

2003 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, 2003



FROM REPORTS FILED IN THE  
BUREAU OF FINANCIAL INSTITUTIONS

**TABLE OF CONTENTS**

---

Letter of Transmittal.....	3
Personnel.....	4
Legal Holidays.....	5
Organizational Chart.....	6
Deposits in Virginia Bank Offices.....	7
<b>BANKS:</b>	
Consolidated Report of Condition.....	8
Consolidated Report of Income.....	9
Operating Ratios for all State Chartered Banks.....	10
Bank Applications Received and/or Acted Upon.....	14
Bank Status Changes.....	23
Individual Bank Balance Sheets.....	34
Alphabetical Listing by Name of State Banks	
Showing Officers and Branches.....	60
Alphabetical Listing by Location of State	
Banks and Branches Per City and County.....	80
Registered Bank Holding Companies.....	103
<b>TRUST COMPANIES:</b>	
Individual Trust Company Balance Sheets.....	110
Alphabetical Listing of Trust Companies.....	111
Trust Company Applications Received and/or Acted Upon.....	111
Trust Company Status Changes.....	111
<b>SAVINGS INSTITUTIONS:</b>	
Individual Savings Institution Balance Sheets.....	112
Alphabetical Listing of State Savings Institutions.....	113
Savings Institution Applications Received and/or Acted Upon.....	113
<b>CREDIT UNIONS:</b>	
Consolidated Balance Sheet.....	114
Consolidated Statement of Income and Expenses.....	115
Credit Union Applications Received and/or Acted Upon.....	116
Credit Union Status Changes.....	117
Alphabetical Listing by Name of Credit Unions	
Showing Treasurers, Assets and Service Facilities.....	118
Service Facilities of Out-of-State Credit Unions.....	124

**STATE CORPORATION COMMISSION**

---

HULLIHEN WILLIAMS MOORE, Chairman

I. CLINTON MILLER

THEODORE V. MORRISON, JR.

JOEL H. PECK, Clerk of the Commission

**Report of the Bureau of Financial Institutions**

---

Richmond, Virginia, December 31, 2003

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, 2003.

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  
THOMAS D. JONES, JR., December 15, 1976 to May 31, 1977  
SIDNEY A. BAILEY, June 1, 1977 to June 30, 1978

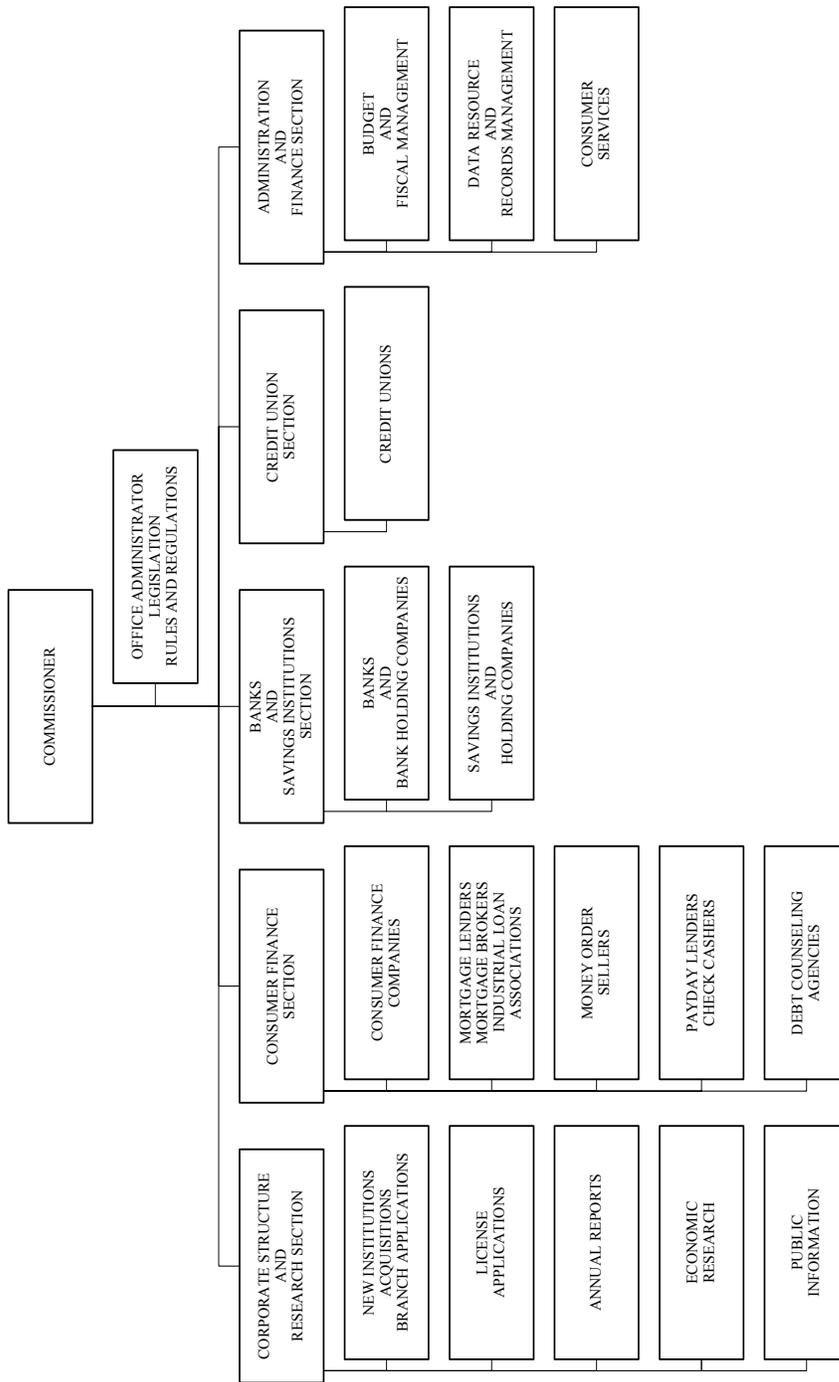
*Commissioner of Financial Institutions*

SIDNEY A. BAILEY, July 1, 1978 to June 30, 1997  
E. J. FACE, JR., July 1, 1997 to Date

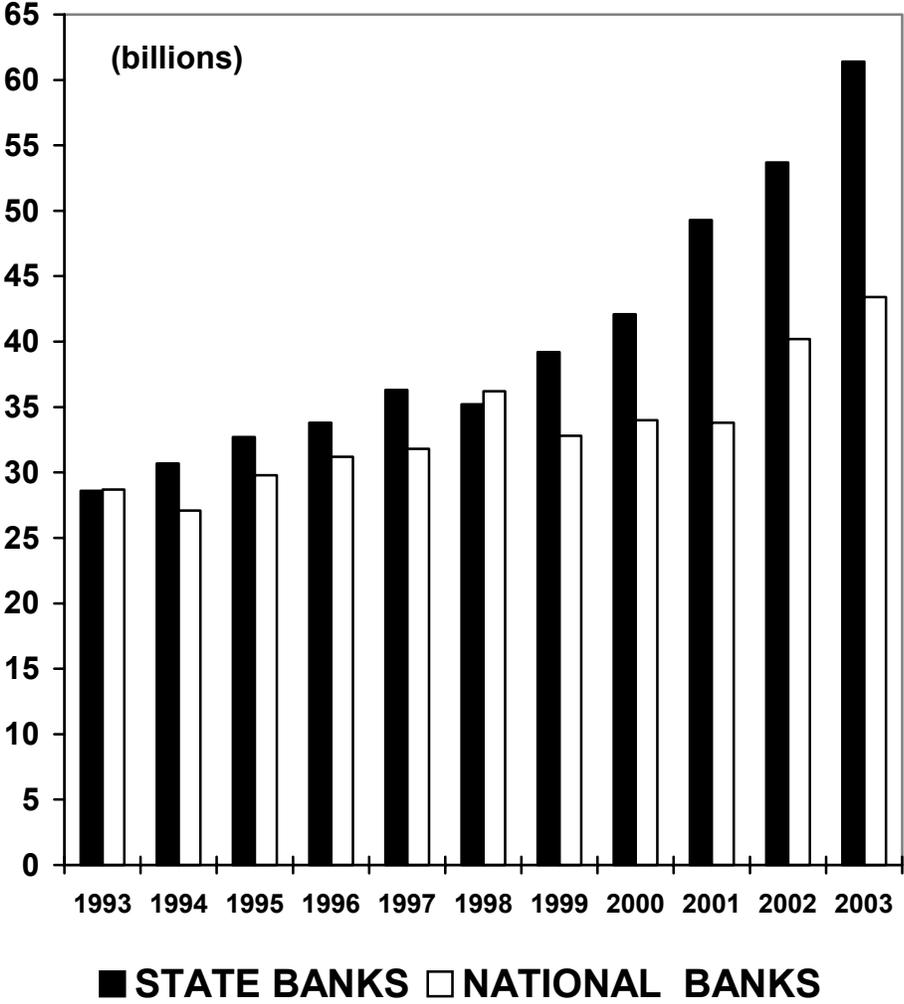
LEGAL HOLIDAYS

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

ORGANIZATIONAL CHART  
BUREAU OF FINANCIAL INSTITUTIONS



**DEPOSITS IN VIRGINIA BANK OFFICES  
STATE & NATIONAL 1993-2003**



CONSOLIDATED REPORT OF CONDITION - VIRGINIA STATE BANKS  
DECEMBER 31, 2002 & 2003 (IN THOUSANDS OF DOLLARS)

	December 31, 2002 93 State Banks 1039 Branches	December 31, 2003 87 State Banks 974 Branches
<b>ASSETS</b>		
Cash and balances due from depository institutions.....	\$ 3,700,047	\$ 3,611,387
Noninterest-bearing balances and currency and coin .....	1,544,424	1,591,971
Interest-bearing balances.....	2,155,623	2,019,416
Securities .....	14,404,106	13,977,032
Federal funds sold & securities purchased under agreement to resell.....	1,267,287	3,815,579
Loan and lease financing receivables:		
Loans and leases held for sale.....	1,038,502	452,265
Loans and leases, net of unearned income.....	38,489,594	42,838,511
LESS: Allowance for loan and lease losses.....	1,173,088	1,068,001
Loans and leases, net of unearned income and allowance for losses.....	37,316,506	41,770,510
Assets held in trading accounts.....	162,922	206,704
Premises and fixed assets (including capitalized leases).....	1,215,709	1,391,338
Other real estate owned.....	24,569	46,722
Investments in unconsolidated subsidiaries and associated companies.....	3,762	13,615
Customers' liabilities to banks on acceptances outstanding.....	2,934	561
Intangible assets.....	409,121	2,255,471
Other assets.....	3,261,056	4,080,075
<b>TOTAL ASSETS</b> .....	<b>\$ 62,806,521</b>	<b>\$ 71,621,259</b>
<b>LIABILITIES</b>		
Deposits:		
In domestic offices	\$ 42,838,313	\$ 48,607,609
(1) Noninterest-bearing .....	6,936,348	7,441,393
(2) Interest-bearing.....	35,901,965	41,166,216
In foreign offices, Edge and Agreement subsidiaries, and IBFs ...	1,065,540	1,673,320
(1) Noninterest-bearing .....	11,760	15,817
(2) Interest-bearing .....	1,053,780	1,657,503
Federal funds purchased and securities sold under agreement to repurchase.....	1,863,473	1,647,509
Other borrowed money.....	6,883,056	6,609,729
Banks' liabilities on acceptances executed and outstanding .....	193	561
Notes and debentures subordinated to deposits .....	158,208	683,983
Other liabilities .....	3,462,401	3,397,052
<b>TOTAL LIABILITIES</b> .....	<b>56,271,184</b>	<b>62,619,763</b>
<b>EQUITY CAPITAL</b>		
Perpetual preferred stock.....	13,900	13,900
Common stock.....	525,335	419,048
Surplus .....	2,544,895	5,241,370
Undivided profits and capital reserves.....	3,333,873	3,251,328
Accumulated other comprehensive income .....	117,136	78,826
Other equity capital components.....	198	(2,976)
<b>TOTAL EQUITY</b> .....	<b>6,535,337</b>	<b>9,001,496</b>
<b>TOTAL LIABILITIES AND EQUITY CAPITAL</b> .....	<b>\$ 62,806,521</b>	<b>\$ 71,621,259</b>

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

	2002	2003
INTEREST INCOME:		
Interest and fees on loans .....	\$ 3,700,179	\$ 3,166,120
Income from lease financing receivables.....	144	132
Interest on balances due from depository institutions .....	39,495	35,726
Interest and dividends on securities .....	605,811	526,688
Interest from assets held in trading accounts .....	3	0
Interest on federal funds sold and securities purchased under agreements to resell.....	34,186	31,697
Other Interest Income.....	106,199	202,240
<b>TOTAL INTEREST INCOME .....</b>	<b>4,486,017</b>	<b>3,962,603</b>
INTEREST EXPENSE:		
Interest on time certificates of deposit of \$100,000 or more .....	405,168	462,616
Interest on other deposits.....	593,409	389,450
Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs .....	63,142	74,436
Expense of federal funds purchased and securities sold under agreements to repurchase.....	58,153	18,508
Interest on trading liabilities and other borrowed money .....	401,968	374,196
Interest on notes and debentures subordinated to deposits .....	6,928	29,882
<b>TOTAL INTEREST EXPENSE .....</b>	<b>1,528,768</b>	<b>1,349,088</b>
<b>NET INTEREST INCOME .....</b>	<b>2,957,249</b>	<b>2,613,515</b>
Provision for loan and lease losses.....	1,030,909	615,032
NONINTEREST INCOME:		
Income from fiduciary activities .....	28,079	18,170
Service charges on deposit accounts in domestic offices .....	181,612	166,245
Trading revenue.....	4,411	11,525
Other fee income .....	2,854,429	3,060,571
All other noninterest income .....	2,044,084	1,819,228
<b>TOTAL NONINTEREST INCOME .....</b>	<b>5,112,615</b>	<b>5,075,739</b>
Realized gains (losses) on held-to-maturity securities .....	708	(1)
Realized gains (losses) on available-for-sale securities.....	58,725	72,877
NONINTEREST EXPENSE:		
Salaries and employee benefits .....	658,787	699,146
Expenses of premises and fixed assets (net of rental income).....	313,942	315,818
Other noninterest expense .....	3,924,169	4,238,284
<b>TOTAL NONINTEREST EXPENSE.....</b>	<b>4,896,898</b>	<b>5,253,248</b>
<b>INCOME BEFORE INCOME TAXES AND EXTRA- ORDINARY ITEMS AND OTHER ADJUSTMENTS .....</b>	<b>2,201,490</b>	<b>1,893,850</b>
<b>APPLICABLE INCOME TAXES .....</b>	<b>788,449</b>	<b>663,162</b>
<b>INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS .....</b>	<b>1,413,041</b>	<b>1,230,688</b>
<b>EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS NET OF INCOME TAXES.....</b>	<b>3</b>	<b>(20,266)</b>
<b>NET INCOME.....</b>	<b>\$ 1,413,044</b>	<b>\$ 1,210,422</b>

**OPERATING RATIOS FOR ALL STATE CHARTERED BANKS FOR 2003**

CLASSIFICATION IN MILLIONS OF DOLLARS	Under 25	25- 50	50- 100	100- 250	250- 500	500- 1,000	Over 1,000	All Banks
NUMBER OF BANKS IN GROUP	1	6	10	30	26	9	5	87
SOURCE AND DISTRIBUTION OF INCOME:								
Percentage of Average Assets:								
INTEREST INCOME:								
Interest and fees on loans .....	0.16	4.20	4.48	4.66	4.29	4.39	4.40	4.40
Income from lease financing receivables.....	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Interest on balances due from depository institutions .....	0.01	0.03	0.03	0.03	0.01	0.02	0.06	0.05
Interest and dividends on securities .....	0.01	0.65	0.77	0.56	1.00	0.70	0.71	0.73
Interest from assets held in trading accounts.....	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Interest on federal funds sold and securities purchased under agreement to resell.....	0.08	0.11	0.06	0.06	0.03	0.02	0.05	0.04
Other Interest Income.....	0.03	0.05	0.01	0.03	0.02	0.03	0.38	0.28
TOTAL INTEREST INCOME.....	0.29	5.04	5.35	5.34	5.35	5.16	5.60	5.50
INTEREST EXPENSE:								
Interest on time certificates of deposit of \$100,000 or more .....	0.01	0.37	0.34	0.35	0.34	0.32	0.77	0.64
Interest on other deposits .....	0.05	1.21	1.11	1.19	1.09	1.11	0.31	0.54
Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs .....	0.00	0.00	0.00	0.00	0.00	0.00	0.14	0.10
Expense of federal funds purchased and securities sold under agreement to repurchase.....	0.00	0.00	0.02	0.02	0.02	0.02	0.03	0.03
Interest on trading liabilities and other borrowed money .....	0.00	0.00	0.03	0.03	0.15	0.26	0.67	0.52
Interest on notes and debentures subordinated to deposits.....	0.00	0.00	0.00	0.01	0.01	0.04	0.05	0.04
TOTAL INTEREST EXPENSE.....	0.06	1.58	1.50	1.60	1.61	1.75	1.97	1.87
NET INTEREST INCOME .....	0.23	3.46	3.85	3.74	3.74	3.41	3.63	3.63
Provisions for loans and lease losses .....	0.25	0.27	0.21	0.24	0.17	0.23	1.12	0.85

**OPERATING RATIOS FOR ALL STATE CHARTERED BANKS FOR 2003**

CLASSIFICATION IN MILLIONS OF DOLLARS	Under 25	25- 50	50- 100	100- 250	250- 500	500- 1,000	Over 1,000	All Banks
NONINTEREST INCOME:								
Income from fiduciary activities .....	0.00	0.00	0.01	0.00	0.03	0.01	0.03	0.03
Service charges on deposit accounts in domestic offices.....	0.00	0.26	0.35	0.33	0.36	0.26	0.19	0.23
Trading revenue.....	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.02
Other fees.....	0.00	0.00	0.08	0.02	0.06	0.11	5.96	4.25
Other noninterest income .....	0.00	0.09	0.13	0.34	0.36	1.62	3.25	2.52
<b>TOTAL NONINTEREST INCOME .....</b>	<b>0.00</b>	<b>0.35</b>	<b>0.57</b>	<b>0.69</b>	<b>0.81</b>	<b>2.00</b>	<b>9.45</b>	<b>7.05</b>
Gains(losses) on securities .....	0.00	0.01	(0.02)	0.02	0.05	0.03	0.13	0.10
NONINTEREST EXPENSE:								
Salaries and employee benefits .....	1.12	1.66	1.75	1.56	1.48	2.07	0.67	0.97
Expenses of premises and fixed assets (net of rental income) .....	0.44	0.49	0.51	0.41	0.35	0.40	0.46	0.44
Other noninterest expense .....	0.25	1.13	1.06	0.95	0.92	0.97	7.90	5.89
<b>TOTAL NONINTEREST EXPENSE .....</b>	<b>1.81</b>	<b>3.28</b>	<b>3.32</b>	<b>2.92</b>	<b>2.75</b>	<b>3.44</b>	<b>9.03</b>	<b>7.30</b>
INCOME BEFORE INCOME TAXES AND EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS .....	(1.83)	0.27	0.87	1.29	1.68	1.77	3.06	2.63
APPLICABLE INCOME TAXES.....	0.00	0.23	0.33	0.37	0.47	0.55	1.11	0.92
INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS .....	(1.83)	0.04	0.54	0.92	1.21	1.22	1.95	1.71
EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS NET OF INCOME TAXES .....	0.00	0.00	0.00	0.00	0.00	0.00	-0.03	-0.03
<b>NET INCOME .....</b>	<b>(1.83)</b>	<b>0.04</b>	<b>0.54</b>	<b>0.92</b>	<b>1.21</b>	<b>1.22</b>	<b>1.92</b>	<b>1.68</b>



**OPERATING RATIOS FOR ALL STATE CHARTERED BANKS FOR 2003**

CLASSIFICATION IN MILLIONS OF DOLLARS	25- 25	50- 50	100- 100	250- 250	500- 500	1,000- 1,000	Over 1,000	All Banks
<b>DISTRIBUTION OF LIABILITIES:</b>								
Percentage of Total Assets:								
Deposits:								
In domestic offices .....	39.92	84.15	88.73	86.97	84.18	81.27	61.14	67.87
Noninterest-bearing .....	3.63	11.16	17.54	16.23	13.75	13.59	8.74	10.39
Interest-bearing .....	36.29	72.99	71.19	70.74	70.43	67.68	52.40	57.48
In foreign offices, Edge and Agreement subsidiaries, and IBFs .....	0.00	0.00	0.00	0.00	0.00	0.00	3.31	2.34
Noninterest-bearing .....	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.02
Interest-bearing .....	0.00	0.00	0.00	0.00	0.00	0.00	3.28	2.32
Federal funds purchased and securities sold under agreements to repurchase .....	0.00	0.00	1.43	1.27	2.01	2.59	2.43	2.30
Trading liabilities .....	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other borrowed money .....	0.00	0.10	0.86	1.59	4.22	6.80	11.29	9.23
Banks' liabilities on acceptances executed and outstanding .....	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Notes and debentures subordinated to deposits .....	0.00	0.00	0.00	0.13	0.35	0.60	1.20	0.95
Other liabilities .....	0.50	0.32	0.44	0.44	0.54	0.78	6.48	4.74
<b>TOTAL LIABILITIES .....</b>	<b>40.42</b>	<b>84.57</b>	<b>91.46</b>	<b>90.40</b>	<b>91.30</b>	<b>92.04</b>	<b>85.85</b>	<b>87.43</b>
<b>DISTRIBUTION OF EQUITY CAPITAL:</b>								
Percentage of Total Assets:								
Perpetual preferred stock .....	0.00	0.00	0.00	0.00	0.00	0.21	0.00	0.02
Common stock .....	15.73	4.64	2.52	2.11	1.15	1.09	0.23	0.59
Surplus .....	47.20	5.38	2.52	3.02	1.80	2.67	9.35	7.32
Undivided profits and capital reserves .....	-3.35	5.43	3.37	4.35	5.48	3.87	4.50	4.54
Accumulated comprehensive income	-0.01	-0.01	0.13	0.12	0.26	0.12	0.08	0.11
Other equity capital components .....	0.00	-0.01	0.00	0.00	0.00	0.00	-0.01	0.00
<b>TOTAL EQUITY CAPITAL .....</b>	<b>59.58</b>	<b>15.43</b>	<b>8.54</b>	<b>9.60</b>	<b>8.70</b>	<b>7.96</b>	<b>14.15</b>	<b>12.57</b>
<b>TOTAL LIABILITIES AND EQUITY CAPITAL .....</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
<b>OTHER RATIOS</b>								
Loans (net) to deposits .....	46.31	71.42	71.19	80.15	76.18	84.93	89.60	85.93
Noninterest-bearing deposits to total deposits .....	9.08	13.26	19.77	18.66	16.34	16.71	14.35	15.34
Bank premises to total equity .....	16.14	22.45	24.46	21.81	21.93	23.80	13.63	15.46
Total equity to total deposits .....	149.26	18.33	9.62	11.04	10.33	9.79	23.15	18.52
Equity and subordinated notes and debentures to assets .....	59.58	15.43	8.54	9.73	9.04	8.55	15.36	13.52

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 2003  
PURSUANT TO THE BANKING ACT**

**NEW BANKS**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
05/01/03	Colonial Virginia Bank	6720 Sutton Road Gloucester, Gloucester County, VA	Approved 07/15/03
05/23/03	The Community Bank of Virginia	6657 Lake Harbour Drive Midlothian, Chesterfield County, VA	Approved 09/08/03
12/02/03	MainStreet Bank	727 Elden Street Herndon, Fairfax County, VA	Pending
12/15/03	River City Bank	6127 Mechanicsville Turnpike Mechanicsville, Hanover County, VA	Pending

**MERGERS**

DATE RECEIVED	DESCRIPTION	ACTIVITY
02/19/03	First Bank and Trust Company, The, Abingdon, VA to merge into it First Commonwealth Bank	Approved 04/08/03
07/16/03	Branch Banking and Trust Company of Virginia, Richmond, VA to merge into it First Vantage Bank/Tri-Cities	Approved 09/16/03
07/16/03	Branch Banking and Trust Company of Virginia, Richmond, VA to merge into it First Virginia Bank	Approved 09/16/03
07/16/03	Branch Banking and Trust Company of Virginia, Richmond, VA to merge into it First Virginia Bank - Southwest	Approved 09/16/03
07/16/03	Branch Banking and Trust Company of Virginia, Richmond, VA to merge into it First Virginia Bank-Blue Ridge	Approved 09/16/03
07/16/03	Branch Banking and Trust Company of Virginia, Richmond, VA to merge into it First Virginia Bank-Colonial	Approved 09/16/03
07/16/03	Branch Banking and Trust Company of Virginia, Richmond, VA to merge into it First Virginia Bank-Hampton Roads	Approved 09/16/03
07/16/03	United Bank, Vienna, VA to merge into it SequoiaBank	Approved 08/13/03
12/01/03	Towne Bank, Portsmouth, VA to merge into it Harbor Bank	Pending

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 2003  
PURSUANT TO THE BANKING ACT**

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

DATE RECEIVED	DESCRIPTION	ACTIVITY
02/14/03	First Community Bancshares, Inc., Bluefield, VA to acquire 100% of the voting shares of Commonwealth Bank, The, Richmond, VA	Approved 04/04/03
02/19/03	First Bancorp, Inc., Lebanon, VA to acquire 100% of the voting shares of First Commonwealth Bank, Wise, VA	Approved 04/08/03

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

DATE RECEIVED	DESCRIPTION	ACTIVITY
02/04/03	MountainBank Financial Corporation, Hendersonville, NC to acquire CNB Holdings, Inc.	Approved 03/24/03
02/04/03	MountainBank Financial Corporation, Hendersonville, NC to acquire Cardinal Bankshares Corporation	Withdrawn 03/20/03
02/27/03	TCF Financial Corporation, Wayzata, MN to acquire 9.9 percent of TransCommunity Bankshares Incorporated	Approved 04/10/03
03/17/03	BB&T Corporation, Winston-Salem, NC to acquire First Virginia Banks, Inc.	Approved 05/08/03
04/23/03	Mercantile Bankshares Corporation, Baltimore, MD to acquire Townsend Bank, Townsend, DE	Approved 05/21/03
06/11/03	Mercantile Bankshares Corporation, Baltimore, MD to acquire F&M Bancorp, Frederick, MD	Approved 07/09/03
07/22/03	United Bankshares, Inc., Parkersburg, WV to acquire Sequoia Bancshares, Inc., Bethesda, MD	Approved 08/13/03
12/30/03	Fulton Financial Corporation, Lancaster, PA to acquire Resource Bankshares Corporation	Pending

**BRANCHES**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
12/06/02	SequoiaBank Bethesda, MD	1960 Gallows Road, Suite 100 Vienna, VA	No Objection 01/03/03
12/09/02	Harbor Bank Newport News, VA	6515 George Washington Memorial Hwy Yorktown, York County, VA	Approved 01/02/03

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 2003  
PURSUANT TO THE BANKING ACT**

**BRANCHES (Continued)**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
12/18/02	Benchmark Community Bank Kenbridge, VA	410 Church Street Blackstone, Nottoway County, VA	Approved 01/09/03
01/21/03	Potomac Bank of Virginia Fairfax, VA	9910 Main Street City of Fairfax, VA	Approved 02/10/03
01/22/03	Alliance Bank Corporation Chantilly, VA	4501 North Fairfax Drive Arlington County, VA	Approved 02/13/03
01/27/03	Potomac Valley Bank Gaithersburg, MD	7430 Spring Village Drive Springfield, Fairfax County, VA	No Objection 02/19/03
01/28/03	Southside Bank Tappahannock, VA	East side of U.S. Route 360 at State Route 662, King William County, VA	Approved 02/26/03
02/10/03	Valley Bank Roanoke, VA	3850 Keagy Road City of Roanoke, VA	Approved 03/03/03
02/12/03	New Peoples Bank, Inc. Honaker, VA	West side of U. S. Route 460 at the southern town limit, Grundy, Buchanan County, VA	Approved 03/03/03
02/20/03	Fidelity Bank, The Fuquay-Varina, NC	231 East Church Street Martinsville, VA	No Objection 03/25/03
02/20/03	Fidelity Bank, The Fuquay-Varina, NC	3300 Virginia Avenue Collinsville, VA	No Objection 03/25/03
02/20/03	Potomac Valley Bank Gaithersburg, MD	8229 Boone Boulevard Vienna, Fairfax County, VA	No Objection 03/13/03
02/25/03	First-Citizens Bank & Trust Company Raleigh, NC	524 North Main Street City of Emporia, VA	No Objection 03/24/03
03/01/03	Gateway Bank & Trust Co. Elizabeth City, NC	3001 Shore Drive Virginia Beach, VA	No Objection 04/09/03
03/01/03	Gateway Bank & Trust Co. Elizabeth City, NC	713 Independence Boulevard Virginia Beach, VA	No Objection 04/09/03
03/06/03	Business Bank, The Vienna, VA	133 Maple Avenue, Unit 100 Vienna, Fairfax County, VA	Approved 04/01/03

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 2003  
PURSUANT TO THE BANKING ACT**

**BRANCHES (Continued)**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
03/11/03	First Bank Strasburg, VA	5304 Main Street Mt. Jackson, Shenandoah County, VA	Approved 04/03/03
03/17/03	Rockingham Heritage Bank Harrisonburg, VA	309 North Main Street Bridgewater, Rockingham County, VA	Approved 04/09/03
04/02/03	Citizens Community Bank South Hill, VA	581 Madison Street Boydton, Mecklenburg County, VA	Approved 04/21/03
04/02/03	Southern Community Bank & Trust Midlothian, VA	4221 West Hundred Road Chester, Chesterfield County, VA	Approved 04/22/03
04/03/03	Bank of Marion, The Marion, VA	744 Beaver Dam Avenue, Suite A Damascus, Washington County, VA	Approved 04/25/03
04/07/03	First-Citizens Bank & Trust Company Raleigh, NC	NW quadrant of the intersection of Broad St & Broadview Lane, Henrico County, VA	No Objection 05/02/03
04/09/03	Community Bank of Northern Virginia Sterling, VA	13986 Metrotech Drive Chantilly, Fairfax County, VA	Approved 05/01/03
04/10/03	Community Bank of Northern Virginia Sterling, VA	11932 Democracy Boulevard Reston, Fairfax County, VA	Approved 05/01/03
04/17/03	New Peoples Bank, Inc. Honaker, VA	2600 North John B. Dennis Highway Kingsport, TN	Approved 05/12/03
04/28/03	Highlands Union Bank Abingdon, VA	100 West Main Street Banner Elk, NC	Approved 05/20/03
04/29/03	SunTrust Bank Atlanta, GA	12821 Braemar Village Plaza Bristow, Prince William County, VA	No Objection 05/22/03
05/14/03	New Peoples Bank, Inc. Honaker, VA	Main Street Dungannon, Scott County, VA	Approved 06/04/03
05/19/03	Citizens and Farmers Bank West Point, VA	7021 Mechanicsville Turnpike Mechanicsville, Hanover County, VA	Approved 06/09/03
05/20/03	Colonial Virginia Bank Gloucester, VA	1578 Greate Road Gloucester Point, Gloucester County, VA	Approved 07/15/03
05/29/03	First Capital Bank Glen Allen, VA	1776 Staples Mill Road City of Richmond, VA	Approved 06/26/03

