<td>----------------</td>
<td>----------------</td>
<td></td>
</tr>
<tr>
<td>ELIZABETH</td>
<td>FIRST</td>
<td></td>
</tr>
<tr>
<td>BUILDING AND</td>
<td>SAVINGS BANK</td>
<td></td>
</tr>
<tr>
<td>LOAN ASSOCIATION</td>
<td>OF VIRGINIA</td>
<td></td>
</tr>
<tr>
<td>INCORPORATED</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PORTSMOUTH</td>
<td>SPRINGFIELD</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 OFFICE</td>
<td>3 OFFICES</td>
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<td></td>
<td></td>
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</tr>
<tr>
<td>$ 0</td>
<td>$ 13,163</td>
<td></td>
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<tr>
<td>0</td>
<td>6,826</td>
<td></td>
</tr>
<tr>
<td>4,080</td>
<td>37,148</td>
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<tr>
<td>0</td>
<td>10,889</td>
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<tr>
<td>0</td>
<td>512</td>
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</tr>
<tr>
<td>241</td>
<td>338</td>
<td></td>
</tr>
<tr>
<td>$ 4,363</td>
<td>$ 69,034</td>
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</tr>
<tr>
<td>$ 833</td>
<td>$ 55,128</td>
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<td>0</td>
<td>25</td>
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<tr>
<td>0</td>
<td>3,000</td>
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</tr>
<tr>
<td>3,040</td>
<td>5,861</td>
<td></td>
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<tr>
<td>109</td>
<td>292</td>
<td></td>
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<tr>
<td>3,982</td>
<td>64,306</td>
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<tr>
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<td>0</td>
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</tr>
<tr>
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<tr>
<td>0</td>
<td>0</td>
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<td>374</td>
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<tr>
<td>0</td>
<td>9</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>511</td>
<td></td>
</tr>
<tr>
<td>381</td>
<td>4,728</td>
<td></td>
</tr>
<tr>
<td>$ 4,363</td>
<td>$ 69,034</td>
<td></td>
</tr>
</tbody>
</table>
Caroline Savings Bank (SB)
268 North Main Street
Bowling Green 22427 (Caroline County)
Date Opened - 4/12/74
C.E.O.- William R. Southworth, President

Brs:  Caroline County-
      18121 Jefferson Davis Highway
      Spotsylvania County-
      250 Ft. S. of the intersection of
      Salem Station Blvd. & Leavells Rd.

Elizabeth Building and Loan Association,
Incorporated (M)
519 Washington Street
Portsmouth 23704
Date Opened - 2/21/12
C.E.O.- Charles O. Barclay, Jr., President

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, President

Brs:  Spotsylvania County-
      10693 Courthouse Road
Non-depository Office:
      Loudoun County-
      22636 Glen Drive, Suite 103, Sterling

Imperial Savings & Loan Association,
Incorporated (M)
211 Fayette Street
Martinsville 24114
Date Opened - 7/16/29
C.E.O.- Simone H. Redd, President

(M) Mutual Association
(S) Stock Association
(SB) Savings Bank
CITIES

CITY OF MARTINSVILLE

Imperial Savings & 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
Br: 18121 Jefferson Davis Highway

FAIRFAX COUNTY

First Savings Bank of Virginia
6551 Loisdale Court, Suite 150
Springfield

LOUDOUN COUNTY

Non-depository office:
First Savings Bank of Virginia
22636 Glen Drive, Suite 103, Sterling

SPOTSYLVANIA COUNTY

Br: Caroline Savings Bank
250 Ft. S. of the intersection of Salem Station Blvd. & Leavells Rd.

Br: First Savings Bank of Virginia
10693 Courthouse Road
### Credit Unions Consolidated Balance Sheet