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 2003  
PURSUANT TO THE BANKING ACT**

**BRANCHES (Continued)**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
06/06/03	SunTrust Bank Atlanta, GA	1022 W. Main Street City of Charlottesville, VA	No Objection 06/30/03
06/18/03	Provident Bank of Maryland Baltimore, MD	1505 Stafford Market Place Stafford, Stafford County, VA	No Objection 07/11/03
06/25/03	Albemarle First Bank Charlottesville, VA	2500 Austin Drive Albemarle County, VA	Approved 07/17/03
06/25/03	Bank of Clarke County Berryville, VA	1879 Berryville Pike Frederick County, VA	Approved 07/17/03
06/26/03	SunTrust Bank Atlanta, GA	80 Westlake Road Hardy, Franklin County, VA	No Objection 07/18/03
07/08/03	Southern Financial Bank Warrenton, VA	1001 East Main Street City of Richmond, VA	Approved 07/28/03
07/09/03	Virginia Community Bank Louisa, VA	NE Corner of U.S. Routes 15 and 250 Zion Crossroads, Louisa County, VA	Approved 07/29/03
07/10/03	SunTrust Bank Atlanta, GA	150 West Main Street Norfolk, VA	No Objection 07/15/03
07/11/03	Branch Banking and Trust Company of Virginia Richmond, VA	Short Pump Towne Center West Broad Street, Glen Allen, Henrico County, VA	Approved 08/04/03
07/14/03	Planters Bank & Trust Company of Virginia Staunton, VA	110 Mall Road Alleghany County, VA	Approved 08/04/03
07/14/03	Planters Bank & Trust Company of Virginia Staunton, VA	1155 Claypool Hill Mall Road Cedar Bluff, Tazewell County, VA	Approved 08/04/03
07/14/03	Planters Bank & Trust Company of Virginia Staunton, VA	1508 South Main Street Farmville, Prince Edward County, VA	Approved 08/04/03
07/14/03	Planters Bank & Trust Company of Virginia Staunton, VA	20 Jubal Early Highway Wirtz, Franklin County, VA	Approved 08/04/03
07/14/03	Planters Bank & Trust Company of Virginia Staunton, VA	201 West Main Street Tazewell, Tazewell County, VA	Approved 08/04/03

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 2003  
PURSUANT TO THE BANKING ACT**

**BRANCHES (Continued)**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
07/14/03	Planters Bank & Trust Company of Virginia Staunton, VA	369 Franklin Street Rocky Mount, Franklin County, VA	Approved 08/04/03
07/14/03	Planters Bank & Trust Company of Virginia Staunton, VA	450 West Main Street City of Covington, VA	Approved 08/04/03
07/14/03	Second Bank & Trust Culpeper, VA	300 West Reservoir Road Woodstock, Shenandoah County, VA	Approved 08/04/03
07/16/03	Union Bank and Trust Company Bowling Green, VA	1773 Parham Road Henrico County, VA	Approved 08/05/03
07/30/03	Southside Bank Tappahannock, VA	176 Colonial Trail East Surry, Surry County, VA	Approved 08/28/03
07/30/03	Southside Bank Tappahannock, VA	209 West Main Street Waverly, Sussex County, VA	Approved 08/28/03
07/30/03	Southside Bank Tappahannock, VA	22241 Main Street Courtland, Southampton County, VA	Approved 08/28/03
07/30/03	Southside Bank Tappahannock, VA	22510 Linden Street Courtland, Southampton County, VA	Approved 08/28/03
07/30/03	Southside Bank Tappahannock, VA	233 South County Drive Waverly, Sussex County, VA	Approved 08/28/03
07/31/03	Burke & Herbert Bank & Trust Company Alexandria, VA	14008 Smoketown Road Woodbridge, Prince William County, VA	Approved 08/21/03
07/31/03	The Community Bank of Virginia Chesterfield, VA	10014 Robious Road Chesterfield County, VA	Approved 09/08/03
08/01/03	Alliance Bank Corporation Chantilly, VA	8221 Old Courthouse Road Vienna, Fairfax County, VA	Approved 08/26/03
08/01/03	Crescent Bank & Trust New Orleans, LA	700 Independence Parkway Suite 200 Chesapeake, VA	No Objection 08/07/03
08/07/03	Virginia Commerce Bank Arlington, VA	1960 Gallows Road Vienna, Fairfax County, VA	Withdrawn 08/18/03
08/12/03	SunTrust Bank Atlanta, GA	43150 Broadlands Center Safeway Ashburn, Loudoun County, VA	No Objection 09/24/03

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 2003  
PURSUANT TO THE BANKING ACT**

**BRANCHES (Continued)**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
08/12/03	SunTrust Bank Atlanta, GA	Riverside Parkway and Lansdowne Boulevard, Leesburg, Loudoun County, VA	No Objection 09/24/03
08/26/03	Provident Bank of Maryland Baltimore, MD	7471 Summerset Drive Gainesville, VA	No Objection 09/24/03
08/29/03	Citizens and Farmers Bank West Point, VA	698 Town Center Drive City of Newport News, VA	Approved 09/15/03
09/03/03	Southern Community Bank & Trust Midlothian, VA	1231 Alverser Drive Midlothian, Chesterfield County, VA	Approved 09/22/03
09/08/03	Branch Banking and Trust Company of Virginia Richmond, VA	Intersection of Highway 40 (Old Franklin Turnpike) & Route 649, Rocky Mount, Franklin County, VA	Approved 09/30/03
09/15/03	New Peoples Bank, Inc. Honaker, VA	2975 Lee Highway City of Bristol, VA	Approved 10/06/03
09/22/03	Potomac Valley Bank Gaithersburg, MD	14231 Willard Road Suite 100 Chantilly, VA	No Objection 10/20/03
09/22/03	Potomac Valley Bank Gaithersburg, MD	45975 Nokes Boulevard Sterling, VA	No Objection 10/20/03
09/29/03	Central Virginia Bank Powhatan, VA	2500 Promenade Parkway Midlothian, Chesterfield County, VA	Approved 10/20/03
09/30/03	Towne Bank Portsmouth, VA	200 High Street City of Portsmouth, VA	Approved 10/20/03
10/03/03	Bank of the James Lynchburg, VA	17000 Forest Road Forest, Bedford County, VA	Approved 10/27/03
10/06/03	SuffolkFirst Bank Suffolk, VA	1000 N. Main Street City of Suffolk, VA	Approved 10/27/03
10/14/03	Union Bank and Trust Company Bowling Green, VA	4690 Pouncey Tract Road Glen Allen, Henrico County, VA	Approved 11/03/03
10/17/03	Greene County Bank Greenville, TN	901 State Street Bristol, VA	Pending
12/02/03	Monarch Bank Chesapeake, VA	626 Olney Road City of Norfolk, VA	Withdrawn 12/12/03

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 2003  
PURSUANT TO THE BANKING ACT**

**BRANCHES (Continued)**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
12/08/03	Fauquier Bank, The Warrenton, VA	6207 Station Drive Bealeton, Fauquier County, VA	Pending
12/19/03	SunTrust Bank Atlanta, GA	7451 Mount Vernon Square Fairfax County, VA	Pending
12/19/03	SunTrust Bank Atlanta, GA	Intersection of Loudoun County Parkway & U.S. Highway 50, South Riding, Loudoun County, VA	Pending
12/19/03	SunTrust Bank Atlanta, GA	Intersection of Lightner Road & James Madison Highway, Haymarket, Prince William County, VA	Pending

**BRANCH OFFICE RELOCATIONS**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
01/30/03	Community First Bank Lynchburg, VA	From: 69 Callohill Road, Lovingston, Nelson County, VA To: 150 Front Street, Lovingston, Nelson County, VA	Approved 02/25/03
03/17/03	Towne Bank Portsmouth, VA	From: 4216 Virginia Beach Boulevard, City of Virginia Beach, VA To: 297 Constitution Drive, City of Virginia Beach, VA	Approved 04/07/03
04/04/03	Branch Banking and Trust Company of Virginia Richmond, VA	From: 744 N Lee Highway, Rockbridge County, VA To: Corner of Hunter Hill Road & Lee Highway, Rockbridge County, VA	Approved 04/29/03
04/07/03	First Bank of Virginia Troy, NC	From: 150 West Main Street, Wytheville, Wythe County, VA To: Corner of Cardinal St & Virginia Ave, Wytheville, Wythe County, VA	No Objection 05/02/03
05/29/03	Pioneer Bank Stanley, VA	From: 120 South Main Street, City of Harrisonburg, VA To: 890 West Market Street, City of Harrisonburg, VA	Approved 06/16/03

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 2003  
PURSUANT TO THE BANKING ACT**

**BRANCH OFFICE RELOCATIONS (Continued)**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
06/06/03	Branch Banking and Trust Company of Virginia Richmond, VA	From: 4018 Halifax Road, South Boston, Halifax County, VA To: 4028-4030 Halifax Road, South Boston, Halifax County, VA	Approved 06/26/03
09/03/03	Bank of Clarke County Berryville, VA	From: 40 West Piccadilly Street, City of Winchester, VA To: 202 North Loudoun Street, City of Winchester, VA	Approved 09/24/03
10/27/03	Branch Banking and Trust Company of Virginia Richmond, VA	From: 251 West Lee Highway Suite 730, Warrenton, Fauquier County, VA To: Intersection of Winchester Street, and West Lee Highway, Warrenton, Fauquier County, VA	Approved 11/20/03

**MAIN OFFICE RELOCATIONS**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
03/12/03	Potomac Bank of Virginia Fairfax, VA,	From: 133 Maple Avenue East, Vienna, Fairfax County, VA To: 414 Maple Avenue East, Vienna, Fairfax County, VA	Approved 04/01/03
07/31/03	First Vantage Bank/Tri-Cities Blountville, TN,	From: 2973 Lee Highway, City of Bristol, VA To: 3000 Lee Highway, City of Bristol, VA	Approved 08/18/03

**BANK STATUS CHANGES - 2003****NEW BANKS**

January	27	SuffolkFirst Bank opened for business at 100 Bosley Avenue, City of Suffolk, VA
November	06	Colonial Virginia Bank opened for business at 6720 Sutton Road, Gloucester, Gloucester County, VA

**MERGERS**

May	01	The First Bank and Trust Company, Lebanon, VA merged into it First Commonwealth Bank
October	10	Branch Banking and Trust Company of Virginia, Richmond, VA merged into it First Virginia Bank-Blue Ridge
October	10	Branch Banking and Trust Company of Virginia, Richmond, VA merged into it First Virginia Bank-Hampton Roads
October	10	Branch Banking and Trust Company of Virginia, Richmond, VA merged into it First Vantage Bank/Tri-Cities
October	10	Branch Banking and Trust Company of Virginia, Richmond, VA merged into it First Virginia Bank-Colonial
October	10	Branch Banking and Trust Company of Virginia, Richmond, VA merged into it First Virginia Bank - Southwest
October	10	Branch Banking and Trust Company of Virginia, Richmond, VA merged into it First Virginia Bank
October	10	United Bank, Vienna, VA merged into it SequoiaBank

**MERGERS - STATE CHARTERED BANKS INTO NATIONAL BANKS**

June	06	The Commonwealth Bank, Richmond, VA merged into First Community Bank, National Association
------	----	--

**CHANGES IN TITLE**

October	03	The Community Bank of Virginia, Chesterfield, VA changed its name to Bank of Virginia
---------	----	---

**BRANCH OPENINGS**

January	21	Bank of Clarke County, Berryville, VA opened a branch office at 3360 Valley Avenue, Frederick County, VA
January	21	Provident Bank of Maryland, Baltimore, MD opened a branch office at 43761 Parkhurst Plaza, Ashburn, Loudoun County, VA

**BANK STATUS CHANGES - 2003****BRANCH OPENINGS (Continued)**

February	10	Southern Financial Bank, Warrenton, VA opened a branch office at 2208 Ivy Road, City of Charlottesville, VA
February	18	Southside Bank, Tappahannock, VA opened a branch office at 1953 George Washington Memorial Hwy., Gloucester Point, Gloucester County, VA
February	18	Second Bank & Trust, Culpeper, VA opened a branch office at 1807 Seminole Trail, Albemarle County, VA
March	03	Branch Banking and Trust Company of Virginia, Richmond, VA opened a branch office at 141 Branch Banking Drive, City of Winchester, VA
March	05	Potomac Valley Bank, Gaithersburg, MD opened a branch office at 7430 Spring Village Drive, Springfield, Fairfax County, VA
March	07	Benchmark Community Bank, Kenbridge, VA opened a branch office at 410 Church Street, Blackstone, Nottoway County, VA
March	15	Guaranty Bank, Charlottesville, VA opened a branch office at 124 Main Street, Lovingston, Nelson County, VA
March	24	The Page Valley Bank, Luray, VA opened a branch office at 9972 Spotswood Trail, McGaheysville, Rockingham County, VA
April	15	Harbor Bank, Newport News, VA opened a branch office at 6515 George Washington Memorial Hwy, Yorktown, York County, VA
April	21	Gateway Bank & Trust Co., Elizabeth City, NC opened a branch office at 3001 Shore Drive, Virginia Beach, VA
April	24	The Marathon Bank, Stephens City, VA opened a branch office at 199 Front Royal Pike, Frederick County, VA
April	24	New Peoples Bank, Inc., Honaker, VA opened a branch office at West side of U. S. Route 460 at the southern town limit, Grundy, Buchanan County, VA
May	19	Bank of Clarke County, Berryville, VA opened a branch office at 400 McNeil Drive, Berryville, Clarke County, VA
May	19	Community Bank of Northern Virginia, Sterling, VA opened a branch office at 13986 Metrotech Drive, Chantilly, Fairfax County, VA
May	28	First Vantage Bank/Tri-Cities, Blountville, TN opened a branch office at 915 West Oakland Avenue, Johnson City, TN
May	30	Potomac Valley Bank, Gaithersburg, MD opened a branch office at 8229 Boone Boulevard, Vienna, Fairfax County, VA
June	09	Southern Community Bank & Trust, Midlothian, VA opened a branch office at 4221 West Hundred Road, Chester, Chesterfield County, VA

**BANK STATUS CHANGES - 2003****BRANCH OPENINGS (Continued)**

June	16	Alliance Bank Corporation, Chantilly, VA opened a branch office at 4501 North Fairfax Drive, Arlington County, VA
June	21	The Fidelity Bank, Fuquay-Varina, NC opened a branch office at 3300 Virginia Avenue, Collinsville, VA
June	21	The Fidelity Bank, Fuquay-Varina, NC opened a branch office at 231 East Church Street, Martinsville, VA
July	02	New Peoples Bank, Inc., Honaker, VA opened a branch office at Main Street, Dungannon, Scott County, VA
July	07	Potomac Bank of Virginia, Fairfax, VA opened a branch office at 9910 Main Street, City of Fairfax, VA
July	22	First Capital Bank, Glen Allen, VA opened a branch office at 1580 Koger Center Boulevard, Chesterfield County, VA
August	18	Harbor Bank, Newport News, VA opened a branch office at 1103 William Styron Square South, City of Newport News, VA
August	19	Albemarle First Bank, Charlottesville, VA opened a branch office at 2500 Austin Drive, Albemarle County, VA
August	27	Bank of McKenney, McKenney, VA opened a branch office at 3115 Boulevard, City of Colonial Heights, VA
August	30	Highlands Union Bank, Abingdon, VA opened a branch office at The NW Corner of State Highway 394 and Blountville Boulevard, Bristol, TN
September	02	Community First Bank, Lynchburg, VA opened a branch office at 20479 Timberlake Road, Campbell County, VA
September	02	Towne Bank, Portsmouth, VA opened a branch office at 137 Mount Pleasant Road, City of Chesapeake, VA
September	15	The Business Bank, Vienna, VA opened a branch office at 133 Maple Avenue, Unit 100, Vienna, Fairfax County, VA
September	17	Citizens and Farmers Bank, West Point, VA opened a branch office at 7021 Mechanicsville Turnpike, Mechanicsville, Hanover County, VA
September	18	New Peoples Bank, Inc., Honaker, VA opened a branch office at 2600 North John B. Dennis Highway, Kingsport, TN
September	29	Second Bank & Trust, Culpeper, VA opened a branch office at 300 West Reservoir Road, Woodstock, Shenandoah County, VA
September	29	Planters Bank & Trust Company of Virginia, Staunton, VA opened a branch office at 110 Mall Road, Alleghany County, VA

**BANK STATUS CHANGES - 2003****BRANCH OPENINGS (Continued)**

September	29	Planters Bank & Trust Company of Virginia, Staunton, VA opened a branch office at 1508 South Main Street, Farmville, Prince Edward County, VA
September	29	Planters Bank & Trust Company of Virginia, Staunton, VA opened a branch office at 450 West Main Street, City of Covington, VA
September	29	Planters Bank & Trust Company of Virginia, Staunton, VA opened a branch office at 201 West Main Street, Tazewell, Tazewell County, VA
September	29	Planters Bank & Trust Company of Virginia, Staunton, VA opened a branch office at 1155 Claypool Hill Mall Road, Cedar Bluff, Tazewell County, VA
September	29	Planters Bank & Trust Company of Virginia, Staunton, VA opened a branch office at 20 Jubal Early Highway, Wirtz, Franklin County, VA
September	29	Planters Bank & Trust Company of Virginia, Staunton, VA opened a branch office at 369 Franklin Street, Rocky Mount, Franklin County, VA
September	29	Southside Bank, Tappahannock, VA opened a branch office at 209 West Main Street, Waverly, Sussex County, VA
September	29	Southside Bank, Tappahannock, VA opened a branch office at 233 South County Drive, Waverly, Sussex County, VA
September	29	Southside Bank, Tappahannock, VA opened a branch office at 22510 Linden Street, Courtland, Southampton County, VA
September	29	Southside Bank, Tappahannock, VA opened a branch office at 176 Colonial Trail East, Surry, Surry County, VA
October	05	Provident Bank of Maryland, Baltimore, MD opened a branch office at 1505 Stafford Market Place, Stafford, Stafford County, VA
October	10	Southside Bank, Tappahannock, VA opened a branch office at 22241 Main Street, Courtland, Southampton County, VA
October	16	Provident Bank of Maryland, Baltimore, MD opened a branch office at 7471 Summerset Drive, Gainesville, VA
October	27	Planters Bank & Trust Company of Virginia, Staunton, VA opened a branch office at 12 Parkway Lane, Fishersville, Augusta County, VA
November	04	Community Bank of Northern Virginia, Sterling, VA opened a branch office at 11932 Democracy Boulevard, Reston, Fairfax County, VA
November	10	Southern Community Bank & Trust, Midlothian, VA opened a branch office at 1231 Alverser Drive, Midlothian, Chesterfield County, VA
November	20	Southern Financial Bank, Warrenton, VA opened a branch office at 1001 East Main Street, City of Richmond, VA

**BANK STATUS CHANGES - 2003****BRANCH OPENINGS (Continued)**

November	24	Citizens Community Bank, South Hill, VA opened a branch office at 581 Madison Street, Boydton, Mecklenburg County, VA
December	08	Valley Bank, Roanoke, VA opened a branch office at 3850 Keagy Road, City of Roanoke, VA
December	08	The Marathon Bank, Stephens City, VA opened a branch office at 1729 N. Shenandoah Avenue, Front Royal, Warren County, VA
December	16	The Bank of Marion, Marion, VA opened a branch office at 744 Beaver Dam Avenue, Suite A, Damascus, Washington County, VA
December	16	Alliance Bank Corporation, Chantilly, VA opened a branch office at 8221 Old Courthouse Road, Vienna, Fairfax County, VA
December	18	New Peoples Bank, Inc., Honaker, VA opened a branch office at 2975 Lee Highway, City of Bristol, VA
December	22	Bank of Clarke County, Berryville, VA opened a branch office at 1879 Berryville Pike, Frederick County, VA
December	26	Colonial Virginia Bank, Gloucester, VA opened a branch office at 1578 Greate Road, Gloucester Point, Gloucester County, VA
December	31	Potomac Valley Bank, Gaithersburg, MD opened a branch office at 14231 Willard Road Suite 100, Chantilly, VA
December	31	Potomac Valley Bank, Gaithersburg, MD opened a branch office at 45975 Nokes Boulevard, Sterling, VA

**MAIN OFFICE REDESIGNATIONS**

December	26	Southern Community Bank & Trust, Midlothian, VA redesignated its main office from 13531 Midlothian Turnpike, Midlothian, VA to 1231 Alverser Drive, Midlothian, VA
----------	----	--

**MAIN OFFICE RELOCATIONS**

July	07	Potomac Bank of Virginia, Fairfax, VA relocated its main office from 133 Maple Avenue East, Vienna, Fairfax County, VA to 414 Maple Avenue East, Vienna, Fairfax County, VA
------	----	---

**BRANCH OFFICE RELOCATIONS**

January	21	First Virginia Bank, Falls Church, VA relocated a branch office from 7205 Little River Turnpike, Annandale, Fairfax County, VA to 4401 Backlick Road, Annandale, Fairfax County, VA
---------	----	---

**BANK STATUS CHANGES - 2003****BRANCH OFFICE RELOCATIONS (Continued)**

February	24	Branch Banking and Trust Company of Virginia, Richmond, VA relocated a branch office from 7021 Mechanicsville Turnpike, Mechanicsville, Hanover County, VA to 7016 Mechanicsville Turnpike, Mechanicsville, Hanover County, VA
April	14	Community First Bank, Lynchburg, VA relocated a branch office from 69 Callohill Road, Lovingston, Nelson County, VA to 150 Front Street, Lovingston, Nelson County, VA
April	21	The Bank of Williamsburg, Newport News, VA relocated a branch office from 610 Thimble Shoals Drive, Suite 102, City of Newport News, VA to 603 Pilot House Drive, City of Newport News, VA
April	26	Bank of Botetourt, Buchanan, VA relocated a branch office from Unit 130, Stonewall Square Shopping, Rockbridge County, VA to 65 East Midland Trail, Rockbridge County, VA
July	23	The Bank of Fincastle, Fincastle, VA relocated a branch office from 509 Roanoke Road, Daleville, Botetourt County, VA to SW corner of U.S. Route 220 and State Route 674, Daleville, Botetourt County, VA
July	28	Branch Banking and Trust Company of Virginia, Richmond, VA relocated a branch office from 4802 S. Laburnum Avenue, Henrico County, VA to 4799 S. Laburnum Avenue, Henrico County, VA
September	08	Pioneer Bank, Stanley, VA relocated a branch office from 120 South Main Street, City of Harrisonburg, VA to 890 West Market Street, City of Harrisonburg, VA
October	06	Branch Banking and Trust Company of Virginia, Richmond, VA relocated a branch office from 34 Franklin Street, City of Petersburg, VA to 117 West Washington Street, City of Petersburg, VA
November	17	First Bank, Strasburg, VA relocated a branch office from 2210 Valley Avenue, City of Winchester, VA to 1835 Valley Avenue, City of Winchester, VA

**BRANCH OFFICE CLOSINGS**

January	24	Guaranty Bank, Charlottesville, VA closed its branch office at 1022 West Main Street, City of Charlottesville, VA
January	24	Guaranty Bank, Charlottesville, VA closed its branch office at southeast corner of intersection of, Neff Avenue and Reservoir Street, City of Harrisonburg, VA
January	31	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 203 Virginia Avenue, Vinton, Roanoke County, VA
January	31	The Bank of Hampton Roads, Chesapeake, VA closed its branch office at 4507 Relay Road, City of Chesapeake, VA
February	28	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 11020 Virginia Avenue, Bassett, Henry County, VA

**BANK STATUS CHANGES - 2003****BRANCH OFFICE CLOSINGS (Continued)**

March	21	First Virginia Bank-Colonial, Richmond, VA closed its branch office at 4221 W. Hundred Road, Chester, Chesterfield County, VA
March	31	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 21 Main Street, Round Hill, Loudoun County, VA
April	18	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 1010 North Glebe Road, Arlington County, VA
April	18	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 3829 South George Mason Drive, Fairfax County, VA
April	18	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 6257A Old Dominion Drive, McLean, Fairfax County, VA
April	25	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 1233 N Lee Highway, Rockbridge County, VA
May	23	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 1776 Staples Mill Rd, Henrico County, VA
May	23	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 1113 5th Street Extended, Albemarle County, VA
May	23	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 2500 Promenade Parkway, Midlothian, Chesterfield County, VA
May	23	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 17650 Midlothian Turnpike, Midlothian, Chesterfield County, VA
July	25	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 4851 South Laburnum Avenue, Henrico County, VA
August	29	Farmers and Miners Bank, Pennington Gap, VA closed its branch office at Piggly Wiggly Grocery Store, Piggly Wiggly Shopping Center, Chase St., Clintwood, Dickenson County, VA
September	05	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 1205 Memorial Boulevard, City of Martinsville, VA
September	11	First Virginia Bank-Hampton Roads, Norfolk, VA closed its branch office at 524 North Main Street, City of Emporia, VA
October	11	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 20865 Timberlake Road, Campbell County, VA
October	11	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 1008 West Washington Street, City of Suffolk, VA
October	11	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 10791 West Broad Street, Henrico County, VA

**BANK STATUS CHANGES - 2003****BRANCH OFFICE CLOSINGS (Continued)**

October	11	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 11180 Lee Highway, City of Fairfax, VA
October	11	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 115 West Spring Street, Woodstock, Shenandoah County, VA
October	11	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 11900 Chester Village Drive, Chester, Chesterfield County, VA
October	11	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 12301 Warwick Boulevard, City of Newport News, VA
October	11	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 12493 Dillingham Square, Lake Ridge, Prince William County, VA
October	11	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 133 South Washington Street, City of Falls Church, VA
October	11	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 14091 John Marshall Highway, Gainesville, Prince William County, VA
October	11	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 14833 George Washington Memorial Hwy, Glenss, Gloucester County, VA
October	11	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 205 North Central Avenue, City of Staunton, VA
October	11	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 212 East Atlantic Street, South Hill, Mecklenburg County, VA
October	11	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 2336 East Little Creek Road, City of Norfolk, VA
October	11	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 300 Preston Avenue, City of Charlottesville, VA
October	11	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 303 E. Burwell Street, City of Salem, VA
October	11	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 317 N Main Street, Bridgewater, Rockingham County, VA
October	11	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 4115 Annandale Road, Annandale, Fairfax County, VA
October	11	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 426 Weems Lane, City of Winchester, VA
October	11	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 440 East Main Street, Purcellville, Loudoun County, VA

**BANK STATUS CHANGES - 2003****BRANCH OFFICE CLOSINGS (Continued)**

October	11	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 4535 Lafayette Boulevard, Spotsylvania County, VA
October	11	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 4665 Sudley Road, Catharpin, Prince William County, VA
October	11	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 4736 Lee Highway, Arlington County, VA
October	11	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 501C Jefferson Davis Highway, City of Fredericksburg, VA
October	11	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 5306 Main Street, Stephens City, Frederick County, VA
October	11	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 537 West 21st Street, City of Norfolk, VA
October	11	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 601 Lynnhaven Parkway, City of Virginia Beach, VA
October	11	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 606 King Street, City of Alexandria, VA
October	11	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 6661 Old Dominion Drive, McLean, Fairfax County, VA
October	11	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 7027-A Manchester Blvd, Springfield, Fairfax County, VA
October	11	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 703 England Street, Ashland, Hanover County, VA
October	11	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 7114 Timberlake Road, City of Lynchburg, VA
October	11	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 7830 Backlick Road Suite 101, Springfield, Fairfax County, VA
October	11	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 806 Nottingham Street, Culpeper, Culpeper County, VA
October	11	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 8221 Old Courthouse Road, Vienna, Fairfax County, VA
October	11	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 829 North Loudoun Street, City of Winchester, VA
October	11	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 901 East Fincastle Turnpike, Tazewell, Tazewell County, VA

**BANK STATUS CHANGES - 2003**

**BRANCH OFFICE CLOSINGS (Continued)**

October	11	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 9012 Three Chopt Road, Henrico County, VA
October	11	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at U.S. Route 220 and Kingtown Lane, Hot Springs, Bath County, VA



## REPORT OF CONDITION

	B-953	B-638
	*HIGHLANDS UNION	BURKE & HERBERT
	BANK	BANK & TRUST
	ABINGDON	ALEXANDRIA
	10 OFFICES	15 OFFICES
ASSETS		
1. Cash and balances due from depository institutions: .....	\$ 15,079	\$ 27,725
a. Non interest-bearing balances and currency and coin .....	15,015	27,700
b. Interest-bearing balances .....	64	25
2. Securities .....	122,064	519,929
a. Held to maturity .....	0	119,436
b. Available for sale .....	122,064	400,493
3. Federal Funds sold and securities purchased under agreements to resell .....	389	15
4. Loans and lease financing receivables: .....		
a. Loans and leases held for sale.....	0	930
b. Loans and leases, net of unearned income .....	374,405	568,876
c. LESS: Allowance for loan and lease losses.....	4,254	6,266
d. Loans and leases, net of unearned income and allowance for loan and lease losses .....	370,151	562,610
5. Assets held in trading accounts .....	0	0
6. Premises and fixed assets .....	14,034	19,591
7. Other real estate owned .....	370	187
8. Investments in unconsolidated subsidiaries and associated companies.....	548	0
9. Customers' liability to this bank on acceptances outstanding .....	0	0
10. Intangible assets.....	234	0
11. Other assets.....	16,155	36,759
12. TOTAL ASSETS.....	\$ 539,024	\$ 1,167,746
LIABILITIES		
13. Deposits: .....		
a. In domestic offices.....	\$ 452,111	\$ 997,719
(1) Noninterest-bearing.....	60,944	240,518
(2) Interest-bearing .....	391,167	757,201
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's.....	0	0
(1) Noninterest-bearing.....	0	0
(2) Interest-bearing .....	0	0
14. Federal funds purchased and securities sold under agreements to repurchase .....	0	47,616
15. Trading Liabilities .....	0	0
16. Other borrowed money(includes mortgages and capitalized leases) .....	49,429	0
a. With remaining maturity of one year or less .....	33,043	0
b. With remaining maturity of one to three years.....	386	0
c. With remaining maturity of more than three years.....	16,000	0
18. Bank's liability on acceptances executed and outstanding .....	0	0
19. Notes and debentures subordinated to deposits.....	0	0
20. Other liabilities .....	2,045	3,174
21. TOTAL LIABILITIES .....	503,585	1,048,509
EQUITY CAPITAL		
22. Perpetual preferred stock .....	0	0
23. Common Stock .....	4,645	3,943
24. Surplus .....	5,201	10,000
25. a. Undivided profits and capital reserves .....	25,772	111,015
b. Accumulated other comprehensive income.....	(179)	(2,773)
26. Other equity capital components .....	0	(2,948)
27. TOTAL EQUITY CAPITAL .....	35,439	119,237
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	\$ 539,024	\$ 1,167,746

\* Member of Federal Reserve

## STATE CORPORATION COMMISSION

35

DECEMBER 31, 2003 (IN THOUSANDS OF DOLLARS)

B-1039 *THE FARMERS BANK OF APPOMATTOX	B-1143 *JAMES MONROE BANK	B-1096 *VIRGINIA COMMERCE BANK	B-12 *BANK OF CLARKE COUNTY	B-15 *CITIZENS BANK AND TRUST COMPANY	
APPOMATTOX	ARLINGTON	ARLINGTON	BERRYVILLE	BLACKSTONE	
4 OFFICES	5 OFFICES	13 OFFICES	11 OFFICES	8 OFFICES	
\$ 5,077	\$ 12,012	\$ 22,434	\$ 11,338	\$ 9,805	1
5,077	12,012	22,401	11,085	8,777	
0	0	33	253	1,028	
43,597	103,442	147,076	43,655	57,313	2
32,169	0	46,513	14,158	0	
11,428	103,442	100,563	29,497	57,313	
9,322	0	31,622	0	11,247	3
98	0	3,513	0	0	
77,972	169,608	662,308	276,473	175,430	
742	1,955	7,457	2,867	2,371	
77,230	167,653	654,851	273,606	173,059	4
0	0	0	0	0	5
1,981	1,266	6,190	13,438	5,372	6
0	0	0	0	0	7
0	0	0	0	0	8
0	0	0	0	0	9
0	0	3	315	0	10
2,206	3,041	15,004	6,519	10,613	11
\$ 139,511	\$ 287,414	\$ 880,693	\$ 348,871	\$ 267,409	12
\$ 120,975	\$ 256,466	\$ 773,860	\$ 275,808	\$ 244,318	13
14,753	66,948	120,134	21,348	75,604	
106,222	189,518	653,726	254,460	168,714	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
2,274	6,990	30,887	16,939	0	14
0	0	0	0	0	15
0	0	0	23,044	0	16
0	0	0	3,044	0	
0	0	0	0	0	
0	0	0	20,000	0	
0	0	0	0	0	18
0	0	18,000	0	0	19
1,325	890	3,632	1,123	1,013	20
124,574	264,346	826,379	316,914	245,331	21
0	0	0	0	0	22
2,167	8,713	1,969	1,682	1,224	23
1,000	8,713	24,091	1,184	193	24
11,493	5,614	28,267	28,586	20,664	25a
277	28	(13)	505	(3)	25b
0	0	0	0	0	26
14,937	23,068	54,314	31,957	22,078	27
\$ 139,511	\$ 287,414	\$ 880,693	\$ 348,871	\$ 267,409	28

## REPORT OF CONDITION

	B-411 THE BLUE GRASS VALLEY BANK	B-20 *UNION BANK AND TRUST COMPANY
	BLUE GRASS 2 OFFICES	BOWLING GREEN 19 OFFICES
ASSETS		
1. Cash and balances due from depository institutions: .....	\$ 1,989	\$ 22,123
a. Non interest-bearing balances and currency and coin .....	375	20,192
b. Interest-bearing balances .....	1,614	1,931
2. Securities .....	3,175	127,037
a. Held to maturity .....	2,970	0
b. Available for sale .....	205	127,037
3. Federal Funds sold and securities purchased under agreements to resell .....	1,886	18,945
4. Loans and lease financing receivables: .....		
a. Loans and leases held for sale.....	0	28,683
b. Loans and leases, net of unearned income .....	22,292	608,888
c. LESS: Allowance for loan and lease losses.....	374	8,603
d. Loans and leases, net of unearned income and allowance for loan and lease losses .....	21,918	600,285
5. Assets held in trading accounts .....	0	0
6. Premises and fixed assets .....	545	16,753
7. Other real estate owned .....	41	444
8. Investments in unconsolidated subsidiaries and associated companies.....	0	886
9. Customers' liability to this bank on acceptances outstanding .....	0	0
10. Intangible assets.....	0	2,048
11. Other assets .....	450	18,408
12. TOTAL ASSETS .....	\$ 30,004	\$ 835,612
LIABILITIES		
13. Deposits: .....		
a. In domestic offices.....	\$ 26,911	\$ 669,839
(1) Noninterest-bearing.....	2,808	112,103
(2) Interest-bearing .....	24,103	557,736
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's.....	0	0
(1) Noninterest-bearing.....	0	0
(2) Interest-bearing .....	0	0
14. Federal funds purchased and securities sold under agreements to repurchase .....	0	40,726
15. Trading Liabilities .....	0	0
16. Other borrowed money (includes mortgages and capitalized leases) .....	0	49,500
a. With remaining maturity of one year or less .....	0	12,500
b. With remaining maturity of one to three years.....	0	12,000
c. With remaining maturity of more than three years.....	0	25,000
18. Bank's liability on acceptances executed and outstanding .....	0	0
19. Notes and debentures subordinated to deposits.....	0	0
20. Other liabilities .....	168	5,233
21. TOTAL LIABILITIES .....	27,079	765,298
EQUITY CAPITAL		
22. Perpetual preferred stock .....	0	0
23. Common Stock .....	500	7,200
24. Surplus .....	66	7,440
25. a. Undivided profits and capital reserves .....	2,377	52,483
b. Accumulated other comprehensive income.....	0	3,191
26. Other equity capital components .....	(18)	0
27. TOTAL EQUITY CAPITAL .....	2,925	70,314
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	\$ 30,004	\$ 835,612

\* Member of Federal Reserve

## STATE CORPORATION COMMISSION

37

DECEMBER 31, 2003 (IN THOUSANDS OF DOLLARS)

B-30 BANK OF BOTETOURT	B-946 THE BANK OF SOUTHSIDE VIRGINIA	B-1157 *ALBEMARLE FIRST BANK	B-1128 *GUARANTY BANK	B-1013 *THE BANK OF HAMPTON ROADS	
BUCHANAN	CARSON	CHARLOTTESVILLE	CHARLOTTESVILLE	CHESAPEAKE	
7 OFFICES	15 OFFICES	4 OFFICES	7 OFFICES	15 OFFICES	
\$ 13,252	\$ 14,180	\$ 3,997	\$ 11,703	\$ 13,496	1
13,003	13,837	3,733	7,441	13,139	
249	343	264	4,262	357	
28,684	154,520	25,724	18,804	70,527	2
1,284	4,304	0	11,459	0	
27,400	150,216	25,724	7,345	70,527	
0	40,749	349	111	10,038	3
0	190	0	1,163	0	
146,077	198,487	68,371	156,857	210,775	
1,689	4,975	955	2,011	2,948	
144,388	193,512	67,416	154,846	207,827	4
0	0	0	0	0	5
5,428	4,032	5,241	6,371	8,649	6
136	533	652	0	104	7
408	0	58	0	0	8
0	0	0	0	0	9
78	5,305	2	0	0	10
2,461	16,663	3,029	5,979	5,526	11
\$ 194,835	\$ 429,684	\$ 106,468	\$ 198,977	\$ 316,167	12
\$ 173,480	\$ 375,279	\$ 91,520	\$ 175,468	\$ 260,894	13
24,450	31,636	12,599	30,380	81,557	
149,030	343,643	78,921	145,088	179,337	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
3,971	0	2,512	0	0	14
0	0	0	0	0	15
0	0	2,000	3,000	15,000	16
0	0	2,000	3,000	2,500	
0	0	0	0	5,000	
0	0	0	0	7,500	
0	0	0	0	0	18
0	0	0	0	0	19
825	4,985	298	602	2,675	20
178,276	380,264	96,330	179,070	278,569	21
0	0	0	0	0	22
1,220	291	6,357	2,000	4,695	23
1,339	2,000	7,233	3,729	16,884	24
13,460	42,523	(3,205)	14,200	15,509	25a
540	4,606	(247)	(22)	510	25b
0	0	0	0	0	26
16,559	49,420	10,138	19,907	37,598	27
\$ 194,835	\$ 429,684	\$ 106,468	\$ 198,977	\$ 316,167	28

## REPORT OF CONDITION

	B-1155 *MONARCH BANK	B-984 *COMMUNITY BANKERS' BANK
	CHESAPEAKE 4 OFFICES	CHESTERFIELD 1 OFFICE
ASSETS		
1. Cash and balances due from depository institutions: .....	\$ 5,145	\$ 17,063
a. Non interest-bearing balances and currency and coin .....	5,106	17,025
b. Interest-bearing balances .....	39	38
2. Securities .....	37,906	15,951
a. Held to maturity .....	0	0
b. Available for sale .....	37,906	15,951
3. Federal Funds sold and securities purchased under agreements to resell .....	1,058	52,305
4. Loans and lease financing receivables: .....		
a. Loans and leases held for sale.....	1,640	0
b. Loans and leases, net of unearned income .....	134,159	25,157
c. LESS: Allowance for loan and lease losses.....	1,500	314
d. Loans and leases, net of unearned income and allowance for loan and lease losses .....	132,659	24,843
5. Assets held in trading accounts .....	0	0
6. Premises and fixed assets .....	3,109	1,596
7. Other real estate owned .....	0	0
8. Investments in unconsolidated subsidiaries and associated companies.....	100	0
9. Customers' liability to this bank on acceptances outstanding .....	0	0
10. Intangible assets.....	0	0
11. Other assets.....	2,537	868
12. TOTAL ASSETS.....	\$ 184,154	\$ 112,626
LIABILITIES		
13. Deposits: .....		
a. In domestic offices.....	\$ 143,223	\$ 91,236
(1) Noninterest-bearing.....	24,073	89,643
(2) Interest-bearing .....	119,150	1,593
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's.....	0	0
(1) Noninterest-bearing.....	0	0
(2) Interest-bearing .....	0	0
14. Federal funds purchased and securities sold under agreements to repurchase .....	10,616	12,957
15. Trading Liabilities .....	0	0
16. Other borrowed money(includes mortgages and capitalized leases) .....	10,000	0
a. With remaining maturity of one year or less .....	5,000	0
b. With remaining maturity of one to three years.....	0	0
c. With remaining maturity of more than three years.....	5,000	0
18. Bank's liability on acceptances executed and outstanding.....	0	0
19. Notes and debentures subordinated to deposits.....	0	0
20. Other liabilities .....	204	157
21. TOTAL LIABILITIES .....	164,043	104,350
EQUITY CAPITAL		
22. Perpetual preferred stock .....	0	0
23. Common Stock .....	9,917	1,817
24. Surplus .....	10,359	2,510
25. a. Undivided profits and capital reserves .....	27	3,936
b. Accumulated other comprehensive income.....	(192)	13
26. Other equity capital components .....	0	0
27. TOTAL EQUITY CAPITAL .....	20,111	8,276
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	\$ 184,154	\$ 112,626

\* Member of Federal Reserve

## STATE CORPORATION COMMISSION

39

DECEMBER 31, 2003 (IN THOUSANDS OF DOLLARS)

B-935 *MINERS EXCHANGE BANK	B-1204 *HIGHLANDS COMMUNITY BANK	B-1049 *SECOND BANK & TRUST	B-471 FIRST STATE BANK	B-655 *VIRGINIA BANK AND TRUST COMPANY	
COEBURN	COVINGTON	CULPEPER	DANVILLE	DANVILLE	
5 OFFICES	1 OFFICE	10 OFFICES	3 OFFICES	6 OFFICES	
\$ 9,649	\$ 2,579	\$ 22,492	\$ 2,457	\$ 5,653	1
8,964	1,579	22,481	2,253	5,653	
685	1,000	11	204	0	
17,312	8,830	100,441	8,300	36,528	2
1,150	0	0	0	36,528	
16,162	8,830	100,441	8,300	0	
3,640	4,064	7,801	1,138	6,788	3
0	0	2,175	0	0	
34,987	19,899	266,440	24,960	96,243	
561	221	2,772	453	909	
34,426	19,678	263,668	24,507	95,334	4
0	0	0	0	0	5
1,942	1,415	6,249	3,138	2,196	6
112	0	0	241	0	7
0	0	10	0	0	8
0	0	0	0	0	9
0	0	1,171	0	0	10
957	412	3,775	718	1,962	11
\$ 68,038	\$ 36,978	\$ 407,782	\$ 40,499	\$ 148,461	12
\$ 60,295	\$ 30,301	\$ 329,109	\$ 33,501	\$ 124,858	13
14,728	4,275	60,794	3,323	25,724	
45,567	26,026	268,315	30,178	99,134	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
0	0	38,854	0	0	14
0	0	0	0	0	15
0	0	9,026	233	0	16
0	0	26	233	0	
0	0	4,000	0	0	
0	0	5,000	0	0	
0	0	0	0	0	18
0	0	0	0	0	19
215	66	1,355	184	396	20
60,510	30,367	378,344	33,918	125,254	21
0	0	0	0	0	22
1,150	3,677	3,756	1,000	3,136	23
1,150	3,677	1,317	1,500	9,293	24
5,108	(715)	22,697	4,048	10,778	25a
120	(28)	1,668	33	0	25b
0	0	0	0	0	26
7,528	6,611	29,438	6,581	23,207	27
\$ 68,038	\$ 36,978	\$ 407,782	\$ 40,499	\$ 148,461	28

## REPORT OF CONDITION

	B-508 THE PEOPLES BANK	B-1140 *ALLIANCE BANK CORPORATION
	EWING 4 OFFICES	FAIRFAX 5 OFFICES
ASSETS		
1. Cash and balances due from depository institutions: .....	\$ 3,327	\$ 11,421
a. Non interest-bearing balances and currency and coin .....	3,327	11,221
b. Interest-bearing balances .....	0	200
2. Securities .....	2,686	173,265
a. Held to maturity .....	2,686	0
b. Available for sale .....	0	173,265
3. Federal Funds sold and securities purchased under agreements to resell .....	6,316	32,709
4. Loans and lease financing receivables: .....		
a. Loans and leases held for sale.....	0	13,033
b. Loans and leases, net of unearned income .....	26,499	118,761
c. LESS: Allowance for loan and lease losses.....	261	1,444
d. Loans and leases, net of unearned income and allowance for loan and lease losses .....	26,238	117,317
5. Assets held in trading accounts .....	0	0
6. Premises and fixed assets .....	1,734	1,634
7. Other real estate owned .....	327	0
8. Investments in unconsolidated subsidiaries and associated companies.....	0	0
9. Customers' liability to this bank on acceptances outstanding .....	0	0
10. Intangible assets.....	0	0
11. Other assets.....	498	6,483
12. TOTAL ASSETS.....	\$ 41,126	\$ 355,862
LIABILITIES		
13. Deposits: .....		
a. In domestic offices.....	\$ 35,715	\$ 280,693
(1) Noninterest-bearing.....	5,619	92,829
(2) Interest-bearing .....	30,096	187,864
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's.....	0	0
(1) Noninterest-bearing.....	0	0
(2) Interest-bearing .....	0	0
14. Federal funds purchased and securities sold under agreements to repurchase .....	0	35,251
15. Trading Liabilities .....	0	0
16. Other borrowed money (includes mortgages and capitalized leases) .....	0	13,000
a. With remaining maturity of one year or less .....	0	0
b. With remaining maturity of one to three years.....	0	0
c. With remaining maturity of more than three years.....	0	13,000
18. Bank's liability on acceptances executed and outstanding .....	0	0
19. Notes and debentures subordinated to deposits.....	0	5,500
20. Other liabilities .....	46	1,780
21. TOTAL LIABILITIES .....	35,761	336,224
EQUITY CAPITAL		
22. Perpetual preferred stock .....	0	0
23. Common Stock .....	470	12,966
24. Surplus .....	1,053	1,573
25. a. Undivided profits and capital reserves .....	3,842	6,848
b. Accumulated other comprehensive income.....	0	(1,749)
26. Other equity capital components .....	0	0
27. TOTAL EQUITY CAPITAL .....	5,365	19,638
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	\$ 41,126	\$ 355,862

\* Member of Federal Reserve

## STATE CORPORATION COMMISSION

41

DECEMBER 31, 2003 (IN THOUSANDS OF DOLLARS)

B-967 *UNITED BANK	B-85 THE BANK OF FINCASTLE	B-87 *THE BANK OF FLOYD	B-1158 *VIRGINIA HEARTLAND BANK	B-1050 *CAPITAL ONE BANK	
FAIRFAX	FINCASTLE	FLOYD	FREDERICKSBURG	GLEN ALLEN	
38 OFFICES	8 OFFICES	5 OFFICES	6 OFFICES	2 OFFICES	
\$ 168,702	\$ 4,906	\$ 7,735	\$ 6,800	\$ 1,961,412	1
140,203	4,619	3,419	6,629	130,727	
28,499	287	4,316	171	1,830,685	
677,201	7,508	39,549	37,703	4,112,728	2
103,050	7,508	18,560	0	0	
574,151	0	20,989	37,703	4,112,728	
432	4,282	9,125	480	355,000	3
190,967	0	0	0	0	
1,618,377	105,461	116,276	171,720	14,791,906	
21,625	1,100	1,672	2,157	738,294	
1,596,752	104,361	114,604	169,563	14,053,612	4
0	0	0	0	206,704	5
16,232	5,108	2,329	4,318	667,847	6
0	568	383	10	0	7
0	246	273	147	0	8
0	0	0	0	0	9
169,273	0	0	0	3,778	10
92,884	4,444	6,974	3,154	3,153,556	11
\$ 2,912,443	\$ 131,423	\$ 180,972	\$ 222,175	\$ 24,514,637	12
\$ 2,007,756	\$ 113,051	\$ 161,688	\$ 195,476	\$ 10,539,302	13
594,673	28,952	25,397	40,115	39,104	
1,413,083	84,099	136,291	155,361	10,500,198	
0	0	0	0	1,673,320	
0	0	0	0	15,817	
0	0	0	0	1,657,503	
400,679	0	1,826	7,059	45,000	14
0	0	0	0	0	15
86,524	0	0	140	5,478,612	16
18,980	0	0	80	1,085,656	
2,050	0	0	60	2,496,187	
65,494	0	0	0	1,896,769	
0	0	0	0	0	18
9,328	0	0	0	597,839	19
38,074	475	1,528	2,158	2,934,842	20
2,542,361	113,526	165,042	204,833	21,268,915	21
0	0	0	0	0	22
1,430	91	4,655	2,321	100,004	23
275,969	4,484	1,200	8,604	1,156,768	24
91,114	13,322	9,904	5,883	1,887,589	25a
1,569	0	171	534	101,361	25b
0	0	0	0	0	26
370,082	17,897	15,930	17,342	3,245,722	27
\$ 2,912,443	\$ 131,423	\$ 180,972	\$ 222,175	\$ 24,514,637	28

## REPORT OF CONDITION

	B-1148 *FIRST CAPITAL BANK	B-1212 *COLONIAL VIRGINIA BANK
	GLEN ALLEN 3 OFFICES	GLOUCESTER 2 OFFICES
ASSETS		
1. Cash and balances due from depository institutions: .....	\$ 4,300	\$ 1,771
a. Non interest-bearing balances and currency and coin .....	4,300	1,461
b. Interest-bearing balances .....	0	310
2. Securities .....	34,603	157
a. Held to maturity .....	0	0
b. Available for sale .....	34,603	157
3. Federal Funds sold and securities purchased under agreements to resell .....	1,422	11,499
4. Loans and lease financing receivables: .....		
a. Loans and leases held for sale.....	0	0
b. Loans and leases, net of unearned income .....	72,668	3,592
c. LESS: Allowance for loan and lease losses.....	736	37
d. Loans and leases, net of unearned income and allowance for loan and lease losses .....	71,932	3,555
5. Assets held in trading accounts .....	0	0
6. Premises and fixed assets .....	1,023	1,850
7. Other real estate owned .....	0	0
8. Investments in unconsolidated subsidiaries and associated companies.....	0	0
9. Customers' liability to this bank on acceptances outstanding .....	0	0
10. Intangible assets.....	0	0
11. Other assets.....	1,743	400
12. TOTAL ASSETS.....	\$ 115,023	\$ 19,232
LIABILITIES		
13. Deposits: .....		
a. In domestic offices.....	\$ 105,243	\$ 7,677
(1) Noninterest-bearing.....	15,479	697
(2) Interest-bearing .....	89,764	6,980
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's.....	0	0
(1) Noninterest-bearing.....	0	0
(2) Interest-bearing .....	0	0
14. Federal funds purchased and securities sold under agreements to repurchase .....	424	0
15. Trading Liabilities .....	0	0
16. Other borrowed money(includes mortgages and capitalized leases) .....	0	0
a. With remaining maturity of one year or less .....	0	0
b. With remaining maturity of one to three years.....	0	0
c. With remaining maturity of more than three years.....	0	0
18. Bank's liability on acceptances executed and outstanding.....	0	0
19. Notes and debentures subordinated to deposits.....	0	0
20. Other liabilities .....	122	96
21. TOTAL LIABILITIES .....	105,789	7,773
EQUITY CAPITAL		
22. Perpetual preferred stock .....	0	0
23. Common Stock .....	3,977	3,026
24. Surplus .....	5,962	9,078
25. a. Undivided profits and capital reserves .....	(675)	(644)
b. Accumulated other comprehensive income.....	(30)	(1)
26. Other equity capital components .....	0	0
27. TOTAL EQUITY CAPITAL .....	9,234	11,459
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	\$ 115,023	\$ 19,232

\* Member of Federal Reserve

## STATE CORPORATION COMMISSION

43

DECEMBER 31, 2003 (IN THOUSANDS OF DOLLARS)

B-809 *MINERS AND MERCHANTS BANK AND TRUST COMPANY GRUNDY 9 OFFICES	B-1027 *ROCKINGHAM HERITAGE BANK HARRISONBURG 7 OFFICES	B-291 *BANK OF NORTHUMBERLAND INCORPORATED HEATHSVILLE 4 OFFICES	B-1153 *NEW PEOPLES BANK, INC. HONAKER 16 OFFICES	B-1002 *BENCHMARK COMMUNITY BANK KENBRIDGE 10 OFFICES	
\$ 13,453	\$ 5,612	\$ 5,591	\$ 8,746	\$ 12,998	1
13,446	5,442	5,591	8,746	12,898	
7	170	0	0	100	
113,917	7,080	40,299	10,719	31,398	2
0	1,878	0	0	2,493	
113,917	5,202	40,299	10,719	28,905	
2,100	9,157	6,049	3,327	15,466	3
0	0	0	0	0	
241,588	158,052	144,393	295,438	214,703	
2,979	1,704	2,256	2,432	1,984	
238,609	156,348	142,137	293,006	212,719	4
0	0	0	0	0	5
5,479	3,034	1,304	14,291	4,531	6
162	0	88	0	107	7
0	0	0	0	0	8
0	0	0	0	0	9
6,209	0	0	0	0	10
10,183	2,722	5,185	12,419	6,667	11
\$ 390,112	\$ 183,953	\$ 200,653	\$ 342,508	\$ 283,886	12
\$ 349,479	\$ 155,175	\$ 179,867	\$ 312,058	\$ 258,041	13
44,499	24,552	20,858	37,133	35,414	
304,980	130,623	159,009	274,925	222,627	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
3,380	0	0	0	0	14
0	0	0	0	0	15
0	10,541	4,643	0	0	16
0	3,541	0	0	0	
0	5,000	0	0	0	
0	2,000	4,643	0	0	
0	0	0	0	0	18
0	0	4,000	0	0	19
2,152	657	504	1,532	1,450	20
355,011	166,373	189,014	313,590	259,491	21
0	0	0	0	0	22
918	7,950	2,542	12,000	2,000	23
7,628	2,975	865	10,884	914	24
25,331	6,598	7,458	6,030	20,939	25a
1,224	57	774	4	542	25b
0	0	0	0	0	26
35,101	17,580	11,639	28,918	24,395	27
\$ 390,112	\$ 183,953	\$ 200,653	\$ 342,508	\$ 283,886	28

## REPORT OF CONDITION

	REPORT OF CONDITION	
	B-625 *BANK OF LANCASTER	B-1051 *CHESAPEAKE BANK
	KILMARNOCK 7 OFFICES	KILMARNOCK 9 OFFICES
ASSETS		
1. Cash and balances due from depository institutions: .....	\$ 7,844	\$ 14,499
a. Non interest-bearing balances and currency and coin .....	7,744	14,499
b. Interest-bearing balances .....	100	0
2. Securities .....	65,172	72,111
a. Held to maturity .....	417	0
b. Available for sale .....	64,755	72,111
3. Federal Funds sold and securities purchased under agreements to resell .....	13,908	0
4. Loans and lease financing receivables: .....		
a. Loans and leases held for sale.....	0	0
b. Loans and leases, net of unearned income .....	190,352	229,663
c. LESS: Allowance for loan and lease losses.....	1,902	3,192
d. Loans and leases, net of unearned income and allowance for loan and lease losses .....	188,450	226,471
5. Assets held in trading accounts .....	0	0
6. Premises and fixed assets .....	6,889	7,262
7. Other real estate owned .....	76	768
8. Investments in unconsolidated subsidiaries and associated companies.....	0	1
9. Customers' liability to this bank on acceptances outstanding .....	0	0
10. Intangible assets.....	2,808	0
11. Other assets.....	4,051	7,411
12. TOTAL ASSETS.....	\$ 289,198	\$ 328,523
LIABILITIES		
13. Deposits: .....		
a. In domestic offices.....	\$ 258,139	\$ 293,250
(1) Noninterest-bearing.....	35,571	57,410
(2) Interest-bearing .....	222,568	235,840
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's.....	0	0
(1) Noninterest-bearing.....	0	0
(2) Interest-bearing .....	0	0
14. Federal funds purchased and securities sold under agreements to repurchase .....	6,479	0
15. Trading Liabilities .....	0	0
16. Other borrowed money (includes mortgages and capitalized leases) .....	0	5,905
a. With remaining maturity of one year or less .....	0	0
b. With remaining maturity of one to three years.....	0	0
c. With remaining maturity of more than three years.....	0	5,905
18. Bank's liability on acceptances executed and outstanding .....	0	0
19. Notes and debentures subordinated to deposits.....	0	0
20. Other liabilities .....	1,898	1,700
21. TOTAL LIABILITIES .....	266,516	300,855
EQUITY CAPITAL		
22. Perpetual preferred stock .....	0	0
23. Common Stock .....	5,703	2,000
24. Surplus .....	3,016	5,452
25. a. Undivided profits and capital reserves .....	12,999	18,574
b. Accumulated other comprehensive income.....	964	1,642
26. Other equity capital components .....	0	0
27. TOTAL EQUITY CAPITAL .....	22,682	27,668
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	\$ 289,198	\$ 328,523

\* Member of Federal Reserve

## STATE CORPORATION COMMISSION

45

DECEMBER 31, 2003 (IN THOUSANDS OF DOLLARS)

B-892 *THE FIRST BANK AND TRUST COMPANY	B-968 *VIRGINIA COMMUNITY BANK	B-1048 *THE PAGE VALLEY BANK	B-1164 *COMMUNITY FIRST BANK	B-1163 *BANK OF THE JAMES	
LEBANON	LOUISA	LURAY	LYNCHBURG	LYNCHBURG	
14 OFFICES	6 OFFICES	4 OFFICES	4 OFFICES	3 OFFICES	
\$ 53,114	\$ 11,461	\$ 7,900	\$ 7,728	\$ 5,209	1
31,473	11,445	7,800	7,705	5,209	
21,641	16	100	23	0	
74,807	29,619	25,466	9,242	14,956	2
1,000	0	11,238	0	7,994	
73,807	29,619	14,228	9,242	6,962	
4,960	655	1,878	2,146	4,970	3
863	0	0	202	0	
443,473	110,559	40,130	134,054	116,054	
5,217	1,413	621	2,129	1,451	
438,256	109,146	39,509	131,925	114,603	4
0	0	0	0	0	5
12,088	3,299	2,064	4,140	2,446	6
384	0	0	0	0	7
0	0	0	0	0	8
0	0	0	0	0	9
2,953	0	0	0	0	10
13,718	2,911	1,940	2,037	2,827	11
\$ 601,143	\$ 157,091	\$ 78,757	\$ 157,420	\$ 145,011	12
\$ 526,244	\$ 142,723	\$ 73,533	\$ 143,863	\$ 133,486	13
96,151	31,182	14,396	12,804	16,420	
430,093	111,541	59,137	131,059	117,066	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
13,788	0	0	0	0	14
0	0	0	0	0	15
17,679	0	170	13	0	16
50	0	170	0	0	
12	0	0	13	0	
17,617	0	0	0	0	
0	0	0	0	0	18
0	0	0	0	0	19
2,209	954	455	516	216	20
559,920	143,677	74,158	144,392	133,702	21
0	0	0	0	0	22
4,360	3,750	2,000	3,874	3,743	23
7,803	918	400	8,476	5,614	24
28,843	8,612	2,120	681	1,940	25a
217	134	79	(3)	12	25b
0	0	0	0	0	26
41,223	13,414	4,599	13,028	11,309	27
\$ 601,143	\$ 157,091	\$ 78,757	\$ 157,420	\$ 145,011	28