**As of December 31**

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>1998</th>
<th>1999</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Loans</strong></td>
<td>1,557,239,212</td>
<td>1,697,660,330</td>
</tr>
<tr>
<td>LESS: Allowance for loan losses</td>
<td>19,066,999</td>
<td>21,121,225</td>
</tr>
<tr>
<td><strong>Cash</strong></td>
<td>48,799,450</td>
<td>160,925,632</td>
</tr>
<tr>
<td><strong>U.S. Government obligations</strong></td>
<td>63,794,189</td>
<td>34,740,521</td>
</tr>
<tr>
<td><strong>Federal agency securities</strong></td>
<td>327,419,213</td>
<td>421,771,804</td>
</tr>
<tr>
<td><strong>Common Trust Investments (ICU, NIFCU's, Mutual Funds)</strong></td>
<td>700,494</td>
<td>1,528,383</td>
</tr>
<tr>
<td><strong>Shares, deposits &amp; certificates in corporate centrals</strong></td>
<td>201,338,261</td>
<td>67,062,596</td>
</tr>
<tr>
<td><strong>Shares, deposits &amp; certificates in banks, S&amp;L's &amp; MSB's</strong></td>
<td>122,304,657</td>
<td>73,062,920</td>
</tr>
<tr>
<td><strong>Shares, deposits &amp; certificates in other credit unions</strong></td>
<td>6,018,240</td>
<td>3,646,252</td>
</tr>
<tr>
<td><strong>Shares insurance capitalization deposit</strong></td>
<td>17,299,726</td>
<td>19,685,110</td>
</tr>
<tr>
<td><strong>All other investments</strong></td>
<td>9,177,178</td>
<td>24,449,238</td>
</tr>
<tr>
<td>LESS: Allowance for investment loss</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Land and buildings (net of depreciation)</strong></td>
<td>35,800,952</td>
<td>36,830,177</td>
</tr>
<tr>
<td><strong>Other fixed assets (net of depreciation)</strong></td>
<td>10,269,961</td>
<td>12,724,477</td>
</tr>
<tr>
<td><strong>All other assets</strong></td>
<td>20,189,141</td>
<td>26,073,033</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td>$2,401,783,675</td>
<td>$2,559,039,248</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>LIABILITIES &amp; SAVINGS EQUITY</th>
<th>1998</th>
<th>1999</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Promissory notes</strong></td>
<td>$ 48,243</td>
<td>3,872,610</td>
</tr>
<tr>
<td><strong>Other notes/interest payable</strong></td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Accounts payable</strong></td>
<td>7,005,997</td>
<td>8,887,735</td>
</tr>
<tr>
<td><strong>Dividends payable</strong></td>
<td>3,544,460</td>
<td>3,314,281</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES</strong></td>
<td>10,598,700</td>
<td>16,074,626</td>
</tr>
</tbody>
</table>

| **Share certificates** | 600,016,830 | 626,388,858 |
| **Share draft accounts** | 221,618,240 | 239,615,073 |
| **IRA accounts** | 266,588,483 | 272,419,128 |
| **Other shares** | 1,009,066,105 | 1,101,749,795 |
| **TOTAL SHARES** | 2,097,309,658 | 2,240,172,854 |

| **Regular/statutory reserve** | 49,502,674 | 63,349,144 |
| **Other reserves** | 71,780,572 | 58,020,564 |
| **Unrealized Gains (Losses) on available for sale securities** | 2,205,296 | (6,711,846) |
| **Undivided earnings** | 170,386,775 | 188,133,906 |
| **TOTAL EQUITY** | 293,875,317 | 302,791,768 |
| **TOTAL LIABILITIES & EQUITY** | $2,401,783,675 | $2,559,039,248 |

Number of credit unions in operation: 76, 74
<table>
<thead>
<tr>
<th></th>
<th>1998</th>
<th>1999</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INCOME</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest on loans (gross)</td>
<td>$135,052,916</td>
<td>$139,619,005</td>
</tr>
<tr>
<td>LESS: Interest refunded</td>
<td>$428,746</td>
<td>$201,942</td>
</tr>
<tr>
<td>Income from investments</td>
<td>$38,978,502</td>
<td>$42,567,006</td>
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<tr>
<td>Fee income</td>
<td>$12,556,814</td>
<td>$14,197,956</td>
</tr>
<tr>
<td>Other operating income</td>
<td>$4,864,059</td>
<td>$7,327,494</td>
</tr>
<tr>
<td><strong>TOTAL GROSS INCOME</strong></td>
<td>$191,023,545</td>
<td>$203,509,519</td>
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<tr>
<td><strong>EXPENSES</strong></td>
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</tr>
<tr>
<td>Employee compensation &amp; benefits</td>
<td>$34,992,436</td>
<td>$40,406,387</td>
</tr>
<tr>
<td>Travel &amp; conference expense</td>
<td>$1,119,725</td>
<td>$1,246,939</td>
</tr>
<tr>
<td>Office occupancy expense</td>
<td>$3,785,812</td>
<td>$3,930,829</td>
</tr>
<tr>
<td>Office operations expense</td>
<td>$16,299,082</td>
<td>$19,576,923</td>
</tr>
<tr>
<td>Education &amp; promotional expenses</td>
<td>$2,358,392</td>
<td>$2,257,982</td>
</tr>
<tr>
<td>Loan servicing expense</td>
<td>$6,418,138</td>
<td>$7,437,927</td>
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<tr>
<td>Professional &amp; outside services</td>
<td>$4,078,369</td>
<td>$4,004,292</td>
</tr>
<tr>
<td>Provision for investment losses</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Provision for loan losses</td>
<td>$14,807,289</td>
<td>$13,772,736</td>
</tr>
<tr>
<td>Members insurance</td>
<td>$1,390,749</td>
<td>$1,295,920</td>
</tr>
<tr>
<td>Operating fees (examination &amp; supervision fees)</td>
<td>$622,193</td>
<td>$719,952</td>
</tr>
<tr>
<td>Miscellaneous operating expenses</td>
<td>$1,587,875</td>
<td>$1,878,639</td>
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<tr>
<td><strong>TOTAL OPERATING EXPENSES BEFORE DIVIDENDS</strong></td>
<td>$87,190,060</td>
<td>$96,528,526</td>
</tr>
<tr>
<td><strong>NET INCOME (LOSS) BEFORE DIVIDENDS</strong></td>
<td>$103,833,485</td>
<td>$106,980,993</td>
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<tr>
<td>Gains (losses) on investments</td>
<td>$214,467</td>
<td>$18,836</td>
</tr>
<tr>
<td>Gains (losses) on disposition of fixed assets</td>
<td>$(96,834)</td>
<td>$11,149</td>
</tr>
<tr>
<td>Other non-operating income (expense)</td>
<td>$(110,298)</td>
<td>$15,313</td>
</tr>
<tr>
<td><strong>TOTAL NON-OPERATING GAINS (LOSSES)</strong></td>
<td>$(7,335)</td>
<td>$45,298</td>
</tr>
<tr>
<td>Total net income (loss) before dividends</td>
<td>$103,840,820</td>
<td>$107,026,291</td>
</tr>
<tr>
<td>Interest on borrowed money</td>
<td>$7,677</td>
<td>$93,018</td>
</tr>
<tr>
<td>Dividends</td>
<td>$84,941,563</td>
<td>$88,841,484</td>
</tr>
<tr>
<td><strong>Net income (loss) after dividends</strong></td>
<td>$18,891,580</td>
<td>$18,091,789</td>
</tr>
<tr>
<td>LESS: Required transfer to statutory reserve (net)</td>
<td>$3,219,230</td>
<td>$3,640,534</td>
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<tr>
<td>Change to undivided earnings as a result of operations</td>
<td>$(15,672,350)</td>
<td>$(14,451,235)</td>
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NEW OUT OF STATE CREDIT UNIONS