## REPORT OF CONDITION

	B-976 *THE BANK OF MARION  MARION 13 OFFICES	B-131 *BANK OF MCKENNEY  MCKENNEY 6 OFFICES
ASSETS		
1. Cash and balances due from depository institutions: .....	\$ 7,540	\$ 5,438
a. Non interest-bearing balances and currency and coin .....	7,396	5,287
b. Interest-bearing balances .....	144	151
2. Securities .....	110,409	17,467
a. Held to maturity .....	10,906	0
b. Available for sale .....	99,503	17,467
3. Federal Funds sold and securities purchased under agreements to resell .....	3,758	6,034
4. Loans and lease financing receivables: .....		
a. Loans and leases held for sale.....	0	0
b. Loans and leases, net of unearned income .....	178,383	86,204
c. LESS: Allowance for loan and lease losses.....	2,427	900
d. Loans and leases, net of unearned income and allowance for loan and lease losses .....	175,956	85,304
5. Assets held in trading accounts .....	0	0
6. Premises and fixed assets .....	4,797	6,657
7. Other real estate owned .....	0	0
8. Investments in unconsolidated subsidiaries and associated companies.....	0	126
9. Customers' liability to this bank on acceptances outstanding .....	0	0
10. Intangible assets.....	3,379	0
11. Other assets.....	10,622	3,291
12. TOTAL ASSETS.....	\$ 316,461	\$ 124,317
LIABILITIES		
13. Deposits: .....		
a. In domestic offices.....	\$ 274,837	\$ 103,757
(1) Noninterest-bearing.....	25,774	18,632
(2) Interest-bearing .....	249,063	85,125
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's.....	0	0
(1) Noninterest-bearing.....	0	0
(2) Interest-bearing .....	0	0
14. Federal funds purchased and securities sold under agreements to repurchase .....	2,100	17
15. Trading Liabilities .....	0	0
16. Other borrowed money(includes mortgages and capitalized leases) .....	7,193	5,057
a. With remaining maturity of one year or less .....	0	0
b. With remaining maturity of one to three years.....	4,600	57
c. With remaining maturity of more than three years.....	2,593	5,000
18. Bank's liability on acceptances executed and outstanding .....	0	0
19. Notes and debentures subordinated to deposits.....	0	0
20. Other liabilities .....	1,517	926
21. TOTAL LIABILITIES .....	285,647	109,757
EQUITY CAPITAL		
22. Perpetual preferred stock .....	0	0
23. Common Stock .....	1,000	3,853
24. Surplus .....	500	5,894
25. a. Undivided profits and capital reserves .....	27,505	4,919
b. Accumulated other comprehensive income.....	1,809	(106)
26. Other equity capital components .....	0	0
27. TOTAL EQUITY CAPITAL .....	30,814	14,560
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	\$ 316,461	\$ 124,317

\* Member of Federal Reserve

## STATE CORPORATION COMMISSION

47

DECEMBER 31, 2003 (IN THOUSANDS OF DOLLARS)

B-1172 *HANOVER BANK	B-1043 *THE MIDDLEBURG BANK	B-1161 SOUTHERN COMMUNITY BANK AND TRUST	B-134 FIRST AND CITIZENS BANK	B-384 *PEOPLES COMMUNITY BANK	
MECHANICSVILLE	MIDDLEBURG	MIDLOTHIAN	MONTEREY	MONTROSS	
4 OFFICES	6 OFFICES	4 OFFICES	1 OFFICE	4 OFFICES	
\$ 1,972	\$ 11,103	\$ 3,728	\$ 1,665	\$ 10,066	1
1,972	10,680	3,548	1,563	2,543	
0	423	180	102	7,523	
12,344	188,845	8,574	17,287	2,987	2
0	3,728	0	34	1,359	
12,344	185,117	8,574	17,253	1,628	
0	0	1,887	500	1,503	3
0	11,192	1,503	0	0	
87,656	260,717	92,660	57,584	78,044	
1,119	2,605	1,138	915	930	
86,537	258,112	91,522	56,669	77,114	4
0	0	0	0	0	5
1,054	10,681	6,076	1,416	2,608	6
0	0	0	74	200	7
88	8,553	0	0	34	8
0	0	0	0	0	9
0	0	934	0	0	10
2,648	9,978	846	1,266	1,778	11
\$ 104,643	\$ 498,464	\$ 115,070	\$ 78,877	\$ 96,290	12
\$ 87,539	\$ 375,759	\$ 96,322	\$ 71,681	\$ 87,103	13
10,440	38,633	7,522	6,998	10,672	
77,099	337,126	88,800	64,683	76,431	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
2,347	15,297	0	0	0	14
0	0	0	0	0	15
4,643	58,250	4,804	0	0	16
0	27,250	804	0	0	
0	26,000	0	0	0	
4,643	5,000	4,000	0	0	
0	0	0	0	0	18
2,200	0	0	0	0	19
334	2,235	354	904	456	20
97,063	451,541	101,480	72,585	87,559	21
0	0	0	0	0	22
2,350	2,240	6,844	600	663	23
5,450	12,240	8,304	1,175	301	24
(304)	31,103	(1,507)	4,338	7,729	25a
84	1,340	(51)	189	38	25b
0	0	0	(10)	0	26
7,580	46,923	13,590	6,292	8,731	27
\$ 104,643	\$ 498,464	\$ 115,070	\$ 78,877	\$ 96,290	28

## REPORT OF CONDITION

	B-443 *THE FARMERS & MERCHANTS BANK OF CRAIG COUNTY NEW CASTLE 2 OFFICES	B-1116 HARBOR BANK NEWPORT NEWS 9 OFFICES
ASSETS		
1. Cash and balances due from depository institutions: .....	\$ 4,058	\$ 9,900
a. Non interest-bearing balances and currency and coin .....	4,058	9,800
b. Interest-bearing balances .....	0	100
2. Securities .....	7,678	31,977
a. Held to maturity .....	7,678	0
b. Available for sale .....	0	31,977
3. Federal Funds sold and securities purchased under agreements to resell .....	3,687	17,022
4. Loans and lease financing receivables: .....		
a. Loans and leases held for sale.....	0	3,890
b. Loans and leases, net of unearned income .....	27,116	231,727
c. LESS: Allowance for loan and lease losses.....	335	2,845
d. Loans and leases, net of unearned income and allowance for loan and lease losses .....	26,781	228,882
5. Assets held in trading accounts .....	0	0
6. Premises and fixed assets .....	430	5,721
7. Other real estate owned .....	0	0
8. Investments in unconsolidated subsidiaries and associated companies.....	0	0
9. Customers' liability to this bank on acceptances outstanding .....	0	0
10. Intangible assets.....	0	1,270
11. Other assets .....	537	7,317
12. TOTAL ASSETS .....	\$ 43,171	\$ 305,979
LIABILITIES		
13. Deposits: .....		
a. In domestic offices.....	\$ 37,641	\$ 249,628
(1) Noninterest-bearing.....	3,839	52,699
(2) Interest-bearing .....	33,802	196,929
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's.....	0	0
(1) Noninterest-bearing.....	0	0
(2) Interest-bearing .....	0	0
14. Federal funds purchased and securities sold under agreements to repurchase .....	0	12,493
15. Trading Liabilities .....	0	0
16. Other borrowed money (includes mortgages and capitalized leases) .....	0	16,000
a. With remaining maturity of one year or less .....	0	0
b. With remaining maturity of one to three years.....	0	0
c. With remaining maturity of more than three years.....	0	16,000
18. Bank's liability on acceptances executed and outstanding .....	0	0
19. Notes and debentures subordinated to deposits .....	0	4,218
20. Other liabilities .....	118	895
21. TOTAL LIABILITIES .....	37,759	283,234
EQUITY CAPITAL		
22. Perpetual preferred stock .....	0	0
23. Common Stock .....	1,050	7,133
24. Surplus .....	230	10,513
25. a. Undivided profits and capital reserves .....	4,132	4,041
b. Accumulated other comprehensive income.....	0	1,058
26. Other equity capital components .....	0	0
27. TOTAL EQUITY CAPITAL .....	5,412	22,745
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	\$ 43,171	\$ 305,979

\* Member of Federal Reserve

## STATE CORPORATION COMMISSION

49

DECEMBER 31, 2003 (IN THOUSANDS OF DOLLARS)

B-762 *BANK OF OF THE COMMONWEALTH	B-947 *HERITAGE BANK & TRUST	B-274 FARMERS & MERCHANTS BANK - EASTERN SHORE	B-1142 *SHORE BANK	B-900 *FARMERS AND MINERS BANK	
NORFOLK	NORFOLK	ONLEY	ONLEY	PENNINGTON GAP	
9 OFFICES	5 OFFICES	6 OFFICES	7 OFFICES	6 OFFICES	
\$ 8,262	\$ 8,930	\$ 5,135	\$ 7,232	\$ 26,265	1
8,128	8,736	5,125	5,936	5,012	
134	194	10	1,296	21,253	
12,431	19,579	51,224	35,501	15,273	2
837	1,006	698	0	5,779	
11,594	18,573	50,526	35,501	9,494	
341	10,600	0	0	2,010	3
56,132	172	0	0	0	
229,569	101,539	187,506	142,209	62,668	
2,503	1,187	3,731	2,002	699	
227,066	100,352	183,775	140,207	61,969	4
0	0	0	0	0	5
5,420	2,290	2,463	4,721	2,609	6
1,095	433	62	0	47	7
0	0	0	0	0	8
0	0	0	0	0	9
0	0	5,114	588	0	10
6,894	2,455	4,488	5,704	966	11
\$ 317,641	\$ 144,811	\$ 252,261	\$ 193,953	\$ 109,139	12
\$ 251,636	\$ 125,251	\$ 200,946	\$ 160,749	\$ 98,024	13
32,954	30,029	50,927	20,892	17,949	
218,682	95,222	150,019	139,857	80,075	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
5	5,959	6,505	0	0	14
0	0	0	0	0	15
37,418	57	0	16,883	0	16
36,992	57	0	16,200	0	
0	0	0	0	0	
426	0	0	683	0	
0	0	0	0	0	18
0	0	17,400	0	0	19
5,089	886	828	332	640	20
294,148	132,153	225,679	177,964	98,664	21
0	0	0	0	0	22
1,374	1,000	3,600	2,000	500	23
9,921	1,163	10,000	2,159	500	24
11,805	10,360	12,547	11,313	9,409	25a
393	135	435	517	66	25b
0	0	0	0	0	26
23,493	12,658	26,582	15,989	10,475	27
\$ 317,641	\$ 144,811	\$ 252,261	\$ 193,953	\$ 109,139	28

## REPORT OF CONDITION

	B-164	B-368
	LEE BANK & TRUST COMPANY	*THE BANK OF CHARLOTTE COUNTY
	PENNINGTON GAP 4 OFFICES	PHENIX 4 OFFICES
ASSETS		
1. Cash and balances due from depository institutions: .....	\$ 5,000	\$ 3,150
a. Non interest-bearing balances and currency and coin .....	4,658	3,072
b. Interest-bearing balances .....	342	78
2. Securities .....	17,690	18,859
a. Held to maturity .....	0	0
b. Available for sale .....	17,690	18,859
3. Federal Funds sold and securities purchased under agreements to resell .....	5,971	6,654
4. Loans and lease financing receivables: .....		
a. Loans and leases held for sale.....	0	0
b. Loans and leases, net of unearned income .....	115,908	77,851
c. LESS: Allowance for loan and lease losses.....	1,161	977
d. Loans and leases, net of unearned income and allowance for loan and lease losses .....	114,747	76,874
5. Assets held in trading accounts .....	0	0
6. Premises and fixed assets .....	2,742	861
7. Other real estate owned .....	119	0
8. Investments in unconsolidated subsidiaries and associated companies.....	0	255
9. Customers' liability to this bank on acceptances outstanding .....	0	0
10. Intangible assets.....	0	0
11. Other assets .....	1,896	1,776
12. TOTAL ASSETS .....	\$ 148,165	\$ 108,429
LIABILITIES		
13. Deposits: .....		
a. In domestic offices.....	\$ 129,141	\$ 95,958
(1) Noninterest-bearing.....	17,713	13,815
(2) Interest-bearing .....	111,428	82,143
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's.....	0	0
(1) Noninterest-bearing.....	0	0
(2) Interest-bearing .....	0	0
14. Federal funds purchased and securities sold under agreements to repurchase .....	0	0
15. Trading Liabilities .....	0	0
16. Other borrowed money (includes mortgages and capitalized leases) .....	0	0
a. With remaining maturity of one year or less .....	0	0
b. With remaining maturity of one to three years.....	0	0
c. With remaining maturity of more than three years.....	0	0
18. Bank's liability on acceptances executed and outstanding .....	0	0
19. Notes and debentures subordinated to deposits .....	0	0
20. Other liabilities .....	1,438	261
21. TOTAL LIABILITIES .....	130,579	96,219
EQUITY CAPITAL		
22. Perpetual preferred stock .....	0	0
23. Common Stock .....	200	150
24. Surplus .....	500	529
25. a. Undivided profits and capital reserves .....	16,474	11,026
b. Accumulated other comprehensive income.....	412	505
26. Other equity capital components .....	0	0
27. TOTAL EQUITY CAPITAL .....	17,586	12,210
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	\$ 148,165	\$ 108,429

\* Member of Federal Reserve

## STATE CORPORATION COMMISSION

51

DECEMBER 31, 2003 (IN THOUSANDS OF DOLLARS)

B-1160 TOWNE BANK	B-995 *CENTRAL VIRGINIA BANK	B-1154 *FIRST SENTINEL BANK	B-882 BRANCH BANKING AND TRUST COMPANY OF VIRGINIA	B-186 *CONSOLIDATED BANK AND TRUST COMPANY	
PORTSMOUTH	POWHATAN	RICHLANDS	RICHMOND	RICHMOND	
7 OFFICES	8 OFFICES	3 OFFICES	429 OFFICES	4 OFFICES	
\$ 31,289	\$ 7,620	\$ 4,647	\$ 581,562	\$ 3,763	1
30,617	7,516	1,799	581,038	3,560	
672	104	2,848	524	203	
175,386	175,751	24,923	3,842,812	31,609	2
6,510	11,152	299	0	0	
168,876	164,599	24,624	3,842,812	31,609	
0	5,000	450	2,970,219	8,306	3
17,510	762	0	0	0	
664,926	158,505	50,326	11,001,541	41,409	
8,976	2,454	688	114,384	1,279	
655,950	156,051	49,638	10,887,157	40,130	4
0	0	0	0	0	5
36,750	4,690	2,425	261,644	2,149	6
150	97	112	33,860	144	7
0	359	0	0	0	8
0	0	0	561	0	9
1,493	184	0	1,980,591	0	10
13,345	13,496	1,031	281,771	1,183	11
\$ 931,873	\$ 364,010	\$ 83,226	\$ 20,840,177	\$ 87,284	12
\$ 763,447	\$ 301,416	\$ 74,442	\$ 16,601,058	\$ 82,395	13
211,443	36,829	8,579	3,436,589	18,624	
552,004	264,587	65,863	13,164,469	63,771	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
0	4,214	0	596,578	0	14
0	0	0	0	0	15
57,085	26,000	800	65,427	561	16
16,020	6,000	800	51,037	94	
0	0	0	1,935	0	
41,065	20,000	0	12,455	467	
0	0	0	561	0	18
22,498	0	0	0	0	19
8,202	1,448	437	272,450	409	20
851,232	333,078	75,679	17,536,074	83,365	21
0	0	0	0	0	22
25,880	3,000	884	6,886	2,520	23
43,502	7,848	220	3,214,923	3,219	24
11,191	18,804	6,124	138,904	(1,886)	25a
68	1,280	319	(56,610)	66	25b
0	0	0	0	0	26
80,641	30,932	7,547	3,304,103	3,919	27
\$ 931,873	\$ 364,010	\$ 83,226	\$ 20,840,177	\$ 87,284	28

## REPORT OF CONDITION

	REPORT OF CONDITION	
	B-1198 *PEOPLES BANK OF VIRGINIA	B-1171 *VALLEY BANK
	RICHMOND 3 OFFICES	ROANOKE 7 OFFICES
ASSETS		
1. Cash and balances due from depository institutions: .....	\$ 3,533	\$ 8,165
a. Non interest-bearing balances and currency and coin .....	3,533	7,513
b. Interest-bearing balances .....	0	652
2. Securities .....	44,136	63,052
a. Held to maturity .....	0	22,986
b. Available for sale .....	44,136	40,066
3. Federal Funds sold and securities purchased under agreements to resell .....	1,335	0
4. Loans and lease financing receivables: .....		
a. Loans and leases held for sale.....	0	0
b. Loans and leases, net of unearned income .....	78,542	222,598
c. LESS: Allowance for loan and lease losses.....	815	2,566
d. Loans and leases, net of unearned income and allowance for loan and lease losses .....	77,727	220,032
5. Assets held in trading accounts .....	0	0
6. Premises and fixed assets .....	1,794	6,067
7. Other real estate owned .....	0	0
8. Investments in unconsolidated subsidiaries and associated companies.....	1	0
9. Customers' liability to this bank on acceptances outstanding .....	0	0
10. Intangible assets.....	0	0
11. Other assets .....	1,241	11,526
12. TOTAL ASSETS .....	\$ 129,767	\$ 308,842
LIABILITIES		
13. Deposits: .....		
a. In domestic offices.....	\$ 112,847	\$ 223,181
(1) Noninterest-bearing.....	20,518	36,668
(2) Interest-bearing .....	92,329	186,513
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's.....	0	0
(1) Noninterest-bearing.....	0	0
(2) Interest-bearing .....	0	0
14. Federal funds purchased and securities sold under agreements to repurchase .....	1,438	7,283
15. Trading Liabilities .....	0	0
16. Other borrowed money (includes mortgages and capitalized leases) .....	0	52,000
a. With remaining maturity of one year or less .....	0	15,000
b. With remaining maturity of one to three years.....	0	0
c. With remaining maturity of more than three years.....	0	37,000
18. Bank's liability on acceptances executed and outstanding .....	0	0
19. Notes and debentures subordinated to deposits.....	0	0
20. Other liabilities .....	190	1,192
21. TOTAL LIABILITIES .....	114,475	283,656
EQUITY CAPITAL		
22. Perpetual preferred stock .....	0	0
23. Common Stock .....	4,945	8,040
24. Surplus .....	10,468	8,069
25. a. Undivided profits and capital reserves .....	(215)	8,880
b. Accumulated other comprehensive income.....	94	197
26. Other equity capital components .....	0	0
27. TOTAL EQUITY CAPITAL .....	15,292	25,186
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	\$ 129,767	\$ 308,842

\* Member of Federal Reserve

## STATE CORPORATION COMMISSION

53

DECEMBER 31, 2003 (IN THOUSANDS OF DOLLARS)

B-1168 *CITIZENS COMMUNITY BANK	B-994 *PROSPERITY BANK & TRUST COMPANY	B-1044 *PIONEER BANK	B-799 *PLANTERS BANK & TRUST COMPANY OF VIRGINIA	B-1018 *THE MARATHON BANK	
SOUTH HILL	SPRINGFIELD	STANLEY	STAUNTON	STEPHENS CITY	
3 OFFICES	3 OFFICES	6 OFFICES	23 OFFICES	8 OFFICES	
\$ 5,827	\$ 5,624	\$ 12,657	\$ 14,450	\$ 16,971	1
4,340	5,624	7,445	14,394	16,934	
1,487	0	5,212	56	37	
10,460	27,421	16,690	219,716	15,137	2
0	0	31	5,837	6,478	
10,460	27,421	16,659	213,879	8,659	
4,323	1,620	2,500	23,854	4,416	3
0	226	0	2,999	0	
59,823	58,024	82,214	484,530	228,510	
717	640	1,433	4,814	2,400	
59,106	57,384	80,781	479,716	226,110	4
0	0	0	0	0	5
1,953	765	3,342	13,682	7,023	6
161	0	0	126	67	7
0	0	0	0	13	8
0	0	0	0	0	9
0	0	360	19,095	0	10
1,014	941	1,864	7,085	3,965	11
\$ 82,844	\$ 93,981	\$ 118,194	\$ 780,723	\$ 273,702	12
\$ 74,500	\$ 82,789	\$ 99,620	\$ 687,436	\$ 250,996	13
7,015	38,218	21,150	116,898	36,969	
67,485	44,571	78,470	570,538	214,027	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
0	2,818	0	18,155	0	14
0	0	0	0	0	15
0	0	7,425	0	188	16
0	0	3,000	0	0	
0	0	4,425	0	0	
0	0	0	0	188	
0	0	0	0	0	18
0	0	0	0	0	19
151	158	530	2,404	1,147	20
74,651	85,765	107,575	707,995	252,331	21
0	0	0	0	0	22
3,975	1,659	2,107	20,000	4,651	23
4,088	1,904	422	25,554	7,171	24
90	4,633	8,014	25,212	9,338	25a
40	20	76	1,962	211	25b
0	0	0	0	0	26
8,193	8,216	10,619	72,728	21,371	27
\$ 82,844	\$ 93,981	\$ 118,194	\$ 780,723	\$ 273,702	28

## REPORT OF CONDITION

	B-1037 COMMUNITY BANK OF NORTHERN VIRGINIA	B-1046 *FIRST BANK
	STERLING	STRASBURG
	13 OFFICES	8 OFFICES
ASSETS		
1. Cash and balances due from depository institutions: .....	\$ 16,634	\$ 11,161
a. Non interest-bearing balances and currency and coin .....	14,014	10,310
b. Interest-bearing balances .....	2,620	851
2. Securities .....	177,240	68,752
a. Held to maturity .....	24,203	0
b. Available for sale .....	153,037	68,752
3. Federal Funds sold and securities purchased under agreements to resell .....	0	0
4. Loans and lease financing receivables: .....		
a. Loans and leases held for sale.....	0	118
b. Loans and leases, net of unearned income .....	562,936	248,114
c. LESS: Allowance for loan and lease losses.....	6,267	2,547
d. Loans and leases, net of unearned income and allowance for loan and lease losses .....	556,669	245,567
5. Assets held in trading accounts .....	0	0
6. Premises and fixed assets .....	4,608	11,066
7. Other real estate owned .....	1,297	0
8. Investments in unconsolidated subsidiaries and associated companies.....	0	0
9. Customers' liability to this bank on acceptances outstanding .....	0	0
10. Intangible assets.....	408	0
11. Other assets .....	23,183	7,477
12. TOTAL ASSETS .....	\$ 780,039	\$ 344,141
LIABILITIES		
13. Deposits: .....		
a. In domestic offices.....	\$ 594,784	\$ 278,597
(1) Noninterest-bearing.....	98,803	23,363
(2) Interest-bearing .....	495,981	255,234
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's.....	0	0
(1) Noninterest-bearing.....	0	0
(2) Interest-bearing .....	0	0
14. Federal funds purchased and securities sold under agreements to repurchase .....	12,960	507
15. Trading Liabilities .....	0	0
16. Other borrowed money(includes mortgages and capitalized leases) .....	106,703	36,555
a. With remaining maturity of one year or less .....	46,514	0
b. With remaining maturity of one to three years.....	28,792	26,298
c. With remaining maturity of more than three years.....	31,397	10,257
18. Bank's liability on acceptances executed and outstanding .....	0	0
19. Notes and debentures subordinated to deposits.....	0	0
20. Other liabilities .....	9,932	2,346
21. TOTAL LIABILITIES .....	724,379	318,005
EQUITY CAPITAL		
22. Perpetual preferred stock .....	0	0
23. Common Stock .....	3,374	2,447
24. Surplus .....	27,609	4,836
25. a. Undivided profits and capital reserves .....	24,433	18,187
b. Accumulated other comprehensive income.....	244	666
26. Other equity capital components .....	0	0
27. TOTAL EQUITY CAPITAL .....	55,660	26,136
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	\$ 780,039	\$ 344,141

\* Member of Federal Reserve

## STATE CORPORATION COMMISSION

55

DECEMBER 31, 2003 (IN THOUSANDS OF DOLLARS)

B-1206 *SUFFOLKFIRST BANK	B-600 *BANK OF ESSEX	B-297 SOUTHSIDE BANK	B-224 *BANK OF TAZEWELL COUNTY	B-959 *FARMERS & MERCHANTS BANK	
SUFFOLK	TAPPAHANNOCK	TAPPAHANNOCK	TAZEWELL	TIMBERVILLE	
1 OFFICE	6 OFFICES	14 OFFICES	10 OFFICES	8 OFFICES	
\$ 557	\$ 8,949	\$ 12,077	\$ 21,597	\$ 14,434	1
557	8,949	12,077	5,278	5,665	
0	0	0	16,319	8,769	
15,235	52,036	85,655	113,169	45,900	2
0	0	0	55,506	763	
15,235	52,036	85,655	57,663	45,137	
3,282	285	2,370	0	5,035	3
0	0	0	0	0	
21,205	160,509	254,701	156,643	209,769	
159	2,128	3,120	2,188	1,463	
21,046	158,381	251,581	154,455	208,306	4
0	0	0	0	0	5
816	6,526	10,808	2,387	4,854	6
0	0	0	1,526	0	7
0	321	88	0	0	8
0	0	0	0	0	9
0	902	7,614	6,149	4,617	10
508	4,053	8,288	3,888	11,120	11
\$ 41,444	\$ 231,453	\$ 378,481	\$ 303,171	\$ 294,266	12
\$ 32,188	\$ 203,464	\$ 323,751	\$ 269,176	\$ 241,732	13
6,166	24,704	55,446	32,100	33,765	
26,022	178,760	268,305	237,076	207,967	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
0	0	6,049	0	6,037	14
0	0	0	0	0	15
0	0	15,000	135	21,118	16
0	0	0	135	7,194	
0	0	0	0	10,887	
0	0	15,000	0	3,037	
0	0	0	0	0	18
0	0	3,000	0	0	19
173	1,482	891	679	1,490	20
32,361	204,946	348,691	269,990	270,377	21
0	0	0	0	0	22
4,128	5,839	5,250	2,077	500	23
6,011	8,820	12,441	1,811	8,800	24
(1,025)	10,610	10,817	28,583	14,450	25a
(31)	1,238	1,282	710	139	25b
0	0	0	0	0	26
9,083	26,507	29,790	33,181	23,889	27
\$ 41,444	\$ 231,453	\$ 378,481	\$ 303,171	\$ 294,266	28

## REPORT OF CONDITION

	B-939 THE BUSINESS BANK	B-1192 *THE FREEDOM BANK OF VIRGINIA
	VIENNA 4 OFFICES	VIENNA 1 OFFICE
ASSETS		
1. Cash and balances due from depository institutions: .....	\$ 6,609	\$ 2,566
a. Non interest-bearing balances and currency and coin .....	4,341	2,466
b. Interest-bearing balances .....	2,268	100
2. Securities .....	30,689	15,355
a. Held to maturity .....	6,035	0
b. Available for sale .....	24,654	15,355
3. Federal Funds sold and securities purchased under agreements to resell .....	3,900	7,150
4. Loans and lease financing receivables: .....		
a. Loans and leases held for sale.....	0	0
b. Loans and leases, net of unearned income .....	99,127	27,403
c. LESS: Allowance for loan and lease losses.....	1,513	434
d. Loans and leases, net of unearned income and allowance for loan and lease losses .....	97,614	26,969
5. Assets held in trading accounts .....	0	0
6. Premises and fixed assets .....	805	234
7. Other real estate owned .....	0	0
8. Investments in unconsolidated subsidiaries and associated companies.....	116	0
9. Customers' liability to this bank on acceptances outstanding .....	0	0
10. Intangible assets.....	0	0
11. Other assets.....	971	571
12. TOTAL ASSETS.....	\$ 140,704	\$ 52,845
LIABILITIES		
13. Deposits: .....		
a. In domestic offices.....	\$ 125,838	\$ 45,916
(1) Noninterest-bearing.....	34,546	11,232
(2) Interest-bearing .....	91,292	34,684
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's.....	0	0
(1) Noninterest-bearing.....	0	0
(2) Interest-bearing .....	0	0
14. Federal funds purchased and securities sold under agreements to repurchase .....	0	0
15. Trading Liabilities .....	0	0
16. Other borrowed money(includes mortgages and capitalized leases) .....	4,000	0
a. With remaining maturity of one year or less .....	1,000	0
b. With remaining maturity of one to three years.....	2,000	0
c. With remaining maturity of more than three years.....	1,000	0
18. Bank's liability on acceptances executed and outstanding .....	0	0
19. Notes and debentures subordinated to deposits.....	0	0
20. Other liabilities .....	619	111
21. TOTAL LIABILITIES .....	130,457	46,027
EQUITY CAPITAL		
22. Perpetual preferred stock .....	0	0
23. Common Stock .....	742	4,460
24. Surplus .....	11,997	4,460
25. a. Undivided profits and capital reserves .....	(2,489)	(2,111)
b. Accumulated other comprehensive income.....	(3)	9
26. Other equity capital components .....	0	0
27. TOTAL EQUITY CAPITAL .....	10,247	6,818
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	\$ 140,704	\$ 52,845

\* Member of Federal Reserve

## STATE CORPORATION COMMISSION

57

DECEMBER 31, 2003 (IN THOUSANDS OF DOLLARS)