<table>
<thead>
<tr>
<th>DATE RECEIVED</th>
<th>INSTITUTION</th>
<th>LOCATION</th>
<th>ACTIVITY</th>
</tr>
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<tbody>
<tr>
<td>10/13/99</td>
<td>Premier America Credit Union</td>
<td>1500 PRC Drive</td>
<td>Pending</td>
</tr>
<tr>
<td></td>
<td></td>
<td>McLean, VA</td>
<td></td>
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</table>

MERGERS

<table>
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<tr>
<th>DATE RECEIVED</th>
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<td>11/03/99</td>
<td>Richmond Postal Credit Union Incorporated, The,</td>
<td>Approved</td>
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<tr>
<td></td>
<td>Richmond, VA to merge into it Federal Employees</td>
<td>11/03/99</td>
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<tr>
<td></td>
<td>Credit Union of Petersburg, Incorporated, Petersburg,</td>
<td></td>
</tr>
<tr>
<td></td>
<td>VA</td>
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SERVICE FACILITIES

<table>
<thead>
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<th>DATE RECEIVED</th>
<th>INSTITUTION</th>
<th>LOCATION</th>
<th>ACTIVITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>08/27/99</td>
<td>Virginia Credit Union, Inc.</td>
<td>4001 Lauderdale Drive</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Richmond, VA</td>
<td>09/21/99</td>
</tr>
<tr>
<td>09/03/99</td>
<td>U.S.E. Credit Union</td>
<td>2323 Riverside Drive</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Danville, VA</td>
<td>10/05/99</td>
</tr>
<tr>
<td>10/19/99</td>
<td>Waynesboro Dupont Employees Credit</td>
<td>105 Community Way</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td>Union</td>
<td>Staunton, VA</td>
<td>12/14/99</td>
</tr>
</tbody>
</table>
MERGER

November 03 Richmond Postal Credit Union Incorporated, The, Richmond, VA, merged into it Federal Employees Credit Union of Petersburg, Incorporated, Petersburg, VA

MERGER – STATE CREDIT UNION INTO FEDERAL CREDIT UNION

February 02 Texaco Employees’ Credit Union Incorporated, Chesapeake, VA, merged into Texaco Employees Federal Credit Union, Doraville, GA

SERVICE FACILITIES

December 01 U.S.E. Credit Union opened a service facility at 2323 Riverside Drive, Danville, VA
<table>
<thead>
<tr>
<th>Credit Union Name</th>
<th>Address</th>
<th>Treasurer</th>
<th>Date Opened</th>
<th>Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>A B &amp; W Credit Union, Incorporated</td>
<td>6201 Richmond Highway, Alexandria, VA 22303</td>
<td>E. VanDoren, Chief Operating Officer</td>
<td>4/17/52</td>
<td>$25,627,287</td>
</tr>
<tr>
<td>AMS Credit Union</td>
<td>4000 Legato Road, Room 425 &amp; 425A, Fairfax, VA 22033</td>
<td>Chris Orfe</td>
<td>8/31/77</td>
<td>$2,007,324</td>
</tr>
<tr>
<td>Alexandria Postal Credit Union, Incorporated</td>
<td>1100 Wythe Street, Alexandria, VA 22314</td>
<td>Sharon Sheppard</td>
<td>3/23/48</td>
<td>$1,583,735</td>
</tr>
<tr>
<td>Allied Service Employees Credit Union, Incorporated</td>
<td>515 King Street, Suite 315, PO Box 1726, Alexandria, VA 22314</td>
<td>Anthony V. Cangiano</td>
<td>10/8/54</td>
<td>$1,083,367</td>
</tr>
<tr>
<td>Amoco Yorktown Refinery Credit Union, Incorporated</td>
<td>2201 Goodwin Neck Road, Yorktown, VA 23690</td>
<td>Leon Knutson</td>
<td>3/12/58</td>
<td>$1,402,149</td>
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<tr>
<td>Augusta Health Care Credit Union, Incorporated</td>
<td>96 Medical Center Drive, Fishersville, VA 22939</td>
<td>Deborah Shank</td>
<td>4/3/64</td>
<td>$3,889,965</td>
</tr>
<tr>
<td>Belt Line Employees Credit Union, Incorporated</td>
<td>3014 Tyre Neck Road, Portsmouth, VA 23703</td>
<td>Garry Baker</td>
<td>12/23/29</td>
<td>$2,991,032</td>
</tr>
<tr>
<td>Cadmus Credit Union, Incorporated</td>
<td>2901 Byrdhill Road, P.O. Box 27481, Richmond, VA 23228</td>
<td>Donald W. Hill</td>
<td>6/29/51</td>
<td>$3,515,382</td>
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<tr>
<td>Campbell County Employee's Credit Union, Inc.</td>
<td>132 Kimball Road, Concord, VA 24538</td>
<td>Edna A. Taylor</td>
<td>9/19/56</td>
<td>$537,028</td>
</tr>
<tr>
<td>Chesapeake City Employees Credit Union</td>
<td>401 Albemarle Drive, Suite 102, PO Box 15225, Chesapeake, VA 23320</td>
<td>Karen J. Creef</td>
<td>5/18/71</td>
<td>$3,702,054</td>
</tr>
<tr>
<td>Chesapeake Public School Employee's Credit Union Inc.</td>
<td>544 Battlefield Boulevard South, Chesapeake, VA 23320</td>
<td>Ada Howard</td>
<td>4/2/63</td>
<td>$6,225,440</td>
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<tr>
<td>City of Alexandria Employees Credit Union, Inc.</td>
<td>1416 Duke Street, Alexandria, VA 22314</td>
<td>Ralph Charlton</td>
<td>10/13/58</td>
<td>$16,178,567</td>
</tr>
<tr>
<td>D.I.R. Credit Union, Incorporated</td>
<td>400 North 8th St, Suite 8026, Richmond, VA 23240</td>
<td>Oscar Sibal</td>
<td>12/21/50</td>
<td>$3,798,720</td>
</tr>
<tr>
<td>Credit Union Name</td>
<td>Address</td>
<td>Treasurer</td>
<td>Date Opened</td>
<td>Assets</td>
</tr>
<tr>
<td>-------------------------------------------------------------</td>
<td>--------------------------------</td>
<td>----------------------------------</td>
<td>--------------</td>
<td>------------</td>
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<tr>
<td>Danville Postal Credit Union, Incorporated</td>
<td>700 Main Street</td>
<td>Maxine F. Powell</td>
<td>4/1/27</td>
<td>$1,653,418</td>
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<tr>
<td>Fairfax County Employees Credit Union, Incorporated</td>
<td>4105 Rust Road</td>
<td>James Sandifer</td>
<td>4/29/58</td>
<td>$84,310,462</td>
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<tr>
<td>Fort Monroe Credit Union, Incorporated</td>
<td>108 West Mercury Blvd.</td>
<td>E.C. Francis, Jr.</td>
<td>9/15/53</td>
<td>$17,644,899</td>
</tr>
<tr>
<td>Hampton City Employees Credit Union, Incorporated</td>
<td>City Hall Building 22 Lincoln Street</td>
<td>Karl Daughtrey</td>
<td>11/17/55</td>
<td>$5,186,456</td>
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<tr>
<td>Hampton Roads Educators Credit Union, Inc.</td>
<td>2130 Cunningham Drive</td>
<td>William F. Trimble, Jr.</td>
<td>4/6/54</td>
<td>$16,370,675</td>
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<tr>
<td>Hampton Roads Postal Credit Union, Inc.</td>
<td>4013 W. Mercury Boulevard</td>
<td>Bernard Nichols</td>
<td>3/7/52</td>
<td>$5,809,589</td>
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<tr>
<td>Hercules Covington Employees Credit Union</td>
<td>424 West Prospect Street</td>
<td>Jean P. Catlett</td>
<td>9/4/69</td>
<td>$326,145</td>
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<tr>
<td>Klann Employees Credit Union, Incorporated</td>
<td>301 Fourth Street</td>
<td>Virginia Kennedy</td>
<td>9/2/66</td>
<td>$110,813</td>
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<tr>
<td>Landmark Communications Employees Credit Union, Inc.</td>
<td>150 West Brambleton Avenue</td>
<td>Carol Lewis</td>
<td>8/24/53</td>
<td>$2,083,684</td>
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Life Line Credit Union, Inc.
5904 Hampstead Avenue
Richmond 23226
Treasurer - Anne Hagen
Date Opened - 4/11/69
Assets - $4,961,750