B-1147 *POTOMAC BANK OF VIRGINIA	B-1015 *RESOURCE BANK	B-1047 *THE FAUQUIER BANK	B-1108 *SOUTHERN FINANCIAL BANK	B-969 *NORTHERN NECK STATE BANK	
VIENNA	VIRGINIA BEACH	WARRENTON	WARRENTON	WARSAW	
3 OFFICES	6 OFFICES	7 OFFICES	28 OFFICES	9 OFFICES	
\$ 7,963	\$ 10,193	\$ 11,961	\$ 36,386	\$ 5,306	1
7,963	9,604	11,819	24,859	5,180	
0	589	142	11,527	126	
29,486	164,074	51,263	391,819	92,016	2
2,235	159,564	0	250,201	0	
27,251	4,510	51,263	141,618	92,016	
15,710	0	0	0	3,355	3
276	77,011	0	8,651	0	
97,953	575,980	298,887	590,962	178,540	
1,077	4,962	3,575	10,498	1,934	
96,876	571,018	295,312	580,464	176,606	4
0	0	0	0	0	5
1,367	9,864	7,125	9,560	3,236	6
0	536	0	0	0	7
0	0	0	0	167	8
0	0	0	0	0	9
0	825	0	14,770	3,742	10
2,378	30,943	12,719	50,781	7,567	11
\$ 154,056	\$ 864,464	\$ 378,380	\$ 1,092,431	\$ 291,995	12
\$ 133,775	\$ 611,117	\$ 321,405	\$ 746,508	\$ 246,918	13
42,965	37,178	73,405	105,352	22,972	
90,810	573,939	248,000	641,156	223,946	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
6,581	51,245	2,000	137,959	3,881	14
0	0	0	0	0	15
0	120,992	20,000	72,000	10,075	16
0	37,500	5,000	7,000	75	
0	2,000	10,000	25,000	0	
0	81,492	5,000	40,000	10,000	
0	0	0	0	0	18
0	0	0	0	0	19
475	10,618	2,707	23,705	1,869	20
140,831	793,972	346,112	980,172	262,743	21
0	13,900	0	0	0	22
6,817	3,719	2,000	2,000	849	23
5,443	31,965	400	65,786	2,143	24
1,068	20,713	29,855	45,882	23,246	25a
(103)	195	13	(1,409)	3,014	25b
0	0	0	0	0	26
13,225	70,492	32,268	112,259	29,252	27
\$ 154,056	\$ 864,464	\$ 378,380	\$ 1,092,431	\$ 291,995	28

## REPORT OF CONDITION

	B-1042 CITIZENS AND FARMERS BANK		B-1156 *THE BANK OF WILLIAMSBURG	
	WEST POINT		WILLIAMSBURG	
	13 OFFICES		2 OFFICES	
ASSETS				
1. Cash and balances due from depository institutions: .....	\$	48,647	\$	1,886
a. Non interest-bearing balances and currency and coin .....		15,457		1,866
b. Interest-bearing balances .....		33,190		20
2. Securities .....		97,605		5,021
a. Held to maturity .....		0		0
b. Available for sale .....		97,605		5,021
3. Federal Funds sold and securities purchased under agreements to resell .....		0		0
4. Loans and lease financing receivables: .....				
a. Loans and leases held for sale.....		28,366		0
b. Loans and leases, net of unearned income .....		360,576		58,995
c. LESS: Allowance for loan and lease losses.....		8,627		657
d. Loans and leases, net of unearned income and allowance for loan and lease losses .....		351,949		58,338
5. Assets held in trading accounts .....		0		0
6. Premises and fixed assets .....		14,394		950
7. Other real estate owned .....		8		0
8. Investments in unconsolidated subsidiaries and associated companies.....		0		817
9. Customers' liability to this bank on acceptances outstanding .....		0		0
10. Intangible assets.....		9,259		0
11. Other assets .....		14,902		1,252
12. TOTAL ASSETS .....	\$	565,130	\$	68,264
LIABILITIES				
13. Deposits: .....				
a. In domestic offices.....	\$	429,923	\$	48,694
(1) Noninterest-bearing.....		66,971		8,162
(2) Interest-bearing .....		362,952		40,532
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's.....		0		0
(1) Noninterest-bearing.....		0		0
(2) Interest-bearing .....		0		0
14. Federal funds purchased and securities sold under agreements to repurchase .....		8,133		8,465
15. Trading Liabilities .....		0		0
16. Other borrowed money(includes mortgages and capitalized leases) .....		59,601		5,300
a. With remaining maturity of one year or less .....		39,601		100
b. With remaining maturity of one to three years.....		0		200
c. With remaining maturity of more than three years.....		20,000		5,000
18. Bank's liability on acceptances executed and outstanding .....		0		0
19. Notes and debentures subordinated to deposits.....		0		0
20. Other liabilities .....		8,934		166
21. TOTAL LIABILITIES .....		506,591		62,625
EQUITY CAPITAL				
22. Perpetual preferred stock .....		0		0
23. Common Stock .....		2,783		2,000
24. Surplus .....		7,999		3,000
25. a. Undivided profits and capital reserves .....		45,682		517
b. Accumulated other comprehensive income.....		2,075		122
26. Other equity capital components .....		0		0
27. TOTAL EQUITY CAPITAL .....		58,539		5,639
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	\$	565,130	\$	68,264

\* Member of Federal Reserve

STATE CORPORATION COMMISSION

DECEMBER 31, 2003 (IN THOUSANDS OF DOLLARS)

B-481 *FARMERS BANK WINDSOR, VIRGINIA					
WINDSOR					
3 OFFICES					
\$ 5,132					1
4,987					
145					
55,498					2
0					
55,498					
5,154					3
0					
125,539					
1,409					
124,130					4
0					5
2,470					6
915					7
0					8
0					9
0					10
2,301					11
\$ 195,600					12
\$ 174,094					13
27,678					
146,416					
0					
0					
0					
255					14
0					15
0					16
0					
0					
0					18
0					19
995					20
175,344					21
0					22
120					23
2,567					24
16,986					25a
583					25b
0					26
20,256					27
\$ 195,600					28

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 2003

<p>Albemarle First Bank 1265 Seminole Trail Charlottesville 22906 (Albemarle County) C.E.O.- Thomas M. Boyd, Jr., President Cashier- James A. Chapman, Chief Financial Officer</p>	<p>Brs: Campbell County - 308 Lynchburg Avenue, Brookneal Charlotte County - Main Street, Charlotte Courthouse 26 King Street, Keysville</p>
<p>Brs: City of Charlottesville - 100 5th Street, SE Albemarle County - 2500 Austin Drive Greene County - 8260 Seminole Trail, Ruckersville</p>	<p>*Bank of Clarke County 2 East Main Street Berryville 22611-0391 (Clarke County) C.E.O.- John Milleson Cashier- James W. McCarty, Jr., Chief Financial Officer</p>
<p>Alliance Bank Corporation 12735 Shoppes Lane Fairfax 22033 (Fairfax County) C.E.O.- Thomas A. Young, Jr., President Cashier- Paul M. Harbolick, Jr., Chief Financial Officer</p>	<p>Brs: City of Winchester - 190 Campus Boulevard, Suite 120 40 West Piccadilly Street 625 East Jubal Early Drive Clarke County - 400 McNeil Drive, Berryville North side of Route 723, Boyce Frederick County - 1460 North Frederick Pike 1508 Senseny Road 1879 Berryville Pike 3360 Valley Avenue 382 Fairfax Pike, Stephens City</p>
<p>Brs: City of Manassas Park - 9150 Manassas Drive Arlington County - 4501 North Fairfax Drive Fairfax County - 11730 Plaza America Drive, Reston 8221 Old Courthouse Road, Vienna</p>	<p>EFTS: Clarke County - U. S. Routes 340 and 17/50, Boyce Frederick County - 1016 Millwood Pike 1518 Martinsburg Pike 747 Fairfax Street, Stephens City</p>
<p>Bank of Botetourt 19747 Main Street Buchanan 24066-0339 (Botetourt County) C.E.O.- H. Watts Steger, III, Chairman of the Board Cashier- G. Lyn Hayth, III, President</p>	<p>Bank of Essex 323 Prince Street Tappahannock 22560-0965 (Essex County) C.E.O.- George M. Longest, Jr., President Cashier- Bruce E. Thomas</p>
<p>Brs: Botetourt County - U.S. Route 220, Daleville Railroad Street, Eagle Rock 60 Lee Highway North, Troutville Roanoke County - 3130 Peters Creek Road NW Lot 1, Perimeter East Commerce Center, US Route 460 and Trail Drive Rockbridge County - 65 East Midland Trail</p>	<p>Brs: Essex County - U.S. Routes 17 &amp; 360 Rappahannock Shopping Center, Tappahannock Hanover County - 6315 Mechanicsville Pike, Mechanicsville Henrico County - 9951 Brook Road, Glen Allen King William County - U.S. Route 360, Central Garage 1681 Main Street, West Point</p>
<p>EFTS: Botetourt County - 4070 Roanoke Road, Fincastle Roanoke County - Creekside Market, 8201 Williamson Road</p>	<p>Bank of Fincastle, The 17 South Roanoke Street Fincastle 24090-0107 (Botetourt County) C.E.O.- John F. Kilby, President Cashier- Michael J. Jasper</p>
<p>Bank of Charlotte County, The Berkley &amp; Charlotte Streets Phenix 23959-0336 (Charlotte County) C.E.O.- Bobby A. Howard, President Cashier- John L. Pillow</p>	

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 2003

Bank of Fincastle, The (Continued)  
 Brs: Botetourt County -  
     5825 Cloverdale Road  
     98 Blue Ridge Boulevard  
     614 Lee Highway, Cloverdale  
     1618 Roanoke Road, Daleville  
     SW corner of U.S. Route 220 and  
     State Route 674, Daleville  
     5192 Lee Highway S., Troutville  
     Roanoke County -  
     4525 Challenger Avenue  
 EFTS:  
     City of Roanoke -  
     2635 Colonial Avenue  
     Botetourt County -  
     U.S. Route 11 & Interstate 81, Daleville  
     Quickette Market  
     U.S. Route 220 North, Fincastle

Bank of Floyd  
 101 Jacksonville Circle  
 Floyd 24091-0215 (Floyd County)  
 C.E.O.- Ronald Leon Moore, President  
 Cashier- Ray A. Fleming, Chief Financial Officer

Brs: Carroll County -  
     185 South Main Street, Hillsville  
 Floyd County -  
     northeast corner of U.S. Highway 221  
     and Connors Grove, Willis  
 Montgomery County -  
     2105 Roanoke Street, Christiansburg  
 Roanoke County -  
     4094 Postal Drive

Bank of Hampton Roads, The  
 201 Volvo Parkway  
 Chesapeake 23327-1000  
 C.E.O.- Jack W. Gibson, President  
 Cashier- Donald W. Fulton, Senior Vice President

Brs: City of Chesapeake -  
     1400 Kempsville Road, Suite 102  
     1500 Mt Pleasant Road  
     4108 Portsmouth Boulevard  
     4720 Battlefield Boulevard, South  
     712 Liberty Street  
     852 N. George Washington Highway  
 City of Norfolk -  
     4037 East Little Creek Road  
     4500 East Princess Anne Road  
     500 Plume Street East, Suite 100  
 City of Suffolk -  
     117 Market Street  
 City of Virginia Beach -  
     1100 Dam Neck Road  
     1316 North Great Neck Road  
     5472 Indian River Road

Pembroke One Building, Suite 100  
 281 Independence Boulevard  
 EFT:  
     City of Chesapeake -  
     1320 Northwest Boulevard Suite 100

\*Bank of Lancaster  
 100 Main Street  
 Kilmarnock 22482-1869 (Lancaster County)  
 C.E.O.- Austin L. Roberts, III, President  
 Cashier- Richard Abbott, Chief Financial Officer

Brs: Lancaster County -  
     Lancaster Square Shopping Center  
     North Main Street, Kilmarnock  
     State Route 3  
     Ice House Field Shopping Center,  
     White Stone  
 Northumberland County -  
     Routes 202 and 360, Callao  
     Route 360, Heathsville  
 Richmond County -  
     610 West Richmond Road, Warsaw  
 Westmoreland County -  
     Route 3 Kings Highway, Montross

\*Bank of Marion, The  
 102 West Main Street  
 Marion 24354-1067 (Smyth County)  
 C.E.O.- John E. Stringer, President  
 Cashier- Chris Snodgrass, Chief Financial Officer

Brs: City of Bristol -  
     3124 Lee Highway, Suite 1  
 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 'e' 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 -  
     744 Beaver Dam Avenue, Suite A, Damascus  
     State Routes 91 and 750, Glade Spring  
 Wythe County -  
     787 Fort Chiswell Road, Suite 7,  
     Max Meadows  
     512 North Main Street, Rural Retreat

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 2003

## \*Bank of Marion, The (Continued)

## EFT:

Smyth County -  
1193 North Main Street, Marion

## Bank of McKenney

20701 First Street

McKenney 23872-0370 (Dinwiddie County)

C.E.O.- Richard M. Liles, President

Cashier- James Bryant Neville, Jr.,

Chief Financial Officer

## Brs: City of Colonial Heights -

3115 Boulevard

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

6958 Northumberland Highway

Heathsville 22473-0009 (Northumberland County)

C.E.O.- Lewis R. Reynolds, President

Cashier- Dorothy C. Reynolds

## Brs: Lancaster County -

437 North Main Street, Kilmarnock

Northumberland County -

Southwest Corner of U.S. Route 360 &amp;

State Route 200, Burgess

U.S. Route 360, Callao

## Bank of Southside Virginia, The

17208 Halligan Park Road

Carson 23830-0040 (Dinwiddie County)

C.E.O.- J. Peter Clements, President

Cashier- Carol C. Chappell, Vice President

## 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

Chesterfield County -

4310 W. Hundred Road, Chester

Dinwiddie County -

14003 Boydton Plank Road

U.S. Route 1 and State Route 226

Greensville County -

U.S. Route 58 &amp; State Route 686

## Isle of Wight County -

115 Main Street, Smithfield

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 &amp; 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- J. Robert Buchanan

## Brs: Smyth County -

303 South Commerce Street, Marion

Tazewell County -

2070 Leatherwood Lane, Bluefield

511 Virginia Avenue, Bluefield

1905 Front Street, Richlands

612 Market Street, Tazewell

621 East Riverside Drive, Tazewell

846 Fincastle Turnpike, Tazewell

Washington County -

968 West Main Street, Abingdon

Wythe County -

185 East Main Street, Wytheville

## EFT:

Tazewell County -

108 Spruce Street, Bluefield

## Bank of Williamsburg, The

5125 John Tyler Highway

Williamsburg 23185 (James City County)

C.E.O.- Robert L. Bailey, President

## Br: City of Newport News -

603 Pilot House Drive

## \*Bank of the Commonwealth

403 Boush Street

Norfolk 23501-1177

C.E.O.- Edward J. Woodard, Jr., President

Cashier- John H. Gayle

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 2003

---

## \*Bank of the Commonwealth (Continued)

Brs: City of Chesapeake -  
Las Gaviotas Shopping Center  
1217 Cedar Road

City of Norfolk -  
4101 Granby Street  
Webb University Center  
5201 Hampton Boulevard

City of Portsmouth -  
4940 West Norfolk Road

City of Virginia Beach -  
1124 First Colonial Road  
1870 Kempsville Road  
225 South Rosemont Road  
2712 North Mall Drive

## EFT:

City of Norfolk -  
150 Park Avenue

Bank of the James  
615 Church Street  
Lynchburg 24505-1200  
C.E.O.- James R. Hughes, Jr.  
Cashier- J. Todd Scruggs, Chief Financial Officer

Brs: City of Lynchburg -  
5204 Fort Avenue  
Amherst County -  
4698 S. Amherst Highway, Madison Heights

Benchmark Community Bank  
100-102 South Broad Street  
Kenbridge 23944-0569 (Lunenburg County)  
C.E.O.- Ben L. Watson, III, President  
Cashier- Janice W. Pernell, Senior Vice President

Brs: Brunswick County -  
220 W. Fifth Avenue, Lawrenceville  
Lunenburg County -  
1910 Main Street, Victoria  
Mecklenburg County -  
845 E. Second Street, Chase City  
133 College Street, Clarksville  
828 North Mecklenburg Avenue, South Hill  
Nottoway County -  
410 Church Street, Blackstone  
1500-1508 W. Virginia Avenue, Crewe  
Prince Edward County -  
East Third Street & South Street, Farmville  
Southwest Corner of Main Street  
and Milwood Road, Farmville

Blue Grass Valley Bank, The  
6 Main Street  
Blue Grass 24413-0006 (Highland County)  
C.E.O.- Anthony E. Crane, Cashier  
Cashier- L. Kirk Billingsley, Assistant Cashier

Brs: Highland County -  
South Side of East Main Street  
two blocks east of U.S. Route 220,  
Monterey

\*Branch Banking and Trust Company of Virginia  
823 East Main Street  
Richmond 23219-3310  
C.E.O.- Barry J. Fitzpatrick, President  
Cashier- Scott E. Reed, Chief Financial Officer

Brs: City of Alexandria -  
1717 King Street  
233 South Van Dorn Street  
300 South Washington Street  
4999 Seminary Road

City of Bristol -  
3000 Lee Highway

City of Buena Vista -  
1002 Magnolia Avenue

City of Charlottesville -  
120 Seminole Court  
Seminole Square Shopping Center  
1425 Seminole Trail  
2033 Ivy Road  
2149 North Barracks Road  
305 East Jefferson Street

City of Chesapeake -  
111 Mill Creek Parkway, Suite 100  
1401 Greenbrier Parkway  
1809 Greenbrier Parkway  
238 South Battlefield Boulevard  
3113 Western Branch Boulevard  
825 Volvo Parkway

City of Clifton Forge -  
1633 Main Street

City of Colonial Heights -  
2609 Boulevard  
369 Southpark Circle  
497 Southpark Circle

City of Covington -  
1113 South Craig Avenue  
116 West Riverside Street

City of Danville -  
1017 West Main Street  
1410 Piney Forest Road  
705 Main Street

City of Emporia -  
301 West Atlantic Street

City of Fairfax -  
10302 Willard Way  
4117 Chain Bridge Road

City of Falls Church -  
191 West Broad Street

City of Franklin -  
100 East Fourth Avenue  
201 North College Drive

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 2003

---

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

City of Fredericksburg -  
1151 Carl D. Silver Parkway  
400 George Street  
401 Jefferson Davis Highway

City of Galax -  
1100 East Stuart Drive  
300 North Main Street

City of Hampton -  
1033 West Mercury Boulevard  
2160 Coliseum Drive

City of Harrisonburg -  
1855 East Market Street  
1900 South High Street  
1915 East Market Street  
3150 South Main Street  
611 Mt Clinton Pike

City of Hopewell -  
106 North Second Avenue

City of Lexington -  
537 East Nelson Street

City of Lynchburg -  
2015 Wards Road  
2120 Langhorne Road  
2403 Memorial Avenue  
2477 Rivermont Avenue  
3638 Old Forest Road  
4925 Boonsboro Road  
925 Main Street

City of Manassas -  
10040 Dumfries Road  
8650 Centreville Road  
8780 Centreville Road  
9201 W Church Street

City of Martinsville -  
1 Ellsworth Street

City of Newport News -  
11718 Jefferson Avenue  
397 Denbigh Boulevard  
737 J. Clyde Morris Boulevard  
955 Harpersville Road

City of Norfolk -  
1020 Fisherman's Road  
109 East Main Street  
131 West Ocean View Avenue  
2008 Cromwell Drive  
2100 Colonial Avenue  
2222 East Little Creek Road  
245 East Little Creek Road  
3935 East Princess Anne Road  
555 Main Street  
6145 Sewells Point Road  
7420 Granby Street  
901 West Little Creek Road  
East Ring Road and Military Circle  
Shopping Center  
Norfolk International Airport

City of Petersburg -  
117 West Washington Street  
3340 South Crater Road  
801 S. Adams Street

City of Poquoson -  
452 Wythe Creek Road

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

City of Radford -  
1201 East Main Street  
522 West Main Street

City of Richmond -  
200 East Belt Boulevard  
4710 Walmsley Boulevard  
5711 Patterson Avenue  
6980 Forest Hill Avenue  
7100 Three Chopt Road  
9004 Huguenot Road

City of Roanoke -  
1620 Hershberger Road, N.W.  
1828 Electric Road  
2036 Colonial Avenue, S.W.  
3458 Orange Avenue, N.E.  
37 Church Avenue, SW  
4922 Valley View Boulevard, N.W.  
6625 Williamson Road, N.W.

City of Salem -  
121 Electric Road  
231 South College Avenue  
2809 West Main Street

City of Staunton -  
125 North Central Avenue

City of Suffolk -  
101 East Washington Street  
1512 Holland Road  
1525 North Main Street  
3131 Bridge Road  
6617 Holland Road

City of Virginia Beach -  
1344 Great Neck Road  
1433 Kempsville Road  
2141 General Booth Boulevard  
3112 Virginia Beach Boulevard  
3450 Pacific Avenue  
4592 Virginia Beach Boulevard  
5101 Cleveland Street, Suite 101  
5289 East Princess Anne Road  
536 Newtown Road  
6056 East Indian River Road  
839 Lynnhaven Parkway  
Farm Fresh Shopping Center  
930 First Colonial Road  
944 Independence Boulevard  
969 Chimney Hill Shopping Center

City of Waynesboro -  
105 Hopeman Parkway

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 2003

---

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

City of Williamsburg -  
1031 Richmond Road  
300 Second Street  
City of Winchester -  
1000 Berryville Avenue  
115 North Cameron Street  
141 Branch Banking Drive  
1800 Amherst Street  
1850 Apple Blossom Mall  
2004 South Pleasant Valley Road  
2082 South Pleasant Valley Road  
2200 Valley Avenue  
Ward Plaza Shopping Center  
2252 Valley Avenue  
38 Rouss Avenue  
Accomack County -  
13350 Lankford Highway, Mappsville  
44 Market Street, Onancock  
25386 Lankford Highway, Onley  
Albemarle County -  
100 Riverbend Drive  
1652 State Farm Boulevard  
3267 Proffit Road  
5764 Three Notch'd Road, Crozet  
146 James River Road, Scottsville  
Amelia County -  
15301 Patrick Henry Highway  
Amherst County -  
115 Richmond Highway Route 60 East,  
Amherst  
118 Amelon Square, Madison Heights  
4068 South Amherst Highway,  
Madison Heights  
Appomattox County -  
Rt. 4 Box 99X (History Junction SC),  
Appomattox  
Arlington County -  
1100 South Walter Reed Drive  
1901 Fort Myer Drive  
2113 Crystal Plaza Arcade  
2200 Wilson Boulevard  
2221 South Eads Street  
2700 South Quincy Street  
2947 South Glebe Road  
3001 North Washington Boulevard  
4707 Lee Highway  
5515 Lee Highway  
6745 Lee Highway  
920 North Taylor Street  
Augusta County -  
488 Frontier Drive  
23 Scenic Highway, Suite 102, Churchville  
125 West Craig Street, Craigsville  
4033 Lee-Jackson Highway, Greenville  
2857 Stuarts Draft Highway, Stuarts Draft

Bath County -  
1 Main Street, Hot Springs  
Bedford County -  
14785 Forest Road, Forest  
17923 Forest Road, Forest  
Bland County -  
629 Main Street, Bland  
Main Street, Rocky Gap  
Botetourt County -  
817 Main Street, Buchanan  
Buckingham County -  
U.S. Route 15 & County Route 727, Arvonnia  
U.S. Routes 15 & 60, Dillwyn  
Campbell County -  
21437 Timberlake Road  
7901 Timberlake Road  
700 Main Street, Altavista  
440 Lusardi Drive, Brookneal  
35 Campbell Highway, Rustburg  
Carroll County -  
15497 Fancy Gap Highway, Cana  
145 N Main Street, Hillsville  
Charles City County -  
10000 Courthouse Road, Charles City  
Charlotte County -  
185 King Street, Keysville  
Chesterfield County -  
1120 Huguenot Road  
11400 Midlothian Turnpike  
11500 Midlothian Turnpike  
5756 Hopkins Road  
7747 Midlothian Turnpike  
9960 Midlothian Turnpike  
9970 Ironbridge Road  
12840 Jefferson Davis Highway, Chester  
11010 Hull Street Road, Midlothian  
1366 Sycamore Square Drive, Midlothian  
6512 Harbour View Court, Midlothian  
Clarke County -  
23 North Church Street, Berryville  
Culpeper County -  
703 James Madison Highway  
Cumberland County -  
Route 60, Anderson Highway, Cumberland  
Dickenson County -  
730 Chase Street, Clintwood  
305 Main Street, Haysi  
Dinwiddie County -  
25901 Cox Road  
Fairfax County -  
11230 Waples Mill Road  
12220 Fairfax Towne Center  
1224 West Broad Street  
1640 Belle View Boulevard  
2513 Fox Mill Road  
3012 Annandale Road  
5203 Franconia Road  
6120-A Arlington Boulevard

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 2003

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

Fairfax County -

6400 Arlington Boulevard  
6618 Richmond Highway  
7393-A Lee Highway  
7901 Richmond Highway  
7960 Fort Hunt Road  
8416 Arlington Boulevard  
8650 Richmond Highway  
9521 Braddock Road  
4401 Backlick Road, Annandale  
5871 Leesburg Pike, Bailey's Crossroads  
6045-A Burke Centre Parkway, Burke  
6411 Shiplett Boulevard, Burke  
9502 Burke Road, Burke  
14175 Saint Germain Drive, Centreville  
14260-J Centreville Square, Centreville  
5105 Westfields Boulevard, Centreville  
13045 Lee Jackson Memorial Highway,  
Chantilly  
13821 Lee-Jackson Highway, Chantilly  
5700 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  
230 Herndon Parkway, Herndon  
1455 Chain Bridge Road, McLean  
6220 Old Dominion Drive, McLean  
8200 Greensboro Drive, McLean  
2941 Chain Bridge Road, Oakton  
11100 South Lakes Drive, Reston  
12170 Sunset Hills Road, Reston  
1490 North Point Village Center, Reston  
7000 Bland Street, Springfield  
7509 Huntsman Boulevard, Springfield  
8432 Old Keene Mill Road, Springfield  
1953 Gallows Road, Vienna  
260 Cedar Lane, Vienna  
415 Maple Avenue, West, Vienna  
440 Maple Avenue East, Vienna  
8385-A Leesburg Pike, Vienna

Fauquier County -  
11047 Marsh Road, Bealeton  
3420 Catlett Road, Catlett  
8318 East Main Street, Marshall  
100 John Stone Street, Remington  
21 Main Street, Warrenton  
251 West Lee Highway Suite 730, Warrenton  
530 Blackwell Road, Warrenton

Fluvanna County -  
4342 James Madison Highway, Fork Union  
13526 James Madison Highway, Palmyra

Franklin County -  
13400 Booker T. Washington Highway

40 Main Street, Boones Mill  
4505 Timberline Road, Ferrum  
35 Shepherd Drive, Rocky Mount  
350 Tanyard Road, Rocky Mount  
65 North Main Street, Rocky Mount  
12094 Old Franklin Turnpike, Union Hall

Frederick County -  
1521 Martinsburg Pike  
1855 Senseny Road  
300 Westminster-Canterbury Drive  
7800 Main Street, Middletown  
126 Fairfax Pike, Stephens City  
5511 Main Street, Stephens City

Giles County -  
300 Main Street, Narrows  
800 Wenonah Avenue, Pearisburg  
5862 Virginia Avenue, Pembroke  
250 Virginia Avenue, Rich Creek

Gloucester County -  
7171 George Washington Memorial Hwy.,  
Gloucester  
2324 George Washington Memorial Hwy.,  
Hayes

Grayson County -  
473 West Main Street, Fries  
317 East Main Street, Independence

Greene County -  
7003 Seminole Trail, Ruckersville

Halifax County -  
4018 Halifax Road, South Boston  
904 Wilborn Avenue, South Boston

Hanover County -  
700 England Street, Ashland  
9707 Sliding Hill Road, Ashland  
7021 Mechanicsville Turnpike,  
Mechanicsville  
8074 Mechanicsville Turnpike,  
Mechanicsville  
9186 Chamberlayne Road, Mechanicsville

Henrico County -  
1 Richard E. Byrd Terminal Drive  
10000 West Broad Street  
11200 Patterson Avenue  
1300 E Parham Road  
1650 Willow Lawn Drive  
1900 Lauderdale Drive  
2601 River Road  
3214 Skipwith Road  
4799 S. Laburnum Avenue  
5001 Lakeside Avenue  
5600 West Broad Street  
11400 Nuckols Road, Glen Allen

Henry County -  
2680 Virginia Avenue, Collinsville  
4860 Greensboro Road, Ridgeway  
1460 Fairystone Park Highway, Stanleytown

Isle of Wight County -  
1803 South Church Street, Smithfield

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 2003

---

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

James City County -  
100 McLaws Circle  
King and Queen County -  
State Routes 33 & 670, Mattaponi  
King George County -  
15375 Dahlgren Road  
9319 Kings Highway  
Loudoun County -  
20789 Great Falls Plaza  
43365 Junction Plaza, Ashburn  
38997 East Colonial Highway, Hamilton  
101 Catoctin Circle SE, Leesburg  
7 West Market Street, Leesburg  
7 Broadway, Lovettsville  
202 West Washington Street, Middleburg  
120 North Maple Avenue, Purcellville  
25393 Elk Lick Road, South Riding  
20522 Falcons Landing Circle, Sterling  
20921 Davenport Drive Suite 105, Sterling  
22550 Davis Drive, Sterling  
Louisa County -  
223 Mineral Avenue, Mineral  
Lunenburg County -  
204 South Broad Street, Kenbridge  
Mecklenburg County -  
3828 Highway 903, Bracey  
111 East Danville Street, South Hill  
725 East Atlantic Street, South Hill  
Middlesex County -  
16498 Puller Highway, Deltaville  
899 Gloucester Road, Saluda  
40 Cross Street, Urbanna  
Montgomery County -  
902 Price's Fork Road, Blacksburg  
50 Peppers Ferry Road, N.W., Christiansburg  
985 Cambria Street NE, Christiansburg  
6936 Roanoke Road, Shawsville  
Nelson County -  
10190 Critzer Shop Road, Afton  
93 Front Street, Lovingston  
Northampton County -  
4070 Lankford Highway, Exmore  
Nottoway County -  
200 South Main Street, Blackstone  
Orange County -  
202 South Main Street, Gordonsville  
235 Madison Road, Orange  
Page County -  
1 East Main Street, Luray  
700 East Main Street, Luray  
Patrick County -  
3607 Jeb Stuart Highway, Meadows of Dan  
22121 Jeb Stuart Highway, Patrick Springs  
100 Stonewall Court, Stuart  
Pittsylvania County -  
2801 Westover Drive