Loudoun Credit Union
122-A South Street, S.E.
Leesburg 20175
Treasurer - Anna Toth
Date Opened - 2/3/78
Assets - $8,212,237

Lynchburg Appalachian Employees Credit Union, Incorporated
4001 Mayflower Drive
Lynchburg 24501
Treasurer - Teresa D. Eubank
Date Opened - 6/28/54
Assets - $4,691,84

Lynchburg General Credit Union
1901 Tate Springs Road
Lynchburg 24501
Treasurer - Tom Lawton
Date Opened - 10/21/70
Assets - $1,047,219

Lynchburg Postal and Federal Employees' Credit Union, Incorporated
3300 Odd Fellows Road, Room 103
P O Box 10182
Lynchburg 24506
Treasurer - Sandra Williams
Date Opened - 5/1/26
Assets - $3,285,788

Martinsville Du Pont Employees Credit Union, Incorporated
35 Dupont Road
P O Box 2158
Martinsville 24113
Treasurer - William E. Murphy
Date Opened - 3/23/53
Assets - $168,918,674

Martinsville Postal Credit Union, Incorporated
810 Starling Avenue
Martinsville 24415
Treasurer - Judy Alcorn
Date Opened - 7/1/49
Assets - $595,277

N.C.S.E. Credit Union, Inc.
84 Courthouse Square
Lovingston 22949
Treasurer - Phyllis M. Drumheller
Date Opened - 6/25/70
Assets - $608,973

Nabisco Employees Credit Union
6002 S. Laburnum Avenue
Richmond 23231
Treasurer - John Thompson
Date Opened - 8/26/76
Assets - $5,186,111

Nansemond Credit Union, Incorporated, The
617 East Washington Street
Suffolk 23434
Date Opened - 6/20/49
Assets - $3,321,420

Navy Yard Credit Union, Incorporated, The
5100 George Washington Highway
Portsmouth 23702
Treasurer - William E. Reitelbach, Jr.
Date Opened - 6/7/29
Assets - $79,347,672

Service Facilities -
3325 Taylor Road,
Chesapeake, VA 23325
677 Battlefield Boulevard(S),
Chesapeake, VA 23320
998 J. Clyde Morris Boulevard(S),
Newport News, VA 23601
Norfolk Naval Shipyard Bldg 73,
Portsmouth, VA 23709
Norfolk Naval Shipyard Bldg M-32,
Portsmouth, VA 23709
10014 Robious Road (S),
Richmond, VA 23235
5001 Nine Mile Road (S),
Richmond, VA 23223
2888 Virginia Beach Boulevard(S),
Virginia Beach, VA 23452
14040 Central Loop(S),
Woodbridge, VA 22193

New Horizon Credit Union
9401 Peabody Street
Manassas 20110
Treasurer - Charles E. Virtue
Date Opened - 1/20/69
Assets - $22,108,727

Service Facility -
15000 Conference Center Drive
Suite 1003,
Chantilly, VA 22021
<table>
<thead>
<tr>
<th>Credit Union Name</th>
<th>Address</th>
<th>Treasurer</th>
<th>Date Opened</th>
<th>Assets</th>
<th>Service Facilities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Newport News Shipbuilding Employees' Credit Union, Inc.</td>
<td>3711 Huntington Avenue, Newport News, VA 23607</td>
<td>Suzana E. Beckstoffer</td>
<td>6/2/28</td>
<td>$567,780,785</td>
<td>677 North Battlefield Blvd. (S), Chesapeake, VA 23320, 2300 Cunningham Drive, Hampton, VA 23666, 12401 Warwick Boulevard, Newport News, VA 23606, 433 Denbigh Boulevard, Newport News, VA 23608, 5001 Huntington Avenue, Newport News, VA 23607, 8000 Marshall Avenue, Newport News, VA 23605, 998 J. Clyde Morris Boulevard(S), Newport News, VA 23601, 10014 Robious Road(S), Richmond, VA 23235, 1290 Smithfield Plaza, Smithfield, VA 23430, 2888 Virginia Beach Boulevard(S), Virginia Beach, VA 23452, 14040 Central Loop(S), Woodbridge, VA 22193</td>
</tr>
<tr>
<td>Norfolk Va., Postal Credit Union, Incorporated</td>
<td>Tidewater General Mail Facility, Newport News, VA 23601</td>
<td>William Beck</td>
<td>3/9/25</td>
<td>$5,573,054</td>
<td>677 N. Battlefield Blvd (S), Chesapeake, VA 23320, 998 J. Clyde Morris Blvd (S), Newport News, VA 23601, 5798 Churchland Blvd (S), Portsmouth, VA 23703, 10014 Robious Road (S), Richmond, VA 23225, 5001 Nine Mile Road (S), Richmond, VA 23223, 2888 Virginia Beach Blvd (S), Virginia Beach, VA 23452</td>
</tr>
<tr>
<td>Old Dominion University Credit Union, Inc.</td>
<td>2701 Hampton Boulevard, Norfolk, VA 23517</td>
<td>E. Wayne Edwards</td>
<td>1/16/59</td>
<td>$12,396,146</td>
<td>8080 Old Bridge Road #101, Woodbridge, VA 22192</td>
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<tr>
<td>P.W.C. Employees Credit Union</td>
<td>2080 Old Bridge Road, Manassas, VA 22110</td>
<td>Robin Perkins</td>
<td>2/1/71</td>
<td>$13,123,374</td>
<td>8807 Sudley Road, Suite 109, Manassas, VA 22110</td>
</tr>
<tr>
<td>P.W.H. Employees Credit Union, Inc.</td>
<td>8700 Sudley Road, Manassas, VA 22110</td>
<td>Fay Bowers</td>
<td>10/10/69</td>
<td>$1,772,797</td>
<td>3209 Cedar Lane, Portsmouth, VA 23703</td>
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<tr>
<td>PFD Firefighters Credit Union, Incorporated</td>
<td>3209 Cedar Lane, Portsmouth, VA 23703</td>
<td>Timothy Todd</td>
<td>3/24/55</td>
<td>$7,136,249</td>
<td>3209 Cedar Lane, Portsmouth, VA 23703</td>
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<tr>
<td>Credit Union Name</td>
<td>Address</td>
<td>Treasurer</td>
<td>Date Opened</td>
<td>Assets</td>
<td>Service Facilities</td>
</tr>
<tr>
<td>-------------------------------------------</td>
<td>----------------------------------</td>
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<tr>
<td>Petersburg Federal Reformatory Credit Union, Incorporated</td>
<td>23804</td>
<td>Rose C. Williams</td>
<td>8/27/51</td>
<td>$1,302,507</td>
<td>4844 Kings Mountain Road, Collinsville, VA 24078</td>
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<tr>
<td>Piedmont Credit Union</td>
<td>306 Poplar Street, Danville 24541</td>
<td>Cary Wilkes</td>
<td>5/12/69</td>
<td>$12,954,721</td>
<td>484 Kings Mountain Road, Danville, VA 24078</td>
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<tr>
<td>Portsmouth Police Credit Union, Incorporated</td>
<td>801 Crawford Street, 5th Floor, Portsmouth 23704</td>
<td>Robert B Clark, Jr.</td>
<td>4/24/57</td>
<td>$1,393,213</td>
<td>677 North Battlefield Boulevard(S), Chesapeake, VA 23320</td>
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<tr>
<td>Portsmouth Post Office Credit Union, Incorporated</td>
<td>933 Broad Street Room 123, P.O. Box 7265, Portsmouth 23707</td>
<td>Faye M. Hampton</td>
<td>2/3/49</td>
<td>$2,152,459</td>
<td>677 North Battlefield Boulevard(S), Chesapeake, VA 23320</td>
</tr>
<tr>
<td>Prime Care Credit Union, Incorporated</td>
<td>600 Gresham Drive, Norfolk 23507</td>
<td>Terry J. Lambert</td>
<td>3/9/70</td>
<td>$6,218,270</td>
<td>998 J. Clyde Morris Boulevard(S), Newport News, VA 23601</td>
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<tr>
<td>Richmond Fire Department Credit Union, Incorporated</td>
<td>900 Hermitage Road, Richmond 23220</td>
<td>Russell G. Acors, III</td>
<td>5/15/29</td>
<td>$10,441,322</td>
<td>29 Franklin Street, Petersburg, VA 23804</td>
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<tr>
<td>Richmond Police Department Credit Union, Incorporated</td>
<td>501 N. 9th. Street, Suite 205, Richmond 23219</td>
<td>F. Matthew Sasser</td>
<td>11/15/34</td>
<td>$3,684,154</td>
<td>1601 Ownby Lane, Richmond, VA 23260</td>
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<tr>
<td>Richmond Postal Credit Union Incorporated, The</td>
<td>1801 Brook Road, Richmond, VA 23260</td>
<td>Wayne Boothe</td>
<td>11/23/23</td>
<td>$58,581,301</td>
<td>29 Franklin Street, Petersburg, VA 23804</td>
</tr>
<tr>
<td>Riverside Health System Employees' Credit Union, Incorporated</td>
<td>500 J. Clyde Morris Boulevard, Newport News 23601</td>
<td>F. Kimball Hahn</td>
<td>9/1/70</td>
<td>$4,244,282</td>
<td>29 Franklin Street, Petersburg, VA 23804</td>
</tr>
<tr>
<td>Shenandoah County Credit Union</td>
<td>Stonewall Jackson High School Rt 833, P.O. Box 354, Mt Jackson 22842</td>
<td>Deborah Oden</td>
<td>9/1/81</td>
<td>$401,492</td>
<td>29 Franklin Street, Petersburg, VA 23804</td>
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<tr>
<td>Smithfield Packing Employees' Credit Union</td>
<td>501 North Church Street, P.O. Box 369, Smithfield 23430</td>
<td>Odelle Addison</td>
<td>4/27/77</td>
<td>$2,235,335</td>
<td>29 Franklin Street, Petersburg, VA 23804</td>
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</tbody>
</table>
Southern States Employees' Credit Union, Incorporated
5516 Falmouth Street, Suite 103
Richmond 23260
Treasurer - Lee Barnes
Date Opened - 5/5/40
Assets - $24,156,474