148 Tightsqueeze Plaza, Chatham  
2 North Main Street, Chatham  
241 Main Street, Hurt  
Prince Edward County -  
1304 South Main Street, Farmville  
200 North Main Street, Farmville  
Prince George County -  
5100 Oaklawn Boulevard  
5320 Oaklawn Boulevard  
Prince William County -  
10420 Portsmouth Road  
11670 Sudley Manor Drive  
13414 Dumfries Road  
7801 Sudley Road  
7681 Linton Hall Road, Gainesville  
14901 Washington Street, Haymarket  
12435 Dillingham Square, Woodbridge  
13920 Noblewood Plaza, Woodbridge  
13927 Jefferson Davis Highway, Woodbridge  
14229 Potomac Mills Road, Woodbridge  
16541 River Ridge Boulevard, Woodbridge  
2089 Daniel Stuart Square, Woodbridge  
5844 Mapledale Plaza, Woodbridge  
Pulaski County -  
1105 Bob White Boulevard  
189 Broad Street, Dublin  
Rappahannock County -  
644 Zachary Taylor Highway, Flint Hill  
Roanoke County -  
3119 Chaparral Drive  
1111 East Washington Avenue, Vinton  
1920 East Washington Avenue, Vinton  
Rockbridge County -  
744 N Lee Highway  
College Square Center  
5874 North Lee Highway, Fairfield  
836 Rockbridge Rd, Glasgow  
Rockingham County -  
430 Highlands Place  
111 North Main Street, Bridgewater  
153 North Main Street, Broadway  
230 Main Street, Dayton  
250 South Stuart Avenue, Elkton  
200 Augusta Ave, Grottoes  
14104 Timber Way, Timberville  
Russell County -  
U.S. Highway 58, Castlewood  
402 Redbud Highway, Honaker  
Russell County Shopping Center  
Main Street, Lebanon  
Scott County -  
7003 Duff Patt Road, Duffield  
101 U.S. Highway 23 N, Gate City  
Highway 71 and State Route 682,  
Nickelsville  
Shenandoah County -  
5180 Main Street, Mount Jackson  
9383 Congress Street, New Market

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 2003

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

Shenandoah County -  
115 West King Street, Strasburg  
200 North Main Street, Woodstock

Smyth County -  
5894 Lee Highway, Atkins  
1020 East Lee Highway, Chilhowie  
109 Palmer Avenue, Saltville

Southampton County -  
22736 Main Street, Courtland  
8314 Main Street, Ivor  
22334 General Thomas Highway, Newsoms

Spotsylvania County -  
3600 Plank Road  
4630 Mine Road, Lee's Hill

Stafford County -  
375 Chatham Heights Road  
760 Warrenton Road  
117 Garrisonville Road, Stafford

Surry County -  
270 Colonial Trail East, Surry

Sussex County -  
15103 Courthouse Road, Sussex  
205 Railroad Avenue, Wakefield

Tazewell County -  
502 Commerce Drive, Bluefield  
3102 W. Cedar Valley Drive, Cedar Bluff  
Corner of Water and Center Streets,  
Pocahontas  
1910 Second Street, Richlands  
501 Railroad Avenue, Richlands  
814 West Riverside Drive, Tazewell  
Market Street and Hillsboro Drive, Tazewell

Warren County -  
102 East Main Street, Front Royal  
123 East Sixth Street, Front Royal  
432 South Street, Front Royal  
473 South Street, Front Royal

Washington County -  
498 Cummings Street, Abingdon  
intersection of Wyndale Road and  
Highway 19, Abingdon  
202 West Laurel Avenue, Damascus  
22706 Jeb Stuart Highway, Damascus  
13191 Glenbrook Avenue, Meadowview

Westmoreland County -  
416 Colonial Avenue, Colonial Beach  
8518 Cople Highway, Hague

Wise County -  
1510 Wise County Plaza  
621 Wood Avenue East, Big Stone Gap  
335 Front Street, Coeburn  
11231 South Main Street, Pound

Wythe County -  
100 West Buck Street, Rural Retreat  
1055 East Main Street, Wytheville  
1105 North Fourth Street, Wytheville

170 East Main Street, Wytheville  
York County -  
5340 George Washington Memorial Hwy,  
Grafton

EFTS:

City of Chesapeake -  
681-A North Battlefield Boulevard

City of Lynchburg -  
Liberty University  
3765 Candler's Mountain Road  
Randolph-Macon Woman's College  
2500 Rivermont Avenue

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

City of Portsmouth -  
Mayview Medical Center  
3636 High Street

Arlington County -  
1701 North George Mason Drive  
Ballston Common Mall  
4238 Wilson Boulevard

Botetourt County -  
604 Minute Market,  
Route 220 Alternate

Carroll County -  
U.S. Route 58 & State Route 743

Franklin County -  
Ferrum Minute Market, Route 40 West  
Penhook Minute Market, Route 40 East  
Redwood Minute Market, Route 40 East  
Franklin Minute Market  
Route 40 East, Rocky Mount  
Panda Minute Market,  
616 North Main Street, Rocky Mount

\*Burke & Herbert Bank & Trust Company  
100 South Fairfax Street  
Alexandria 22313-0268  
C.E.O.- Charles K. Collum, Jr.,  
Chairman of the Board  
Cashier- Jeffrey L. Stryker, Senior Vice President

Brs: City of Alexandria -  
155 N Paxton Street  
1705 Fern Street  
1775 Jamieson Avenue  
306 E Monroe Avenue  
621 King Street

City of Falls Church -  
225 West Broad Street

Arlington County -  
500 South 23rd Street

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

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 2003

\*Burke & Herbert Bank & Trust Company  
(Continued)

Fairfax County -  
6210 Interparcel Road  
8736-38 Cooper Road  
6200 Backlick Road, Springfield

EFTS:

City of Alexandria -  
2836 Duke Street  
Fairfax County -  
3200 Mount Vernon Memorial Highway,  
Mount Vernon

\*Business Bank, The  
8399 Leesburg Pike  
Vienna 22183-2459 (Fairfax County)  
C.E.O.- Harold C. Rauner, President  
Cashier- Lisa M. Porter, Chief Financial Officer

1451 Dolley Madison Boulevard, McLean  
1900 Centennial Park Drive, Reston  
133 Maple Avenue, Unit 100, Vienna

Capital One Bank  
11011 West Broad Street  
Glen Allen 23060 (Henrico County)  
C.E.O.- Richard D. Fairbank, Chairman of the Board  
Cashier- Susan McFarland, Chief Financial Officer

Br: Canada -  
North American Centre  
5650/5700 Yonge Street, North York,  
Ontario

Central Virginia Bank  
2501 Anderson Highway  
Powhatan 23139-0039 (Powhatan County)  
C.E.O.- Ralph Larry Lyons, President  
Cashier- Charles F. Catlett, III,  
Chief Financial Officer

Brs: Chesterfield County -  
4901 Millridge Parkway East, Midlothian  
Village Marketplace Shopping Center  
Midlothian Turnpike & Old Buckingham,  
Midlothian  
Cumberland County -  
1368 Anderson Highway  
State Routes 45 and 649, Cartersville  
Henrico County -  
3490 Lauderdale Drive  
Powhatan County -  
2036 New Dorset Road  
2490 Anderson Highway

\*Chesapeake Bank  
97 North Main Street  
Kilmarnock 22482-1419 (Lancaster County)  
C.E.O.- Jeffrey M. Szyperki,  
Chairman of the Board  
Cashier- John H. Hunt, II, Chief Financial Officer

Brs: City of Williamsburg -  
1229 Lafayette Street  
Gloucester County -  
6793 George Washington Memorial Hwy,  
Gloucester  
Hayes Store Shopping Center  
U S Route 17, Hayes  
James City County -  
4492 John Tyler Highway  
Lancaster County -  
10 Lancaster Drive, Irvington  
King Carter Drive and Tavern Road,  
Irvington  
State Routes 3 and 201, Lively  
Mathews County -  
State Routes 198 and 14, Mathews

EFTS:

Gloucester County -  
U.S. Route 17 & State Route 3, Glens  
James City County -  
Southwest corner of Ironbound Road  
and State Route 5  
Williamsburg Pottery Factory, Inc.  
Building #8, Lightfoot  
Williamsburg Pottery Factory, Inc.  
Building #3, Lightfoot  
Lancaster County -  
Rappahannock General Hospital  
Harris Road  
Mathews County -  
State Routes 198 and 3  
State Routes 14 and 198, Mathews  
York County -  
Zooms Convenience Store  
Route 60/Bypass Road

Citizens Bank and Trust Company  
126 S Main Street  
Blackstone 23824-1842 (Nottoway County)  
C.E.O.- Mark C. Riley, President  
Cashier- Alan A. Howard, Chief Financial Officer

Brs: Amelia County -  
State Route 38 & Church Street, Amelia  
Nottoway County -  
101 N Main Street(D-I), Blackstone  
State Routes 40 & 46, Blackstone  
Agnew Street & Namozine Avenue,  
Burkeville  
210 Carter Street, Crewe

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 2003

<p>Citizens Bank and Trust Company (Continued) Prince Edward County - 1517 West Third Street, Farmville 1712 S. Main Street, Farmville</p> <p>Citizens Community Bank 800 North Mecklenburg Avenue South Hill 23970-0490 (Mecklenburg County) C.E.O.- Thomas C. Manson, President Cashier- John S. Joachim, Treasurer</p> <p>Brs: Brunswick County - 4209 Gasburg Road, Gasburg Mecklenburg County - 581 Madison Street, Boydton</p> <p>*Citizens and Farmers Bank 802 Main Street West Point 23181-0391 (King William County) C.E.O.- Larry G. Dillon, Chairman of the Board Cashier- Thomas Cherry, Chief Financial Officer</p> <p>Brs: City of Williamsburg - 1167 Jamestown Road Chesterfield County - 1400 Alverser Plaza, Midlothian Hanover County - 7021 Mechanicsville Turnpike, Mechanicsville Henrico County - 8001 West Broad Street 100 East Williamsburg Road, Sandston 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 &amp; Main Streets, West Point Middlesex County - SW Corner of the Intersection of State Route 33 &amp; State Route 227 New Kent County - U.S. Route 60 &amp; State Route 155, Providence Forge State Route 249, Quinton</p> <p>EFTS: King William County - 100 Winter Street, West Point Middlesex County - U. S. Route 17 Bypass Food Lion Store, Saluda</p> <p>Colonial Virginia Bank 6720 Sutton Road Gloucester 23061-2120 (Gloucester County) C.E.O.- William J. Farinholt, President Cashier- Kenneth E. Smith, Chief Financial Officer</p>	<p>Br: Gloucester County - 1578 Greate Road, Gloucester Point</p> <p>Community Bank of Northern Virginia 107 Free Court Sterling 20164 (Loudoun County) C.E.O.- David P. Summers, President Cashier- Dale G. Phelps, Chief Financial Officer</p> <p>Brs: City of Fairfax - 4029 Chain Bridge Road Fairfax County - 13826 Lee Highway, Centreville 13986 Metrotech Drive, Chantilly 783 Station Street, Herndon 6809 Old Dominion Drive, McLean 11932 Democracy Boulevard, Reston 5955 Kingstowne Towne Center, Springfield 302 Maple Avenue, Vienna 8150 Leesburg Pike, Vienna Loudoun County - 103 Fort Evans Road, Leesburg Purcellville Shopping Center 609 East Main Street, Purcellville Borders Plaza Center State Route 7 &amp; Palisades Parkway, Sterling</p> <p>Community Bankers' Bank 2601 Promenade Parkway Midlothian 23113-0268 (Chesterfield County) C.E.O.- William H. McFaddin</p> <p>Community First Bank 1646 Graves Mill Road Lynchburg 24502-0314 C.E.O.- John L. Wynne, President Cashier- Francis F. Falls, Chief Financial Officer</p> <p>Brs: City of Lynchburg - 2301 Langhorne Road Campbell County - 20479 Timberlake Road Nelson County - 150 Front Street, Lovingson</p> <p>*Consolidated Bank and Trust Company 320 N First Street Richmond 23219 C.E.O.- Kim Saunders, President Cashier- Allan Sturges, Chief Financial Officer</p> <p>Brs: City of Hampton - 101 N Armstead Ave City of Newport News - 2015 25th Street Henrico County - 5214 Chamberlayne Avenue</p>
--	--

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 2003

---

\*Farmers & Merchants Bank  
205 South Main Street  
Timberville 22853-1111 (Rockingham County)  
C.E.O.- Julian D. Fisher, President  
Cashier- Neil Hayslett, Chief Financial Officer

Brs: City of Harrisonburg -  
207 University Boulevard, Suite 100  
Rockingham County -  
100 Plaza Drive, Bridgewater  
State Route 259, Broadway  
#10 Elkton Plaza Shopping Center, Elkton  
127 West Rockingham Street, Elkton  
Shenandoah County -  
120 South Main Street, Edinburg  
161 South Main Street, Woodstock

Farmers & Merchants Bank of Craig County, The  
306 Main Street  
New Castle 24127-0400 (Craig County)  
C.E.O.- Julian W. Bostic, Jr.,  
Executive Vice President  
Cashier- Phil W. Shelton

Brs: Craig County -  
N.W. Corner of Walnut & Court Street,  
New Castle

Farmers & Merchants Bank-Eastern Shore  
25275 Lankford Highway  
Onley 23418-0623 (Accomack County)  
C.E.O.- Ted Dunton Duer, President  
Cashier- Julie M. Badger, Chief Financial Officer

Brs: Accomack County -  
36344 Lankford Highway, Belle Haven  
6402 Maddox Boulevard, Chincoteague  
6461 Lankford Highway, Oak Hall  
18501 Dunne Avenue, Parksley  
Northampton County -  
16485 Lankford Highway, Eastville

EFT:  
Northampton County -  
Shore Memorial Hospital  
9507 Hospital Avenue, Nassawadox

Farmers Bank of Appomattox, The  
18 Main Street  
Appomattox 24522-0216 (Appomattox County)  
C.E.O.- Floyd E. Williams, President  
Cashier- Anthony Pinelli, Jr., Senior Vice President

Brs: Appomattox County -  
Triangle Plaza Shopping Center  
Route 460, Appomattox  
Buckingham County -  
Southeast corner of State Rt.20  
and U.S. Route 15, Dillwyn

Campbell County -  
Highway 24, Concord

Farmers Bank, Windsor, Virginia  
50 E Windsor Boulevard  
Windsor 23487-0285 (Isle of Wight County)  
C.E.O.- Richard J. Holland, Jr., President  
Cashier- Kathy C. Bryant

Brs: City of Suffolk -  
1238 Holland Road, Suite 104  
Isle of Wight County -  
1119 South Church Street, Smithfield

Farmers and Miners Bank  
403 W Morgan Avenue  
Pennington Gap 24277-2319 (Lee County)  
C.E.O.- Terry M. Estep, President  
Cashier- Beverly Graham

Brs: Dickenson County -  
North side of State Route 83,  
500 yards West of Brush Creek Road,  
Clintwood

Lee County -  
U.S. Route 58 & State Route 694,  
Cumberland Gap  
State Route 673 & U.S. Route 58, Rose Hill

Scott County -  
U.S. Route 23 and State Route 421,  
Weber City

Wise County -  
331 East Main Street, Wise

EFT:  
Lee County -  
Lee Plaza, U. S. Highway 58, Jonesville

\*Fauquier Bank, The  
10 Courthouse Square  
Warrenton 20188-0561 (Fauquier County)  
C.E.O.- Randy Ferrell, President  
Cashier- Eric P. Graap, Chief Financial Officer

Brs: City of Manassas -  
9071 Center Street  
Fauquier County -  
Southeast Corner of the Intersection  
of U.S. Route 29 and State Route 600  
Northeast Corner of Rts 28 and 806, Catlett  
Northeast Corner of the Intersection  
of Main Street and Loudoun Ave,  
The Plains  
216 Broadview Avenue, Warrenton  
Prince William County -  
8091 Sudley Road

EFT:  
Fauquier County -  
6417 Lee Highway, Warrenton

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 2003

<p>*First Bank 112 West King Street Strasburg 22657-2220 (Shenandoah County) C.E.O.- Harry S. Smith, President Cashier- M. Shane Bell, Chief Financial Officer</p> <p>Brs: City of Winchester - 2210 Valley Avenue 661 North Loudoun Street Frederick County - 3143 Valley Pike Shenandoah County - 496 North Main Street, Woodstock 860 South Main Street, Woodstock Warren County - 1717 Shenandoah Avenue, Front Royal 508 North Commerce Avenue, Front Royal</p> <p>EFTS: Shenandoah County - 294 Front Royal Road, Strasburg Strasburg Square Shopping Center U. S. Route 11 North, Strasburg Shenandoah Memorial Hospital 759 South Main Street, Woodstock</p> <p>*First Bank and Trust Company, The 236 West Main Street Lebanon 24266 (Russell County) C.E.O.- William H. Hayter, President Cashier- W. Mark Nelson, Chief Financial Officer</p> <p>Brs: City of Bristol - 1419 West State Street 38 East Valley Drive City of Harrisonburg - 396 South High Street City of Norton - 1026 Park Avenue City of Staunton - 1030 Richmond Road Russell County - 970 East Main Street, Lebanon Washington County - Intersection of US Routes 19 and 11 933 E Main Street, Abingdon Wise County - 303 West Main Street</p> <p>OUT OF STATE</p> <p>Tennessee - 1314 Volunteer Parkway, Bristol 2100 Forest Drive, Gray 1185 North State of Franklin Road, Johnson City 1108 East Stone Drive, Kingsport</p>	<p>EFT: Washington County - 18528 Lee Highway, Abingdon</p> <p>First Capital Bank 4101 Dominion Boulevard Glen Allen 23060-3377 (Henrico County) C.E.O.- Robert G. Watts Jr., President Cashier- Don S. Garber, Chief Financial Officer</p> <p>Brs: Chesterfield County - 1580 Koger Center Boulevard Hanover County - 113 Junction Drive, Ashland</p> <p>First Sentinel Bank 315 Railroad Ave Richlands 24641-1050 (Tazewell County) C.E.O.- W. David Peters, President Cashier- Randall L. Deel, Treasurer</p> <p>Brs: Tazewell County - East Riverside Drive and Valley View U.S. Routes 19 and 460, one mile east of Claypool Hill</p> <p>*First State Bank 445 Mount Cross Road Danville 24541-6400 C.E.O.- Kelvin G. Perry, President Cashier- Sheila Williamson-Branch, Assistant Vice President</p> <p>Brs: City of Danville - 1296 Piney Forest Road 201 N Union Street</p> <p>First and Citizens Bank Monterey 24465-0529 (Highland County) C.E.O.- Vernon D. Wooddell Cashier- Tracey S. McCray, Chief Financial Officer</p> <p>Freedom Bank of Virginia, The 502 Maple Avenue West Vienna 22183-2229 (Fairfax County) C.E.O.- John T. Rohrback, President Cashier- Karin Johns, Chief Financial Officer</p> <p>Guaranty Bank 1658 State Farm Boulevard Charlottesville 22906-7206 (Albemarle County) C.E.O.- William E. Doyle, Jr. Cashier- Tara Y. Harrison</p> <p>Brs: City of Charlottesville - 1924 Arlington Boulevard 400 East Main Street</p>
---	--

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 2003

<p>Guaranty Bank (Continued) Albemarle County - 1700 Seminole Trail Out-parcel B-1, Forest Lakes, U. S. Route 29 and Worth Crossing Fluvanna County - Outparcel 1, Lake Monticello Plaza State Route 53 and Turkey Sag Trail, Lake Monticello Nelson County - 124 Main Street, Lovingston</p>	<p>Highlands Community Bank 307 Thacker Avenue Covington 24426-5059 C.E.O.- H. C. Rhodes, Jr., President Cashier- Sarah C. Gilbert</p> <p>Highlands Union Bank 340 West Main Street Abingdon 24212-1128 (Washington County) C.E.O.- Samuel L. Neese Cashier- James T. Riffe</p>
<p>Hanover Bank 8071 Mechanicsville Turnpike Mechanicsville 23111-0397 (Hanover County) C.E.O.- William E. Martin Jr., President Cashier- Patrick J. Tewell, Controller</p> <p>Brs: Hanover County - 10374 Leadbetter Road, Ashland 201 N. Washington Highway, Ashland 4241 Mechanicsville Turnpike, Mechanicsville</p>	<p>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</p>
<p>Harbor Bank 1 Old Oyster Point Road Newport News 23612-0104 C.E.O.- Gerald L. Passaro Cashier- Geoffrey C. Warner, Chief Financial Officer</p>	<p>OUT OF STATE</p> <p>North Carolina - 1013 Highway 105, Boone Tennessee - The NW Corner of State Highway 394 and Blountville Boulevard, Bristol 4020 Highway 66 South, Rogersville</p>
<p>Brs: City of Hampton - 550 Settlers Landing Road City of Newport News - 11001 Warwick Boulevard 1103 William Styron Square South 13769 Warwick Boulevard 762 J. Clyde Morris Boulevard James City County - 1312 Jamestown Road 6000 Patriots Colony Drive York County - 6515 George Washington Memorial Hwy, Yorktown</p>	<p>James Monroe Bank 3033 Wilson Boulevard Arlington 22201-3843 (Arlington County) C.E.O.- John R. Maxwell, President Cashier- Richard Linhart, Chief Operating Officer</p> <p>Brs: City of Fairfax - 10509 Judicial Drive Fairfax County - 7023 Little River Tnpk., Suite 101, Annandale Loudoun County - 10 West Market Street, Leesburg 606 South King Street, Leesburg</p>
<p>*Heritage Bank &amp; Trust 841 North Military Highway Norfolk 23514-3749 C.E.O.- Robert J. Keogh, President Cashier- Catherine Jackson, Chief Operating Officer</p>	<p>Lee Bank &amp; Trust Company 600 West Morgan Avenue Pennington Gap 24277-0100 (Lee County) C.E.O.- Lewis S. Oatts, President Cashier- Deborah Pendleton Senior Vice President</p>
<p>Brs: City of Chesapeake - 1450 South Military Highway City of Norfolk - 200 East Plume Street 4807 Colley Avenue 735 E. Ocean View Avenue</p>	<p>Brs: City of Bristol - 707 Gate City Highway Lee County - U.S. Route 58, Dryden</p>

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 2003

<p>Lee Bank &amp; Trust Company (Continued) Lee County - Corner of Church &amp; Institute Streets, Jonesville</p> <p>Marathon Bank, The 4095 Valley Pike Stephens City 22655-0998 (Frederick County) C.E.O.- Donald L. Unger, President Cashier- Frederick A. Board</p> <p>Brs: City of Winchester - 1041 Berryville Avenue 139 N. Cameron Street Frederick County - 1447 North Frederick Pike 199 Front Royal Pike Shenandoah County - 1014 South Main Street, Woodstock Warren County - 1729 N. Shenandoah Avenue, Front Royal Post Office Plaza 300 Warren Ave, Front Royal</p> <p>EFTS: Frederick County - 1511 Martinsburg Pike 2135 Reliance Road, Middletown Warren County - 851 John Marshall Highway, Front Royal</p> <p>*Middleburg Bank, The 111 West Washington St Middleburg 20118-0005 (Loudoun County) C.E.O.- Joseph L. Boling, President Cashier- Alice P. Frazier, Chief Financial Officer</p> <p>Brs: Loudoun County - 20955 Professional Plaza, Ashburn 211 Fort Evans Road, NE, Leesburg 4 South King Street, Leesburg Harrison Street and Catocin Circle, Leesburg 431 East Main Street, Purcellville</p> <p>Miners Exchange Bank 483 Front Street Coeburn 24230-1197 (Wise County) C.E.O.- Charles R. Ward, President Cashier- Melony Adkins, Chief Financial Officer</p> <p>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</p>	<p>Miners and Merchants Bank and Trust Company Walnut Street &amp; Main Street Grundy 24614-1010 (Buchanan County) C.E.O.- S. Gregory Compton Cashier- Barry C. Elswick, Chief Financial Officer</p> <p>Brs: City of Bristol - 1897 Lee Highway Buchanan County - U.S. Route 460 East, Grundy U.S. Route 460, 0.2 miles east of its intersection with State Rt. 624, Oakwood Anchorage Shopping Center, Vansant Russell County - 16-18 Main Street, Lebanon Tazewell County - 1425 Second Street, Richlands Washington County - 914 W. Main Street, Abingdon Wise County - 28 Russell Street, St. Paul</p> <p>Monarch Bank 750 Volvo Parkway Chesapeake 23320-2817 C.E.O.- William F. Rountree, Jr., President Cashier- David A. Patterson, Chief Financial Officer</p> <p>Brs: City of Chesapeake - 601 Battlefield Boulevard South City of Virginia Beach - 100 Lynnhaven Parkway 3701 Pacific Avenue</p> <p>New Peoples Bank, Inc. 2 Gent Drive Honaker 24260-1810 (Russell County) C.E.O.- Kenneth D. Hart, President Cashier- C. Todd Asbury, Sr., Senior Vice President</p> <p>Brs: City of Bristol - 2975 Lee Highway Buchanan County - the NE Corner of State Routes 80 &amp; 600, Davenport West side of U. S. Route 460 at the southern town limit, Grundy Dickenson County - Colley Shopping Center, Highway 83, Clintwood 402 Main Street, Haysi Russell County - 102 Miners Drive, Castlewood 685 East Main Street, Lebanon Scott County - Main Street, Dungannon</p>
---	--

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 2003

---

<p>New Peoples Bank, Inc. (Continued)            Scott County -                326 East Jackson Street, Gate City                131 U. S. Route 23 South, Weber City            Tazewell County -                U.S. Routes 19 and 460, Pounding Mill                157 Tazewell Mall Circle, Tazewell            Wise County -                419 Shawnee Avenue East, Big Stone Gap</p> <p>OUT OF STATE</p> <p>Tennessee -                2600 North John B. Dennis Highway,                Kingsport            West Virginia -                1221 Stafford Drive, Princeton</p> <p>Northern Neck State Bank            5839 Richmond Road            Warsaw 22572-0068 (Richmond County)            C.E.O.- N. Byrd Newton, President            Cashier- D. Anthony Peay, Vice President</p> <p>Brs: Essex County -                1649 Tappahannock Boulevard,                Tappahannock                1660 Tappahannock Boulevard,                Tappahannock            Lancaster County -                284 North Main Street, Kilmarnock                485 Chesapeake Drive, White Stone            Northumberland County -                15043 Northumberland Highway, Burgess                Route 360 - Main Street, Reedville            Richmond County -                Time Square Shopping Center                U.S. Route 360, Warsaw            Westmoreland County -                State Route 3, Montross</p> <p>Page Valley Bank, The            17 West Main Street            Luray 22835-0609 (Page County)            C.E.O.- Monty L. Layman, President            Cashier- Diana B. Embrey</p> <p>Brs: Page County -                612 East Main Street, Luray                600 S. 3rd Street, Shenandoah            Rockingham County -                9972 Spotswood Trail, McGaheysville</p> <p>Peoples Bank of Virginia            2702 North Parham Road            Richmond 23255-1960 (Henrico County)            C.E.O.- James H. Atkinson, Jr.            Cashier- Vera H. Primm, Chief Financial Officer</p>	<p>Brs: Chesterfield County -                5734 Hopkins Road                6951 Commons Plaza</p> <p>Peoples Bank, The            Highway 58            Ewing 24248-0099 (Lee County)            C.E.O.- Micki Tye Yeary, President            Cashier- Joetta Hensley</p> <p>Brs: Lee County -                Northside Of U.S. Route 58, Gibson Station                U. S. Route 58 at State Route 647, Jonesville                200 Main Street, Rose Hill</p> <p>Peoples Community Bank            15960 Kings Highway            Montross 22520-0306 (Westmoreland County)            C.E.O.- William L. Johns, President            Cashier- Debra O. Norris</p> <p>Brs: King George County -                State Route 3, one-third mile west                of State Route 206            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</p> <p>Pioneer Bank            252 E. Main Street            Stanley 22851-0010 (Page County)            C.E.O.- Thomas R. Rosazza, President            Cashier- Lori Hassett</p> <p>Brs: City of Harrisonburg -                890 West Market Street                932 West Market Street            Greene County -                8315 Spotswood Trail, Stanardsville            Page County -                800 East Main Street, Luray                511 South Third Street, Shenandoah</p> <p>*Planters Bank &amp; Trust Company of Virginia            24 South Augusta Street            Staunton 24402-1309            C.E.O.- William D. Stegall, President</p> <p>Brs: City of Buena Vista -                2101 Forest Avenue            City of Covington -                450 West Main Street            City of Harrisonburg -                375 North Mason Street            City of Staunton -                2201 N Augusta Street</p>
---	---

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 2003

\*Planters Bank & Trust Company of Virginia  
(Continued)

City of Staunton -  
2307 W Beverly Street  
City of Waynesboro -  
100 Lucy Lane  
251 N Poplar Avenue  
Alleghany County -  
110 Mall Road  
Augusta County -  
Greenville Avenue  
Route 250 East  
12 Parkway Lane, Fishersville  
U.S. Route 250 & State Route 640,  
Fishersville  
U.S. Route 340 & State Route 608,  
Stuarts Draft  
U.S. Route 11, Verona  
Franklin County -  
369 Franklin Street, Rocky Mount  
20 Jubal Early Highway, Wirtz  
Prince Edward County -  
1508 South Main Street, Farmville  
Rockbridge County -  
1197 North Lee Highway  
9 Lloyd Tolley Road, Natural Bridge Station  
Rockingham County -  
106 Sixth Street, Grottoes  
Tazewell County -  
1155 Claypool Hill Mall Road, Cedar Bluff  
201 West Main Street, Tazewell

EFTS:

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

Potomac Bank of Virginia  
414 Maple Avenue East  
Vienna 22182 (Fairfax County)  
C.E.O.- G. Lawrence Warren, President  
Cashier- Stephanie H. Ogle, Senior Vice President

Brs: City of Fairfax -  
9910 Main Street  
Fairfax County -  
8501 Arlington Boulevard

Prosperity Bank & Trust Company  
5803 Rolling Road  
Springfield 22152-0789 (Fairfax County)  
C.E.O.- Robert J. McDonough, President  
Cashier- William T. Freitag

Brs: Fairfax County  
6050 A Burke Commons Road, Burke  
6975-A Springfield Blvd, Springfield

Resource Bank  
3720 Virginia Beach Boulevard  
Virginia Beach 23466-1009  
C.E.O.- Lawrence N. Smith, President  
Cashier- Eleanor J. Whitehurst

Brs: City of Chesapeake -  
501 Independence Parkway, Suite 105  
City of Newport News -  
735 Thimble Shoals Boulevard,  
Suite 170  
City of Richmond -  
8730 Stony Point Parkway, Suite 100  
City of Virginia Beach -  
Hilltop North Shopping Center  
1616 Laskin Road  
Fairfax County -  
625 Elden Street, Herndon

Rockingham Heritage Bank  
110 University Boulevard  
Harrisonburg 22801-0352  
C.E.O.- John K. Stephens, President  
Cashier- Frederick W. Galway, Controller