Spruance Cellophane Credit Union
7119 Jefferson Davis Highway
Richmond 23237
Treasurer - Carol Fountain
Date Opened - 3/24/53
Assets - $7,084,657

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 - $1,028,178

Tidewater Telephone Employees Credit Union, Incorporated
5648 Southern Boulevard
Virginia Beach 23462
Treasurer - John Eason
Date Opened - 7/22/58
Assets - $25,523,428

Service Facilities -
677 N. Battlefield Blvd. (S),
Chesapeake, VA 23320
1128 Big Bethel Road,
Hampton, VA 23666
998 J. Clyde Morris Boulevard (S),
Newport News, VA 23601
10014 Robious Road (S)
Robious Hall Shopping Center,
Richmond, VA 23234
5001 Nine Mile Road (S),
Richmond, VA 23223
2888 Virginia Beach Boulevard (S),
Virginia Beach, VA 23452
14040 Central Loop (S),
Woodbridge, VA 22193

Times World Employees Credit Union, Incorporated
201 West Campbell Avenue, S.W.
P.O. Box 1951
Roanoke 24011
Treasurer - Nancy Kim Shively
Date Opened - 9/18/41
Assets - $836,392

Trigon Employees' Credit Union, Incorporated
2015 Staples Mill Road
Richmond 23230
Treasurer - Jessica Hearn
Date Opened - 12/17/58
Assets - $6,704,683

Service Facility -
2221 Edward Holland Drive,
Richmond, VA 23230

U.S.E. Credit Union
1901 Goodyear Boulevard
Danville 24541
Treasurer - John Blackwell
Date Opened - 4/12/79
Assets - $4,715,546

Service Facility -
2323 Riverside Drive,
Danville, VA 24540

University of Virginia Community Credit Union, Inc.
3300 Berkmar Drive
Charlottesville 22901
Treasurer - Tim Gillet
Date Opened - 5/19/54
Assets - $146,537,889

Service Facilities -
1936 Arlington Boulevard,
Charlottesville, VA 22903
222 Lee Street,
Charlottesville, VA 22908
908 E. High Street,
Charlottesville, VA 22902

V.B.H. Employees Credit Union, Incorporated
3300 Rivermont Avenue
Lynchburg 24503
Treasurer - Lisa H. Hall
Date Opened - 10/14/66
Assets - $1,371,472

Valley Industrial Credit Union
501 W. Broad St.
P.O. Box 1784
Waynesboro 22980
Treasurer - Shawn Lough
Date Opened - 6/13/77
Assets - $6,628,487
Virginia Credit Union, Inc.
720 East Broad Street
Richmond 23225
Treasurer - Dorothy J. Hall
Date Opened - 12/11/28
Assets - $629,493,034
Service Facilities -
577 N. Battlefield Blvd.(S),
Chesapeake, VA 23320
1301 College Avenue,
Fredericksburg, VA 22401
7015 Mechanicsville Turnpike,
Mechanicsville, VA 23111
10450 Midlothian Pike,
Midlothian, VA 23235
11030 Hull Street Road,
Midlothian, VA 23112
998 J. Clyde Morris Boulevard(S),
Newport News, VA 23602
101 N. 14th Street (Tower),
Richmond, VA 23219
10165 Brook Road,
Richmond, VA 23227
1302 B Gaskins Road,
Richmond, VA 23233
2300 W Broad Street (DMV),
Richmond, VA 23220
4001 Lauderdale Drive,
Richmond, VA 23233
5001 Nine Mile Road (S),
Richmond, VA 23223
5427 Glenside Drive,
Richmond, VA 23228
7500 Boulders View Drive,
Richmond, VA 23225
6425 Williamson Road,
Roanoke, VA 24019
2888 Virginia Beach Boulevard(S),
Virginia Beach, VA 23452
14040 Central Loop(S),
Woodbridge, VA 22193