Brs: City of Harrisonburg -  
1980 S. Main Street  
677 Chicago Avenue  
Augusta County -  
49 Lee Jackson Highway, Suite 101  
Wellington Plaza, Jefferson Highway  
54 Franklin Street, Suite 102, Weyers Cave  
Rockingham County -  
410 Spotswood Avenue, Elkton

\*Second Bank & Trust  
102 S Main Street  
Culpeper 22701-0071 (Culpeper County)  
C.E.O.- Christopher J. Honenberger, President  
Cashier- Scott M. Fuller, Controller

Brs: City of Harrisonburg -  
1920E Medical Avenue  
390 University Boulevard  
Albemarle County -  
1807 Seminole Trail  
Culpeper County -  
231 Southgate Shopping Center, Culpeper  
Dominion Square Shopping Center  
717 James Madison Highway, Culpeper  
Madison County -  
Southwest Corner of the Intersection  
US Route 29 & State Route 673, Madison  
Orange County -  
Market Place Shopping Center at Lake  
of the Woods, 36081 Goodwin Drive,  
Locust Grove  
134-136 West Main Street, Orange

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 2003

---

<p>*Second Bank &amp; Trust (Continued) Shenandoah County - 300 West Reservoir Road, Woodstock</p> <p>EFT: Culpeper County - 501 Sunset Lane, Culpeper</p> <p>Shore Bank 25253 Lankford Highway Onley 23418-0920 (Accomack County) C.E.O.- Scott C. Harvard, President Cashier- Steven M. Belote, Chief Financial Officer</p> <p>Brs: Accomack County - 6350 Maddox Boulevard, Chincoteague 118 Dunne Avenue, Parksley</p> <p>Northampton County - 21220 N. Bayside Drive, Cheriton 4071 Lankford Highway, Exmore</p> <p>OUT OF STATE</p> <p>Maryland - 100 Downtown Plaza, Salisbury 1503 S. Salisbury Boulevard, Salisbury</p> <p>Southern Community Bank &amp; Trust 1231 Alverser Drive Midlothian 23113-0330 (Chesterfield County) C.E.O.- Thomas W. Winfree, President Cashier- C. Harril Whitehurst, Jr., Chief Financial Officer</p> <p>Brs: Chesterfield County - 4221 West Hundred Road, Chester 13531 Midlothian Turnpike, Midlothian 6736 Southshore Drive, Midlothian</p> <p>Southern Financial Bank 37 East Main Street Warrenton 20186-3420 (Fauquier County) C.E.O.- Georgia S. Derrico, Chairman of the Board Cashier- Patricia Ferrick, Chief Financial Officer</p> <p>Brs: City of Charlottesville - 2208 Ivy Road 300 East Market Street City of Fairfax - 4021 University Drive 9720 Lee Highway City of Fredericksburg - 2062 Plank Road City of Manassas - 10175 Hastings Drive City of Richmond - 1001 East Main Street 3124 West Broad Street</p>	<p>City of Winchester - 25 West Piccadilly Street</p> <p>Fairfax County - 7857 Heritage Drive, Annandale 2545 Centreville Road, Q18, Herndon 362 Elden Street, Herndon 8414 Lee Highway, Merrifield 6354 Walker Lane, Springfield 527 Maple Avenue East, Vienna</p> <p>Fauquier County - 322 Lee Highway, Warrenton</p> <p>Frederick County - 1095 Millwood Pike</p> <p>Hanover County - 8206 Atlee Road, Mechanicsville</p> <p>Henrico County - 2801 North Parham Road 5419 Lakeside Avenue 6401 Horsepen Road</p> <p>Loudoun County - 526 East Market Street, Leesburg 101 West Washington Street, Middleburg 46910 Community Plaza, Sterling</p> <p>Prince William County - 13542 Minnieville Road, Woodbridge</p> <p>Spotsylvania County - 10693 Courthouse Road</p> <p>OUT OF STATE</p> <p>Washington, D.C. - 1055 Thomas Jefferson Street, N.W.</p> <p>*Southside Bank 307 Church Lane Tappahannock 22560-1005 (Essex County) C.E.O.- Joseph A. Shearin, President Cashier- Gary Wilkins, Controller</p> <p>Brs: Caroline County - 202 North Main Street, Bowling Green</p> <p>Essex County - Essex Square Shopping Center 1665 Tappahannock Blvd, Tappahannock</p> <p>Gloucester County - 7132 George Washington Memorial Hwy, Gloucester 1953 George Washington Memorial Hwy., Gloucester Point</p> <p>King William County - Route 360, Aylett</p> <p>Middlesex County - Routes 33 &amp; 1101, Deltaville State Routes 3 &amp; 33, Hartfield 291 Virginia Street, Urbanna</p> <p>Southampton County - 22241 Main Street, Courtland 22510 Linden Street, Courtland (D-I)</p>
--	---

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 2003

<p>*Southside Bank (Continued)            Surry County -                176 Colonial Trail East, Surry            Sussex County -                209 West Main Street, Waverly                233 South County Drive, Waverly (D-1)</p> <p>SuffolkFirst Bank            100 Bosley Avenue            Suffolk 23439-1340            C.E.O.- Darrell G. Swanigan, President            Cashier- Benjamin I. Wainwright, Jr.,                Chief Operating Officer</p> <p>Towne Bank            5716 High Street            Portsmouth 23703            C.E.O.- G. Robert Aston Jr., Chairman of the Board            Cashier- Clyde E. McFarland,                Executive Vice President</p> <p>Brs: City of Chesapeake -                1312 Greenbrier Parkway                137 Mount Pleasant Road            City of Portsmouth -                6201 Portsmouth Boulevard            City of Virginia Beach -                2101 Parks Avenue, Suite 100                4216 Virginia Beach Boulevard,                Suite 180                984 First Colonial Road</p> <p>*Union Bank and Trust Company            211 N Main Street            Bowling Green 22427-0446 (Caroline County)            C.E.O.- G. William Beale</p> <p>Brs: City of Fredericksburg -                2811 Fall Hill Avenue                700 Kenmore Avenue            Caroline County -                U.S. Route 1 and State Route 639, Ladysmith                U.S. Route 301, Port Royal            Hanover County -                9665 Sliding Hill Road, Ashland                U.S. Route 1 &amp; State Route 657, Ashland                6110 Mechanicsville Turnpike,                Mechanicsville                9534 Chamberlayne Road, Mechanicsville            King George County -                State Route 3, King George            King William County -                Route 360 East Approx 1.5 Mi S of                State Route 30, Manquin            Spotsylvania County -                10415 Courthouse Road                11625 Brock Road                4210 Plank Road</p>	<p>4540 Lafayette Boulevard            8520 Jefferson Davis Highway            5510 Morris Road, Thornburg            Stafford County -                622 Cambridge Street            Westmoreland County -                State Route 205 - McKinney Boulevard,                Colonial Beach</p> <p>EFT:            Caroline County -                Petro Travel Plaza                Carmel Church Rd &amp; I-95, Ruther Glen</p> <p>*United Bank            11185 Main Street            Fairfax 22030            C.E.O.- Kendal E. Carson, President            Cashier- James J. Consagra, Jr.,                Chief Financial Officer</p> <p>Brs: City of Alexandria -                302 South Washington Street            City of Fairfax -                10855 Lee Highway            City of Manassas -                9872 Liberia Avenue            Arlington County -                2300 Ninth Street, South                3801 Wilson Boulevard                4005 Wilson Boulevard                5335 Lee Highway                6402 Williamsburg Blvd            Fairfax County -                13060 Fair Lakes Blvd                7787 Leesburg Pike                George Mason University                4400 University Drive                3289 Woodburn Road, Annandale                4501 Daly Drive, Chantilly                1320 Old Chain Bridge Road, McLean                8351 Greensboro Drive, McLean                1498 North Point Village Center, Reston                1801 Reston Parkway, Reston                2071 Chain Bridge Road, Vienna                226 Maple Ave West, Vienna            Loudoun County -                531-A East Market Street, Leesburg                21036 Triple Seven Road, Sterling            Prince William County -                18116 Triangle Shopping Plaza, Dumfries</p> <p>OUT OF STATE</p> <p>Washington, D.C. -                1001 G Street, N.W.                1275 Pennsylvania Avenue, N. W.                1667 K Street, N.W.                1875 Eye Street, N. W.</p>
--	--

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 2003

---

\*United Bank (Continued)  
 Washington, D.C. -  
 2301 M Street, N.W.  
 3050 Military Road, N.W.  
 4900 Massachusetts Avenue, N.W.  
 Maryland -  
 5272 River Road, Bethesda  
 7250 Wisconsin Avenue, Bethesda  
 7535 Old Georgetown Road, Bethesda  
 16268 Frederick Road, Gaithersburg  
 19701 Frederick Avenue, Germantown  
 12101 Rockville Pike, Rockville  
 5081 Nicholas Road, Rockville  
 8630 Fenton Street, Silver Spring

EFTS:  
 Fairfax County -  
 Capital Expo Center  
 4320 Chantilly Shopping Center  
 Fair Oaks Mall, Store 200

Valley Bank  
 36 Church Avenue, SW  
 Roanoke 24001-2740  
 C.E.O.- Ellis L. Gutshall, President  
 Cashier- A. Wayne Lewis, Chief Operating Officer

Brs: City of Roanoke -  
 1518 Hershberger Road, N.W.  
 2203 Crystal Spring Avenue, SW  
 3850 Keagy Road Southwest  
 City of Salem -  
 8 East Main Street  
 Roanoke County -  
 4467 Starkey Road, SW  
 1003 Hardy Road, Vinton

\*Virginia Bank and Trust Company  
 336 Main Street  
 Danville 24543-3447  
 C.E.O.- L. Frank King, Jr., President  
 Cashier- Roger Gillespie

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 Commerce Bank  
 5350 Lee Highway  
 Arlington 22207-1608 (Arlington County)  
 C.E.O.- Peter A. Converse, President  
 Cashier- William K. Beauchense

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  
 13881G Metrotech Drive, Chantilly  
 1356 Chain Bridge Road, McLean  
 11820 Spectrum Center, Reston  
 374 Maple Avenue, Vienna  
 Prince William County -  
 2030 Old Bridge Road, Lake Ridge

EFT:  
 City of Alexandria -  
 185 Somerville Street

Virginia Community Bank  
 State Route 22 & U.S. Route 33  
 Louisa 23093-0888 (Louisa County)  
 C.E.O.- A. Pierce Stone, Chairman of the Board  
 Cashier- Robert Clarke

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

Virginia Heartland Bank  
 4700 Harrison Road  
 Fredericksburg 22404-7267 (Spotsylvania County)  
 C.E.O.- Ronald E. Davis, President  
 Cashier- Scott Fuller

Brs: City of Fredericksburg -  
 1016 Charles Street  
 Caroline County -  
 268 North Main Street, Bowling Green  
 18121 Jefferson Davis Highway, Ruther Glen  
 Spotsylvania County -  
 5996 Plank Road  
 Stafford County -  
 25 Greenbank Road

---

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

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 2003

---

CITIES	CITY OF BUENA VISTA
CITY OF ALEXANDRIA	Br: Branch Banking and Trust Company of Virginia 1002 Magnolia Avenue
Br: Branch Banking and Trust Company of Virginia 1717 King Street 233 South Van Dorn Street 300 South Washington Street 4999 Seminary Road	Br: Planters Bank & Trust Company of Virginia 2101 Forest Avenue
Burke & Herbert Bank & Trust Company 100 South Fairfax Street	CITY OF CHARLOTTESVILLE
Br: 155 N Paxton Street 1705 Fern Street 1775 Jamieson Avenue 306 E Monroe Avenue 621 King Street	Br: Albemarle First Bank 100 5th Street, SE
EFT: 2836 Duke Street	Br: Branch Banking and Trust Company of Virginia 120 Seminole Court, Seminole Square Shopping Center 1425 Seminole Trail 2033 Ivy Road 2149 North Barracks Road 305 East Jefferson Street
Br: United Bank 302 South Washington Street	Br: Guaranty Bank 1924 Arlington Boulevard 400 East Main Street
Br: Virginia Commerce Bank 1414 Prince Street 506 King Street 5140 Duke Street	Br: Southern Financial Bank 2208 Ivy Road 300 East Market Street
EFT: 185 Somerville Street	
CITY OF BRISTOL	CITY OF CHESAPEAKE
Br: Bank of Marion, The 3124 Lee Highway, Suite 1	Bank of Hampton Roads, The 201 Volvo Parkway
Br: Branch Banking and Trust Company of Virginia 3000 Lee Highway	Br: 1400 Kempsville Road, Suite 102 1500 Mt Pleasant Road 4108 Portsmouth Boulevard 4720 Battlefield Boulevard, South 712 Liberty Street 852 N. George Washington Highway
Br: First Bank and Trust Company, The 1419 West State Street 38 East Valley Drive	EFT: 1320 Northwest Boulevard Suite 100
Br: Highlands Union Bank 821 Commonwealth Avenue 999 Old Airport Road	Br: Bank of the Commonwealth Las Gaviotas Shopping Center, 1217 Cedar Road
Br: Lee Bank & Trust Company 707 Gate City Highway	Br: Branch Banking and Trust Company of Virginia 111 Mill Creek Parkway, Suite 100 1401 Greenbrier Parkway 1809 Greenbrier Parkway 238 South Battlefield Boulevard 3113 Western Branch Boulevard 825 Volvo Parkway
Br: Miners and Merchants Bank and Trust Company 1897 Lee Highway	EFT: 681-A North Battlefield Boulevard
Br: New Peoples Bank, Inc. 2975 Lee Highway	

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 2003

---

CITY OF CHESAPEAKE (Continued)	First State Bank 445 Mount Cross Road
Br: Heritage Bank & Trust 1450 South Military Highway	Brs: 1296 Piney Forest Road 201 N Union Street
Monarch Bank 750 Volvo Parkway	Virginia Bank and Trust Company 336 Main Street
Br: 601 Battlefield Boulevard South	Brs: 2600 Riverside Drive, Kings Fairground Plaza
Br: Resource Bank 501 Independence Parkway, Suite 105	3300 North Main Street U.S. Route 58 East and Airport Drive
Brs: Towne Bank 1312 Greenbrier Parkway 137 Mount Pleasant Road	CITY OF EMPORIA
CITY OF CLIFTON FORGE	Br: Branch Banking and Trust Company of Virginia 301 West Atlantic Street
Br: Branch Banking and Trust Company of Virginia 1633 Main Street	CITY OF FAIRFAX
CITY OF COLONIAL HEIGHTS	Brs: Branch Banking and Trust Company of Virginia 10302 Willard Way 4117 Chain Bridge Road
Br: Bank of McKenney 3115 Boulevard	Br: Community Bank of Northern Virginia 4029 Chain Bridge Road
Br: Bank of Southside Virginia, The 764 East Ellerslie Ave	Br: James Monroe Bank 10509 Judicial Drive
EFT: South Park Avenue and Roslyn Road	Br: Potomac Bank of Virginia 9910 Main Street
Brs: Branch Banking and Trust Company of Virginia 2609 Boulevard 369 Southpark Circle 497 Southpark Circle	Brs: Southern Financial Bank 4021 University Drive 9720 Lee Highway
CITY OF COVINGTON	United Bank 11185 Main Street
Brs: Branch Banking and Trust Company of Virginia 1113 South Craig Avenue 116 West Riverside Street	Br: 10855 Lee Highway
Highlands Community Bank 307 Thacker Avenue	Br: Virginia Commerce Bank 10777 Main Street
Br: Planters Bank & Trust Company of Virginia 450 West Main Street	CITY OF FALLS CHURCH
CITY OF DANVILLE	Br: Branch Banking and Trust Company of Virginia 191 West Broad Street
Brs: Branch Banking and Trust Company of Virginia 1017 West Main Street 1410 Piney Forest Road 705 Main Street	Br: Burke & Herbert Bank & Trust Company 225 West Broad Street

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 2003

---

CITY OF FRANKLIN		
Br: Bank of Southside Virginia, The Southampton Shopping Center, 1310 Armory Drive	Br: Farmers & Merchants Bank 207 University Boulevard, Suite 100	
Brs: Branch Banking and Trust Company of Virginia 100 East Fourth Avenue 201 North College Drive	Br: First Bank and Trust Company, The 396 South High Street	
	Brs: Pioneer Bank 890 West Market Street 932 West Market Street	
CITY OF FREDERICKSBURG		
Brs: Branch Banking and Trust Company of Virginia 1151 Carl D. Silver Parkway 400 George Street 401 Jefferson Davis Highway	Br: Planters Bank & Trust Company of Virginia 375 North Mason Street	
Br: Southern Financial Bank 2062 Plank Road	Rockingham Heritage Bank 110 University Boulevard Brs: 1980 S. Main Street 677 Chicago Avenue	
Brs: Union Bank and Trust Company 2811 Fall Hill Avenue 700 Kenmore Avenue	Brs: Second Bank & Trust 1920E Medical Avenue 390 University Boulevard	
Br: Virginia Heartland Bank 1016 Charles Street	CITY OF HOPEWELL	
CITY OF GALAX		
Brs: Branch Banking and Trust Company of Virginia 1100 East Stuart Drive 300 North Main Street	EFT: Bank of Southside Virginia, The 5201 Oaklawn Boulevard	
	Br: Branch Banking and Trust Company of Virginia 106 North Second Avenue	
CITY OF HAMPTON		
Brs: Branch Banking and Trust Company of Virginia 1033 West Mercury Boulevard 2160 Coliseum Drive	CITY OF LEXINGTON	
Br: Consolidated Bank and Trust Company 101 N Armstead Ave	Br: Branch Banking and Trust Company of Virginia 537 East Nelson Street	
Br: Harbor Bank 550 Settlers Landing Road	CITY OF LYNCHBURG	
CITY OF HARRISONBURG		
Brs: Branch Banking and Trust Company of Virginia 1855 East Market Street 1900 South High Street 1915 East Market Street 3150 South Main Street 611 Mt Clinton Pike	Bank of the James 615 Church Street Br: 5204 Fort Avenue	
	Brs: Branch Banking and Trust Company of Virginia 2015 Wards Road 2120 Langhorne Road 2403 Memorial Avenue 2477 Rivermont Avenue 3638 Old Forest Road 4925 Boonsboro Road 925 Main Street	
	EFTS: Liberty University, 3765 Candler's Mountain Road Randolph-Macon Woman's College, 2500 Rivermont Avenue	

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 2003

---

## CITY OF LYNCHBURG (Continued)

Community First Bank  
1646 Graves Mill Road  
Br: 2301 Langhorne Road

## CITY OF MANASSAS

Brs: Branch Banking and Trust Company of  
Virginia  
10040 Dumfries Road  
8650 Centreville Road  
8780 Centreville Road  
9201 W Church Street

Br: Fauquier Bank, The  
9071 Center Street

Br: Southern Financial Bank  
10175 Hastings Drive

Br: United Bank  
9872 Liberia Avenue

## CITY OF MANASSAS PARK

Br: Alliance Bank Corporation  
9150 Manassas Drive

## CITY OF MARTINSVILLE

Br: Branch Banking and Trust Company of  
Virginia  
1 Ellsworth Street

## CITY OF NEWPORT NEWS

Br: Bank of Williamsburg, The  
603 Pilot House Drive

Brs: Branch Banking and Trust Company of  
Virginia  
11718 Jefferson Avenue  
397 Denbigh Boulevard  
737 J. Clyde Morris Boulevard  
955 Harpersville Road

Br: Consolidated Bank and Trust Company  
2015 25th Street

Harbor Bank  
1 Old Oyster Point Road  
Brs: 11001 Warwick Boulevard  
1103 William Styron Square South  
13769 Warwick Boulevard  
762 J. Clyde Morris Boulevard

Br: Resource Bank  
735 Thimble Shoals Boulevard, Suite 170

## CITY OF NORFOLK

Brs: Bank of Hampton Roads, The  
4037 East Little Creek Road  
4500 East Princess Anne Road  
500 Plume Street East, Suite 100

Bank of the Commonwealth  
403 Boush Street

Brs: 4101 Granby Street  
Webb University Center, 5201 Hampton  
Boulevard

EFT: 150 Park Avenue

Brs: Branch Banking and Trust Company of  
Virginia

1020 Fisherman's Road  
109 East Main Street  
131 West Ocean View Avenue  
2008 Cromwell Drive  
2100 Colonial Avenue  
2222 East Little Creek Road  
245 East Little Creek Road  
3935 East Princess Anne Road  
555 Main Street  
6145 Sewells Point Road  
7420 Granby Street  
901 West Little Creek Road  
East Ring Road and Military Circle,  
Shopping Center

EFT: Sentara-Norfolk General Hospital,  
600 Gresham Drive

Heritage Bank & Trust  
841 North Military Highway

Brs: 200 East Plume Street  
4807 Colley Avenue  
735 E. Ocean View Avenue

## CITY OF NORTON

Br: First Bank and Trust Company, The  
1026 Park Avenue

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

## CITY OF PETERSBURG

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

EFT: 3140 South Crater Road

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 2003

---

## CITY OF PETERSBURG (Continued)

Brs: Branch Banking and Trust Company of  
Virginia  
117 West Washington Street  
3340 South Crater Road  
801 S. Adams Street

## CITY OF POQUOSON

Br: Branch Banking and Trust Company of  
Virginia  
452 Wythe Creek Road

## CITY OF PORTSMOUTH

Br: Bank of the Commonwealth  
4940 West Norfolk Road

Brs: Branch Banking and Trust Company of  
Virginia  
3301 High Street  
500 Crawford Street  
5515 Portsmouth Boulevard

EFT: Mayview Medical Center, 3636 High Street

Towne Bank  
5716 High Street

Br: 6201 Portsmouth Boulevard

## CITY OF RADFORD

Brs: Branch Banking and Trust Company of  
Virginia  
1201 East Main Street  
522 West Main Street

## CITY OF RICHMOND

Branch Banking and Trust Company of Virginia  
823 East Main Street

Brs: 200 East Belt Boulevard  
4710 Walmsley Boulevard  
5711 Patterson Avenue  
6980 Forest Hill Avenue  
7100 Three Chopt Road  
9004 Huguenot Road

Consolidated Bank and Trust Company  
320 N First Street

Br: Resource Bank  
8730 Stony Point Parkway, Suite 100

Brs: Southern Financial Bank  
1001 East Main Street  
3124 West Broad Street

## CITY OF ROANOKE

EFT: Bank of Fincastle, The  
2635 Colonial Avenue

Brs: Branch Banking and Trust Company of  
Virginia  
1620 Hershberger Road, N.W.  
1828 Electric Road  
2036 Colonial Avenue, S.W.  
3458 Orange Avenue, N.E.  
37 Church Avenue, SW  
4922 Valley View Boulevard, N.W.  
6625 Williamson Road, N.W.

## Valley Bank

36 Church Avenue, SW

Brs: 1518 Hershberger Road, N.W.  
2203 Crystal Spring Avenue, SW  
3850 Keagy Road Southwest

## CITY OF SALEM

Brs: Branch Banking and Trust Company of  
Virginia  
121 Electric Road  
231 South College Avenue  
2809 West Main Street

Br: Valley Bank  
8 East Main Street

## CITY OF STAUNTON

Br: Branch Banking and Trust Company of  
Virginia  
125 North Central Avenue

Br: First Bank and Trust Company, The  
1030 Richmond Road

Planters Bank & Trust Company of Virginia  
24 South Augusta Street

Brs: 2201 N Augusta Street  
2307 W Beverly Street

EFT: 600 North Coalter Street

## CITY OF SUFFOLK

Br: Bank of Hampton Roads, The  
117 Market Street

Brs: Branch Banking and Trust Company of  
Virginia  
101 East Washington Street  
1512 Holland Road  
1525 North Main Street  
3131 Bridge Road

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 2003

---

## CITY OF SUFFOLK (Continued)

Brs: Branch Banking and Trust Company of  
Virginia (Continued)  
6617 Holland Road

Br: Farmers Bank, Windsor, Virginia  
1238 Holland Road, Suite 104

SuffolkFirst Bank  
100 Bosley Avenue

## CITY OF VIRGINIA BEACH

Brs: Bank of Hampton Roads, The  
1100 Dam Neck Road  
1316 North Great Neck Road  
5472 Indian River Road  
Pembroke One Building, Suite 100,  
281 Independence Boulevard

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

Brs: Branch Banking and Trust Company of  
Virginia  
1344 Great Neck Road  
1433 Kempsville Road  
2141 General Booth Boulevard  
3112 Virginia Beach Boulevard  
3450 Pacific Avenue  
4592 Virginia Beach Boulevard  
5101 Cleveland Street, Suite 101  
5289 East Princess Anne Road  
536 Newtown Road  
6056 East Indian River Road  
839 Lynnhaven Parkway,  
Farm Fresh Shopping Center  
930 First Colonial Road  
944 Independence Boulevard  
969 Chimney Hill Shopping Center

Brs: Monarch Bank  
100 Lynnhaven Parkway  
3701 Pacific Avenue

Resource Bank  
3720 Virginia Beach Boulevard

Br: Hilltop North Shopping Center,  
1616 Laskin Road

Brs: Towne Bank  
2101 Parks Avenue, Suite 100  
4216 Virginia Beach Boulevard, Suite 180  
984 First Colonial Road

## CITY OF WAYNESBORO

Br: Branch Banking and Trust Company of  
Virginia  
105 Hopeman Parkway

Brs: Planters Bank & Trust Company of Virginia  
100 Lucy Lane  
251 N Poplar Avenue

## CITY OF WILLIAMSBURG

Brs: Branch Banking and Trust Company of  
Virginia  
1031 Richmond Road  
300 Second Street

Br: Chesapeake Bank  
1229 Lafayette Street

Br: Citizens and Farmers Bank  
1167 Jamestown Road

## CITY OF WINCHESTER

Brs: Bank of Clarke County  
190 Campus Boulevard, Suite 120  
40 West Piccadilly Street  
625 East Jubal Early Drive

Brs: Branch Banking and Trust Company of  
Virginia  
1000 Berryville Avenue  
115 North Cameron Street  
141 Branch Banking Drive  
1800 Amherst Street  
1850 Apple Blossom Mall  
2004 South Pleasant Valley Road  
2082 South Pleasant Valley Road  
2200 Valley Avenue, Ward Plaza Shopping  
Center  
2252 Valley Avenue  
38 Rouss Avenue

Brs: First Bank  
2210 Valley Avenue  
661 North Loudoun Street

Brs: Marathon Bank, The  
1041 Berryville Avenue  
139 N. Cameron Street

Br: Southern Financial Bank  
25 West Piccadilly Street

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 2003

---

**COUNTIES****ACCOMACK COUNTY**

Brs: Branch Banking and Trust Company of  
Virginia  
13350 Lankford Highway, Mappsville  
25386 Lankford Highway, Onley  
44 Market Street, Onancock

Farmers & Merchants Bank-Eastern Shore  
25275 Lankford Highway  
Onley

Brs: 18501 Dunne Avenue, Parksley  
36344 Lankford Highway, Belle Haven  
6402 Maddox Boulevard, Chincoteague  
6461 Lankford Highway, Oak Hall

Shore Bank  
25253 Lankford Highway  
Onley

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

**ALBEMARLE COUNTY**

Albemarle First Bank  
1265 Seminole Trail  
Br: 2500 Austin Drive

Brs: Branch Banking and Trust Company of  
Virginia  
100 Riverbend Drive  
146 James River Road, Scottsville  
1652 State Farm Boulevard  
3267 Proffit Road  
5764 Three Notch'd Road, Crozet

Guaranty Bank  
1658 State Farm Boulevard  
Brs: 1700 Seminole Trail  
Out-parcel B-1, Forest Lakes, U. S. Route 29  
and Worth Crossing

Br: Second Bank & Trust  
1807 Seminole Trail

**ALLEGHANY COUNTY**

Br: Planters Bank & Trust Company of Virginia  
110 Mall Road

**AMELIA COUNTY**

Br: Branch Banking and Trust Company of  
Virginia  
15301 Patrick Henry Highway

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

**AMHERST COUNTY**

Br: Bank of the James  
4698 S. Amherst Highway, Madison Heights

Brs: Branch Banking and Trust Company of  
Virginia  
115 Richmond Highway Route 60 East,  
Amherst  
118 Amelon Square, Madison Heights  
4068 South Amherst Highway,  
Madison Heights

**APPOMATTOX COUNTY**

Br: Branch Banking and Trust Company of  
Virginia  
Rt. 4 Box 99X (History Junction SC),  
Appomattox

Farmers Bank of Appomattox, The  
18 Main Street  
Appomattox

Br: Triangle Plaza Shopping Center, Route 460,  
Appomattox

**ARLINGTON COUNTY**

Br: Alliance Bank Corporation  
4501 North Fairfax Drive

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

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

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

James Monroe Bank  
3033 Wilson Boulevard

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 2003

---

## ARLINGTON COUNTY (Continued)

Brs: United Bank  
2300 Ninth Street, South  
3801 Wilson Boulevard  
4005 Wilson Boulevard  
5335 Lee Highway  
6402 Williamsburg Blvd

Virginia Commerce Bank  
5350 Lee Highway  
Brs: 2930 Wilson Boulevard  
6500 Williamsburg Boulevard

## AUGUSTA COUNTY

Brs: Branch Banking and Trust Company of  
Virginia  
125 West Craig Street, Craigsville  
23 Scenic Highway, Suite 102, Churchville  
2857 Stuarts Draft Highway, Stuarts Draft  
4033 Lee-Jackson Highway, Greenville  
488 Frontier Drive

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

Brs: Rockingham Heritage Bank  
49 Lee Jackson Highway, Suite 101  
54 Franklin Street, Suite 102, Weyers Cave  
Wellington Plaza, Jefferson Highway

## BATH COUNTY

Br: Branch Banking and Trust Company of  
Virginia  
1 Main Street, Hot Springs

## BEDFORD COUNTY

Brs: Branch Banking and Trust Company of  
Virginia  
14785 Forest Road, Forest  
17923 Forest Road, Forest

## BLAND COUNTY

Brs: Branch Banking and Trust Company of  
Virginia  
629 Main Street, Bland  
Main Street, Rocky Gap

## BOTETOURT COUNTY

Bank of Botetourt  
19747 Main Street  
Buchanan  
Brs: 60 Lee Highway North, Troutville  
Railroad Street, Eagle Rock  
U.S. Route 220, Daleville  
EFT: 4070 Roanoke Road, Fincastle