Virginia Educators’ Credit Union
12626 Nettles Drive
Newport News 23606
Treasurer - Diane Y. Smith
Date Opened - 11/1/54
Assets - $40,105,699
Service Facilities -
50 Shoe Lane, Christopher Newport
University-Ferguson Hall,
Newport News, VA 23606
812 Main Street,
Newport News, VA 23605
998 J. Clyde Morris Boulevard(S),
Newport News, VA 23601
2888 Virginia Beach Blvd.(S),
Virginia Beach, VA 23452
14040 Central Loop(S),
Woodbridge, VA 22193

Virginia Gas, Credit Union, Incorporated
107 South Coaster Street
Staunton 24401
Treasurer - E.K. Whitesell
Date Opened - 5/29/56
Assets - $3,437,750

Virginia League Central Credit Union, Incorporated
6320 Logans Lane
PO Box 11469
Lynchburg 24506
Treasurer - Richard Pillow
Date Opened - 10/26/39
Assets - $26,409,312
Service Facilities -
577 N. Battlefield Boulevard (S),
Chesapeake, VA 23320
998 J. Clyde Morris Boulevard (S),
Newport News, VA 23601
5798 Churchland Boulevard (S),
Portsmouth, VA 23703
10014 Robious Road (S)
Robious Hall Shopping Center,
Richmond, VA 23234
5001 Nine Mile Road (S),
Richmond, VA 23223
2888 Virginia Beach Boulevard (S),
Virginia Beach, VA 23452
14040 Central Loop (S),
Woodbridge, VA

Virginia Power/North Carolina Power Credit Union
One James River Plaza Lobby Level
PO Box 26646
Richmond 23261
Treasurer - Billy R. Cathey
Date Opened - 10/5/40
Assets - $66,138,903
Service Facilities -
677 North Battlefield Blvd (S),
Chesapeake, VA 23320
5000 Dominion Boulevard,
Glen Allen, VA 23060
998 J. Clyde Morris Blvd (S),
Newport News, VA 23601
Virginia Power/North Carolina Power Credit Union
(Continued)
Service Facilities -
5798 Churchland Blvd (S),
Portsmouth, VA 23703
10014 Robious Road (S),
Richmond, VA 23235
2400 Grayland Avenue,
Richmond, VA 23220
5001 Nine Mile Road (S),
Richmond, VA 23223
2888 Virginia Beach Blvd (S),
Virginia Beach, VA 23452
14040 Central Loop (S),
Woodbridge, VA 22193

Virginia United Methodist Conference Credit Union, Inc.
4016 West Broad Street
Richmond 23220
Treasurer - Kathryn F. Talley
Date Opened - 3/27/52
Assets - $12,534,513

W. P. S. E. Credit Union, Inc.
301 Pine Avenue
Waynesboro 22980
Treasurer - Gregory Ciszek
Date Opened - 10/17/58
Assets - $1,971,368

WECCU Credit Union
347 North Court Street
Covington 24426
Treasurer - Howard J. Poague
Date Opened - 7/17/53
Assets - $32,419,565

Waynesboro Dupont Employees Credit Union
140 Lucy Lane
P. O. Box 1365
Waynesboro 22980
Treasurer - Robert L. Arbuagh
Date Opened - 7/1/59
Assets - $274,639,943
Service Facilities -
2813 North Augusta St.,
Staunton, VA 24401
200 Greenville Road,
Stuarts Draft, VA 24477
200 East Broad Street,
Waynesboro, VA 22980
2200 W. Main Street,
Waynesboro, VA 22980
Dupont Plant, 400 Dupont Blvd.,
Waynesboro, VA 22980

(B) 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

RESTON
12490 Sunrise Valley Drive, Suite 1350
Branch of Corporate America Family Credit Union, Elgin, Illinois

VERONA
McQuay International, State Route 612, Verona
Branch of Members First Credit Union, Plymouth, Minnesota

WILLIAMSBURG
243 McLawns Circle, Suite 100, Williamsburg
Branch of Anheuser-Busch Employee’s Credit Union, St. Louis, Missouri
# Alphabetical Listing by Name of State Chartered Credit Unions

Showing Assets, Treasurers and Service Facilities as of December 31, 1999

<table>
<thead>
<tr>
<th>State</th>
<th>Name of Credit Union</th>
<th>Total Assets</th>
<th>Treasurer</th>
<th>Service Facilities</th>
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<tr>
<td>AL</td>
<td>Credit Union A</td>
<td>$1,234,567</td>
<td>Jane Smith</td>
<td>3 locations</td>
</tr>
<tr>
<td>BC</td>
<td>Credit Union B</td>
<td>$987,654</td>
<td>John Doe</td>
<td>2 locations</td>
</tr>
<tr>
<td>CA</td>
<td>Credit Union C</td>
<td>$456,789</td>
<td>Mary Jane</td>
<td>1 location</td>
</tr>
</tbody>
</table>

... (continued)