Bank of Fincastle, The  
17 South Roanoke Street  
Fincastle  
Brs: 1618 Roanoke Road, Daleville  
5192 Lee Highway S., Troutville  
5825 Cloverdale Road  
614 Lee Highway, Cloverdale  
98 Blue Ridge Boulevard  
SW corner of U.S. Route 220 and,  
State Route 674, Daleville  
EFTS: Quickette Market, U.S. Route 220 North,  
Fincastle  
U.S. Route 11 & Interstate 81, Daleville

Br: Branch Banking and Trust Company of  
Virginia  
817 Main Street, Buchanan  
EFT: 604 Minute Market, Route 220 Alternate

## BRUNSWICK COUNTY

Br: Benchmark Community Bank  
220 W. Fifth Avenue, Lawrenceville

Br: Citizens Community Bank  
4209 Gasburg Road, Gasburg

## BUCHANAN COUNTY

Miners and Merchants Bank and Trust Company  
Walnut Street & Main Street  
Grundy

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

Brs: New Peoples Bank, Inc.  
West side of U. S. Route 460 at, the southern  
town limit, Grundy  
the NE Corner of State Routes 80, & 600,  
Davenport

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 2003

---

## BUCKINGHAM COUNTY

Brs: Branch Banking and Trust Company of  
Virginia  
U.S. Route 15 & County Route 727, Arvonnia  
U.S. Routes 15 & 60, Dillwyn

Br: Farmers Bank of Appomattox, The  
Southeast corner of State Rt.20,  
and U.S. Route 15, Dillwyn

## CAMPBELL COUNTY

Br: Bank of Charlotte County, The  
308 Lynchburg Avenue, Brookneal

Brs: Branch Banking and Trust Company of  
Virginia  
21437 Timberlake Road  
35 Campbell Highway, Rustburg  
440 Lusardi Drive, Brookneal  
700 Main Street, Altavista  
7901 Timberlake Road

Br: Community First Bank  
20479 Timberlake Road

Br: Farmers Bank of Appomattox, The  
Highway 24, Concord

## CAROLINE COUNTY

Br: Southside Bank  
202 North Main Street, Bowling Green

Union Bank and Trust Company  
211 N Main Street  
Bowling Green

Brs: U.S. Route 1 and State Route 639, Ladysmith  
U.S. Route 301, Port Royal

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

Brs: Virginia Heartland Bank  
18121 Jefferson Davis Highway, Ruther Glen  
268 North Main Street, Bowling Green

## CARROLL COUNTY

Br: Bank of Floyd  
185 South Main Street, Hillsville

Brs: Branch Banking and Trust Company of  
Virginia  
145 N Main Street, Hillsville  
15497 Fancy Gap Highway, Cana

EFT: U.S. Route 58 & State Route 743

## CHARLES CITY COUNTY

Br: Branch Banking and Trust Company of  
Virginia  
10000 Courthouse Road, Charles City

## CHARLOTTE COUNTY

Bank of Charlotte County, The  
Berkley & Charlotte Streets  
Phenix

Brs: 26 King Street, Keysville  
Main Street, Charlotte Courthouse

Br: Branch Banking and Trust Company of  
Virginia  
185 King Street, Keysville

## CHESTERFIELD COUNTY

Brs: Bank of McKenney  
20815 Chesterfield Plaza, Ettrick  
6300 River Road, Matoaca

Br: Bank of Southside Virginia, The  
4310 W. Hundred Road, Chester

Brs: Branch Banking and Trust Company of  
Virginia  
11010 Hull Street Road, Midlothian  
1120 Huguenot Road  
11400 Midlothian Turnpike  
11500 Midlothian Turnpike  
12840 Jefferson Davis Highway, Chester  
1366 Sycamore Square Drive, Midlothian  
5756 Hopkins Road  
6512 Harbour View Court, Midlothian  
7747 Midlothian Turnpike  
9960 Midlothian Turnpike  
9970 Ironbridge Road

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

Br: Citizens and Farmers Bank  
1400 Alverser Plaza, Midlothian

Community Bankers' Bank  
2601 Promenade Parkway  
Midlothian

Br: First Capital Bank  
1580 Koger Center Boulevard

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 2003

---

<p>CHESTERFIELD COUNTY (Continued)</p> <p>Brs: Peoples Bank of Virginia 5734 Hopkins Road 6951 Commons Plaza</p> <p>Southern Community Bank &amp; Trust 1231 Alverser Drive Midlothian Brs: 13531 Midlothian Turnpike, Midlothian 4221 West Hundred Road, Chester 6736 Southshore Drive, Midlothian</p> <p>CLARKE COUNTY</p> <p>Bank of Clarke County 2 East Main Street Berryville Brs: 400 McNeil Drive, Berryville North side of Route 723, Boyce EFT: U. S. Routes 340 and 17/50, Boyce</p> <p>Br: Branch Banking and Trust Company of Virginia 23 North Church Street, Berryville</p> <p>CRAIG COUNTY</p> <p>Farmers &amp; Merchants Bank of Craig County, The 306 Main Street New Castle Br: N.W. Corner of Walnut &amp; Court Street, New Castle</p> <p>CULPEPER COUNTY</p> <p>Br: Branch Banking and Trust Company of Virginia 703 James Madison Highway</p> <p>Second Bank &amp; 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</p> <p>Br: Virginia Community Bank 701 South Main Street, Culpeper</p> <p>CUMBERLAND COUNTY</p> <p>Br: Branch Banking and Trust Company of Virginia Route 60, Anderson Highway, Cumberland</p>	<p>Brs: Central Virginia Bank 1368 Anderson Highway State Routes 45 and 649, Cartersville</p> <p>DICKENSON COUNTY</p> <p>Brs: Branch Banking and Trust Company of Virginia 305 Main Street, Haysi 730 Chase Street, Clintwood</p> <p>Br: Farmers and Miners Bank North side of State Route 83, 500 yards West of Brush Creek Road, Clintwood</p> <p>Brs: New Peoples Bank, Inc. 402 Main Street, Haysi Colley Shopping Center, Highway 83, Clintwood</p> <p>DINWIDDIE COUNTY</p> <p>Bank of McKenney 20701 First Street McKenney Brs: 13812 Boydton Plank Road U.S. Highway 460 and State Route 684 EFT: 5420 Boydton Plank Rd</p> <p>Bank of Southside Virginia, The 17208 Halligan Park Road Carson Brs: 14003 Boydton Plank Road U.S. Route 1 and State Route 226</p> <p>Br: Branch Banking and Trust Company of Virginia 25901 Cox Road</p> <p>ESSEX COUNTY</p> <p>Bank of Essex 323 Prince Street Tappahannock Br: U.S. Routes 17 &amp; 360, Rappahannock Shopping Center, Tappahannock</p> <p>Brs: Northern Neck State Bank 1649 Tappahannock Boulevard, Tappahannock 1660 Tappahannock Boulevard, Tappahannock</p> <p>Southside Bank 307 Church Lane Tappahannock</p>
--	--

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 2003

---

## ESSEX COUNTY (Continued)

Br: Southside Bank (Continued)  
Essex Square Shopping Center,  
U.S. Route 17 & 360, Tappahannock

8416 Arlington Boulevard  
8432 Old Keene Mill Road, Springfield  
8650 Richmond Highway  
8920 Village Shops Drive, Fairfax Station  
9502 Burke Road, Burke  
9521 Braddock Road  
9915 Georgetown Pike, Great Falls

## FAIRFAX COUNTY

Alliance Bank Corporation  
12735 Shoppes Lane  
Brs: 11730 Plaza America Drive, Reston  
8221 Old Courthouse Road, Vienna

Brs: Branch Banking and Trust Company of  
Virginia  
11100 South Lakes Drive, Reston  
11230 Waples Mill Road  
12170 Sunset Hills Road, Reston  
12220 Fairfax Towne Center  
1224 West Broad Street  
13045 Lee Jackson Memorial Highway,  
Chantilly  
13360 Franklin Farm Road, Herndon  
13821 Lee-Jackson Highway, Chantilly  
14175 Saint Germain Drive, Centreville  
14260-J Centreville Square, Centreville  
1455 Chain Bridge Road, McLean  
1490 North Point Village Center, Reston  
1640 Belle View Boulevard  
1953 Gallows Road, Vienna  
2148 Centreville Road, Herndon  
230 Herndon Parkway, Herndon  
2513 Fox Mill Road  
260 Cedar Lane, Vienna  
2941 Chain Bridge Road, Oakton  
3012 Annandale Road  
415 Maple Avenue, West, Vienna  
440 Maple Avenue East, Vienna  
4401 Backlick Road, Annandale  
5105 Westfields Boulevard, Centreville  
5203 Franconia Road  
5700 Union Mill Road, Clifton  
5871 Leesburg Pike, Bailey's Crossroads  
6045-A Burke Centre Parkway, Burke  
6120-A Arlington Boulevard  
6220 Old Dominion Drive, McLean  
6400 Arlington Boulevard  
6411 Shiplett Boulevard, Burke  
6618 Richmond Highway  
7000 Bland Street, Springfield  
7025-A Manchester Boulevard, Franconia  
7393-A Lee Highway  
7509 Huntsman Boulevard, Springfield  
7716 Telegraph Road, Hayfield  
7901 Richmond Highway  
7960 Fort Hunt Road  
8200 Greensboro Drive, McLean  
8385-A Leesburg Pike, Vienna

Brs: Burke & Herbert Bank & Trust Company  
2604 Sherwood Hall Lane  
5519 Franconia Road  
5705 Seminary Road  
5731 Telegraph Road  
6200 Backlick Road, Springfield  
6210 Interparcel Road  
8736-38 Cooper Road  
EFT: 3200 Mount Vernon Memorial Highway,  
Mount Vernon

Business Bank, The  
8399 Leesburg Pike  
Vienna

Brs: 133 Maple Avenue, Unit 100, Vienna  
1451 Dolley Madison Boulevard, McLean  
1900 Centennial Park Drive, Reston

Brs: Community Bank of Northern Virginia  
11932 Democracy Boulevard, Reston  
13826 Lee Highway, Centreville  
13986 Metrotech Drive, Chantilly  
302 Maple Avenue, Vienna  
5955 Kingstowne Towne Center, Springfield  
6809 Old Dominion Drive, McLean  
783 Station Street, Herndon  
8150 Leesburg Pike, Vienna

Freedom Bank of Virginia, The  
502 Maple Avenue West  
Vienna

Br: James Monroe Bank  
7023 Little River Tnpk., Suite 101,  
Annandale

Potomac Bank of Virginia  
414 Maple Avenue East  
Vienna

Br: 8501 Arlington Boulevard

Prosperity Bank & Trust Company  
5803 Rolling Road  
Springfield

Brs: 6050 A Burke Commons Road, Burke  
6975-A Springfield Blvd, Springfield

Br: Resource Bank  
625 Elden Street, Herndon

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 2003

---

## FAIRFAX COUNTY (Continued)

Brs: Southern Financial Bank  
2545 Centreville Road, Q18, Herndon  
362 Elden Street, Herndon  
527 Maple Avenue East, Vienna  
6354 Walker Lane, Springfield  
7857 Heritage Drive, Annandale  
8414 Lee Highway, Merrifield

Brs: United Bank  
13060 Fair Lakes Blvd  
1320 Old Chain Bridge Road, McLean  
1498 North Point Village Center, Reston  
1801 Reston Parkway, Reston  
2071 Chain Bridge Road, Vienna  
226 Maple Ave West, Vienna  
3289 Woodburn Road, Annandale  
4501 Daly Drive, Chantilly  
7787 Leesburg Pike  
8351 Greensboro Drive, McLean  
George Mason University, 4400 University Drive

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

Brs: Virginia Commerce Bank  
11820 Spectrum Center, Reston  
1356 Chain Bridge Road, McLean  
13881G Metrotech Drive, Chantilly  
374 Maple Avenue, Vienna  
4230 John Marr Drive, Annandale

## FAUQUIER COUNTY

Brs: Branch Banking and Trust Company of Virginia  
100 John Stone Street, Remington  
11047 Marsh Road, Beaeton  
21 Main Street, Warrenton  
251 West Lee Highway Suite 730, Warrenton  
3420 Catlett Road, Catlett  
530 Blackwell Road, Warrenton  
8318 East Main Street, Marshall

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

Southern Financial Bank  
37 East Main Street  
Warrenton  
Br: 322 Lee Highway, Warrenton

## FLOYD COUNTY

Bank of Floyd  
101 Jacksonville Circle  
Floyd  
Br: northeast corner of U.S. Highway 221,  
and Conners Grove, Willis

## FLUVANNA COUNTY

Brs: Branch Banking and Trust Company of Virginia  
13526 James Madison Highway, Palmyra  
4342 James Madison Highway, Fork Union

Br: Guaranty Bank  
Outparcel 1, Lake Monticello Plaza,  
State Route 53 and Turkey Sag Trail,  
Lake Monticello

## FRANKLIN COUNTY

Brs: Branch Banking and Trust Company of Virginia  
12094 Old Franklin Turnpike, Union Hall  
13400 Booker T. Washington Highway  
35 Shepherd Drive, Rocky Mount  
350 Tanyard Road, Rocky Mount  
40 Main Street, Boones Mill  
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

Brs: Planters Bank & Trust Company of Virginia  
20 Jubal Early Highway, Wirtz  
369 Franklin Street, Rocky Mount

## FREDERICK COUNTY

Brs: Bank of Clarke County  
1460 North Frederick Pike  
1508 Senseny Road  
1879 Berryville Pike  
3360 Valley Avenue  
382 Fairfax Pike, Stephens City

EFTS: 1016 Millwood Pike  
1518 Martinsburg Pike

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 2003

## FREDERICK COUNTY (Continued)

EFTS: Bank of Clarke County (Continued)  
747 Fairfax Street, Stephens City

Brs: Branch Banking and Trust Company of  
Virginia  
126 Fairfax Pike, Stephens City  
1521 Martinsburg Pike  
1855 Senseny Road  
300 Westminster-Canterbury Drive  
5511 Main Street, Stephens City  
7800 Main Street, Middletown

Br: First Bank  
3143 Valley Pike

Marathon Bank, The  
4095 Valley Pike  
Stephens City

Brs: 1447 North Frederick Pike  
199 Front Royal Pike

EFTS: 1511 Martinsburg Pike  
2135 Reliance Road, Middletown

Br: Southern Financial Bank  
1095 Millwood Pike

## GILES COUNTY

Brs: Branch Banking and Trust Company of  
Virginia  
250 Virginia Avenue, Rich Creek  
300 Main Street, Narrows  
5862 Virginia Avenue, Pembroke  
800 Wenonah Avenue, Pearisburg

## GLOUCESTER COUNTY

Brs: Branch Banking and Trust Company of  
Virginia  
2324 George Washington Memorial Hwy.,  
Hayes  
7171 George Washington Memorial Hwy.,  
Gloucester

Brs: Chesapeake Bank  
6793 George Washington Memorial Hwy,  
Gloucester  
Hayes Store Shopping Center, U S Route 17,  
Hayes

EFT: U.S. Route 17 & State Route 3, Glens

Colonial Virginia Bank  
6720 Sutton Road  
Gloucester

Br: 1578 Greate Road, Gloucester Point

Brs: Southside Bank  
1953 George Washington Memorial Hwy.,  
Gloucester Point  
7132 George Washington Memorial Hwy,  
Gloucester

## GRAYSON COUNTY

Brs: Branch Banking and Trust Company of  
Virginia  
317 East Main Street, Independence  
473 West Main Street, Fries

## GREENE COUNTY

Br: Albemarle First Bank  
8260 Seminole Trail, Ruckersville

Br: Branch Banking and Trust Company of  
Virginia  
7003 Seminole Trail, Ruckersville

Br: Pioneer Bank  
8315 Spotswood Trail, Stanardsville

## GREENSVILLE COUNTY

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

## HALIFAX COUNTY

Brs: Branch Banking and Trust Company of  
Virginia  
4018 Halifax Road, South Boston  
904 Wilborn Avenue, South Boston

## HANOVER COUNTY

Br: Bank of Essex  
6315 Mechanicsville Pike, Mechanicsville

Brs: Branch Banking and Trust Company of  
Virginia  
700 England Street, Ashland  
7021 Mechanicsville Turnpike,  
Mechanicsville  
8074 Mechanicsville Turnpike,  
Mechanicsville  
9186 Chamberlayne Road, Mechanicsville  
9707 Sliding Hill Road, Ashland

Br: Citizens and Farmers Bank  
7021 Mechanicsville Turnpike,  
Mechanicsville

Br: First Capital Bank  
113 Junction Drive, Ashland

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 2003

---

HANOVER COUNTY (Continued)	Peoples Bank of Virginia 2702 North Parham Road
Hanover Bank 8071 Mechanicsville Turnpike Mechanicsville	Brs: Southern Financial Bank 2801 North Parham Road 5419 Lakeside Avenue 6401 Horsepen Road
Brs: 10374 Leadbetter Road, Ashland 201 N. Washington Highway, Ashland 4241 Mechanicsville Turnpike, Mechanicsville	HENRY COUNTY
Br: Southern Financial Bank 8206 Atlee Road, Mechanicsville	Brs: Branch Banking and Trust Company of Virginia 1460 Fairystone Park Highway, Stanleytown 2680 Virginia Avenue, Collinsville 4860 Greensboro Road, Ridgeway
Brs: Union Bank and Trust Company 6110 Mechanicsville Turnpike, Mechanicsville 9534 Chamberlayne Road, Mechanicsville 9665 Sliding Hill Road, Ashland U.S. Route 1 & State Route 657, Ashland	HIGHLAND COUNTY
HENRICO COUNTY	Blue Grass Valley Bank, The 6 Main Street Blue Grass
Br: Bank of Essex 9951 Brook Road, Glen Allen	Br: South Side of East Main Street, two blocks east of U.S. Route 220, Monterey
Brs: Branch Banking and Trust Company of Virginia 1 Richard E. Byrd Terminal Drive 10000 West Broad Street 11200 Patterson Avenue 11400 Nuckols Road, Glen Allen 1300 E Parham Road 1650 Willow Lawn Drive 1900 Lauderdale Drive 2601 River Road 3214 Skipwith Road 4799 S. Laburnum Avenue 5001 Lakeside Avenue 5600 West Broad Street	First and Citizens Bank Monterey
Capital One Bank 11011 West Broad Street	ISLE OF WIGHT COUNTY
Br: Central Virginia Bank 3490 Lauderdale Drive	Br: Bank of Southside Virginia, The 115 Main Street, Smithfield
Brs: Citizens and Farmers Bank 100 East Williamsburg Road, Sandston 8001 West Broad Street State Route 5 and Strath Road, Varina	Br: Branch Banking and Trust Company of Virginia 1803 South Church Street, Smithfield
Br: Consolidated Bank and Trust Company 5214 Chamberlayne Avenue	Farmers Bank, Windsor, Virginia 50 E Windsor Boulevard Windsor Br: 1119 South Church Street, Smithfield
First Capital Bank 4101 Dominion Boulevard	JAMES CITY COUNTY
	Bank of Williamsburg, The 5125 John Tyler Highway
	Br: Branch Banking and Trust Company of Virginia 100 McLaws Circle
	Br: Chesapeake Bank 4492 John Tyler Highway
	EFTS: Southwest corner of Ironbound Road, and State Route 5 Williamsburg Pottery Factory, Inc., Building #8, Lightfoot

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 2003

---

## JAMES CITY COUNTY (Continued)

- Br: Chesapeake Bank (Continued)  
Williamsburg Pottery Factory, Inc.,  
Building #3, Lightfoot
- Brs: Citizens and Farmers Bank  
4780 Longhill Road  
N.E. Corner of U.S. Route 60 and,  
State Route 607, Norge
- Brs: Harbor Bank  
1312 Jamestown Road  
6000 Patriots Colony Drive

## KING AND QUEEN COUNTY

- Br: Branch Banking and Trust Company of  
Virginia  
State Routes 33 & 670, Mattaponi

## KING GEORGE COUNTY

- Brs: Branch Banking and Trust Company of  
Virginia  
15375 Dahlgren Road  
9319 Kings Highway
- Br: Peoples Community Bank  
State Route 3, one-third mile west,  
of State Route 206
- Br: Union Bank and Trust Company  
State Route 3, King George

## KING WILLIAM COUNTY

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

Citizens and Farmers Bank  
802 Main Street  
West Point

- Br: 14th & Main Streets, West Point  
EFT: 100 Winter Street, West Point

- Br: Southside Bank  
Route 360, Aylett

- Br: Union Bank and Trust Company  
Route 360 East Approx 1.5 Mi S of  
State Route 30, Manquin

## LANCASTER COUNTY

- Bank of Lancaster  
100 Main Street  
Kilmarnock
- Brs: Lancaster Square Shopping Center,  
North Main Street, Kilmarnock  
State Route 3, Ice House Field Shopping  
Center, White Stone
- Br: Bank of Northumberland, Incorporated  
437 North Main Street, Kilmarnock
- Chesapeake Bank  
97 North Main Street  
Kilmarnock
- Brs: 10 Lancaster Drive, Irvington  
King Carter Drive and Tavern Road,  
Irvington  
State Routes 3 and 201, Lively
- EFT: Rappahannock General Hospital, Harris Road
- Brs: Northern Neck State Bank  
284 North Main Street, Kilmarnock  
485 Chesapeake Drive, White Stone

## LEE COUNTY

- Farmers and Miners Bank  
403 W Morgan Avenue  
Pennington Gap
- Brs: State Route 673 & U.S. Route 58, Rose Hill  
U.S. Route 58 & State Route 694,  
Cumberland Gap
- EFT: Lee Plaza, U. S. Highway 58, Jonesville

Lee Bank & Trust Company  
600 West Morgan Avenue  
Pennington Gap

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

Peoples Bank, The  
Highway 58  
Ewing

- Brs: 200 Main Street, Rose Hill  
Northside Of U.S. Route 58, Gibson Station  
U. S. Route 58 at State Route 647, Jonesville

## LOUDOUN COUNTY

- Brs: Branch Banking and Trust Company of  
Virginia  
101 Catoclin Circle SE, Leesburg  
120 North Maple Avenue, Purcellville  
202 West Washington Street, Middleburg  
20522 Falcons Landing Circle, Sterling

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 2003

---

## LOUDOUN COUNTY (Continued)

Brs: Branch Banking and Trust Company of  
Virginia (Continued)  
20789 Great Falls Plaza  
20921 Davenport Drive Suite 105, Sterling  
22550 Davis Drive, Sterling  
25393 Elk Lick Road, South Riding  
38997 East Colonial Highway, Hamilton  
43365 Junction Plaza, Ashburn  
7 Broadway, Lovettsville  
7 West Market Street, Leesburg

Community Bank of Northern Virginia  
107 Free Court  
Sterling

Brs: 103 Fort Evans Road, Leesburg  
Borders Plaza Center, State Route 7 &  
Palisades Parkway, Sterling  
Purcellville Shopping Center, 609 East Main  
Street, Purcellville

Brs: James Monroe Bank  
10 West Market Street, Leesburg  
606 South King Street, Leesburg

Middleburg Bank, The  
111 West Washington St  
Middleburg

Brs: 20955 Professional Plaza, Ashburn  
211 Fort Evans Road, NE, Leesburg  
4 South King Street, Leesburg  
431 East Main Street, Purcellville  
Harrison Street and Catoctin Circle, Leesburg

Brs: Southern Financial Bank  
101 West Washington Street, Middleburg  
46910 Community Plaza, Sterling  
526 East Market Street, Leesburg

Brs: United Bank  
21036 Triple Seven Road, Sterling  
531-A East Market Street, Leesburg

## LOUISA COUNTY

Br: Branch Banking and Trust Company of  
Virginia  
223 Mineral Avenue, Mineral

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  
Br: 1910 Main Street, Victoria

Br: Branch Banking and Trust Company of  
Virginia  
204 South Broad Street, Kenbridge

## 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  
EFTS: State Routes 14 and 198, Mathews  
State Routes 198 and 3

## MECKLENBURG COUNTY

Brs: Benchmark Community Bank  
133 College Street, Clarksville  
828 North Mecklenburg Avenue, South Hill  
845 E. Second Street, Chase City

Brs: Branch Banking and Trust Company of  
Virginia  
111 East Danville Street, South Hill  
3828 Highway 903, Bracey  
725 East Atlantic Street, South Hill

Citizens Community Bank  
800 North Mecklenburg Avenue  
South Hill  
Br: 581 Madison Street, Boydton

## MIDDLESEX COUNTY

Brs: Branch Banking and Trust Company of  
Virginia  
16498 Puller Highway, Deltaville  
40 Cross Street, Urbanna  
899 Gloucester Road, Saluda

Br: Citizens and Farmers Bank  
SW Corner of the Intersection of  
State Route 33 & State Route 227

EFT: U. S. Route 17 Bypass, Food Lion Store,  
Saluda

Brs: Southside Bank  
291 Virginia Street, Urbanna

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 2003

---

## MIDDLESEX COUNTY (Continued)

Brs: Southside Bank (Continued)  
State Routes 3 & 33, Hartfield  
Routes 33 & 1101, Deltaville

Bank of Northumberland, Incorporated  
6958 Northumberland Highway  
Heathsville

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

## MONTGOMERY COUNTY

Br: Bank of Floyd  
2105 Roanoke Street, Christiansburg

Brs: Northern Neck State Bank  
15043 Northumberland Highway, Burgess  
Route 360 - Main Street, Reedville

Brs: Branch Banking and Trust Company of  
Virginia  
50 Peppers Ferry Road, N.W., Christiansburg  
6936 Roanoke Road, Shawsville  
902 Price's Fork Road, Blacksburg  
985 Cambria Street NE, Christiansburg

## NOTTOWAY COUNTY

Brs: Benchmark Community Bank  
1500-1508 W. Virginia Avenue, Crewe  
410 Church Street, Blackstone

## NELSON COUNTY

Brs: Branch Banking and Trust Company of  
Virginia  
10190 Critzer Shop Road, Afton  
93 Front Street, Lovingston

Br: Branch Banking and Trust Company of  
Virginia  
200 South Main Street, Blackstone

Br: Community First Bank  
150 Front Street, Lovingston

Citizens Bank and Trust Company  
126 S Main Street  
Blackstone  
Brs: 101 N Main Street(D-I), Blackstone  
210 Carter Street, Crewe  
Agnew Street & Namozine Avenue,  
Burkeville  
State Routes 40 & 46, Blackstone

Br: Guaranty Bank  
124 Main Street, Lovingston

## ORANGE COUNTY

## NEW KENT COUNTY

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

Brs: Branch Banking and Trust Company of  
Virginia  
202 South Main Street, Gordonsville  
235 Madison Road, Orange

## NORTHAMPTON COUNTY

Br: Branch Banking and Trust Company of  
Virginia  
4070 Lankford Highway, Exmore

Brs: Second Bank & Trust  
134-136 West Main Street, Orange  
Market Place Shopping Center at Lake  
of the Woods, 36081 Goodwin Drive  
Locust Grove

Br: Farmers & Merchants Bank-Eastern Shore  
16485 Lankford Highway, Eastville  
EFT: Shore Memorial Hospital, 9507 Hospital  
Avenue, Nassawadox

Br: Virginia Community Bank  
185 Madison Rd

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

## PAGE COUNTY

Brs: Branch Banking and Trust Company of  
Virginia  
1 East Main Street, Luray  
700 East Main Street, Luray

## NORTHUMBERLAND COUNTY

Brs: Bank of Lancaster  
Route 360, Heathsville  
Routes 202 and 360, Callao

Page Valley Bank, The  
17 West Main Street  
Luray  
Brs: 600 S. 3rd Street, Shenandoah  
612 East Main Street, Luray

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 2003

---

## PAGE COUNTY (Continued)

Pioneer Bank  
252 E. Main Street  
Stanley  
Brs: 511 South Third Street, Shenandoah  
800 East Main Street, Luray

## PATRICK COUNTY

Brs: Branch Banking and Trust Company of  
Virginia  
100 Stonewall Court, Stuart  
22121 Jeb Stuart Highway, Patrick Springs  
3607 Jeb Stuart Highway, Meadows of Dan

## PITTSYLVANIA COUNTY

Brs: Branch Banking and Trust Company of  
Virginia  
148 Tightsqueeze Plaza, Chatham  
2 North Main Street, Chatham  
241 Main Street, Hurt  
2801 Westover Drive  
Brs: Virginia Bank and Trust Company  
4080 Franklin Turnpike  
55 North Main Street, Chatham

## POWHATAN COUNTY

Central Virginia Bank  
2501 Anderson Highway  
Powhatan  
Brs: 2036 New Dorset Road  
2490 Anderson Highway

## PRINCE EDWARD COUNTY

Brs: Benchmark Community Bank  
East Third Street & South Street, Farmville  
Southwest Corner of Main Street,  
and Milwood Road, Farmville  
Brs: Branch Banking and Trust Company of  
Virginia  
1304 South Main Street, Farmville  
200 North Main Street, Farmville  
Brs: Citizens Bank and Trust Company  
1517 West Third Street, Farmville  
1712 S. Main Street, Farmville  
Br: Planters Bank & Trust Company of Virginia  
1508 South Main Street, Farmville

## PRINCE GEORGE COUNTY

Br: Bank of Southside Virginia, The  
6400 Courthouse Road  
Brs: Branch Banking and Trust Company of  
Virginia  
5100 Oaklawn Boulevard  
5320 Oaklawn Boulevard

## PRINCE WILLIAM COUNTY

Brs: Branch Banking and Trust Company of  
Virginia  
10420 Portsmouth Road  
11670 Sudley Manor Drive  
12435 Dillingham Square, Woodbridge  
13414 Dumfries Road  
13920 Noblewood Plaza, Woodbridge  
13927 Jefferson Davis Highway, Woodbridge  
14229 Potomac Mills Road, Woodbridge  
14901 Washington Street, Haymarket  
16541 River Ridge Boulevard, Woodbridge  
2089 Daniel Stuart Square, Woodbridge  
5844 Mapledale Plaza, Woodbridge  
7681 Linton Hall Road, Gainesville  
7801 Sudley Road

Br: Fauquier Bank, The  
8091 Sudley Road

Br: Southern Financial Bank  
13542 Minnieville Road, Woodbridge

Br: United Bank  
18116 Triangle Shopping Plaza, Dumfries

Br: Virginia Commerce Bank  
2030 Old Bridge Road, Lake Ridge

## PULASKI COUNTY

Brs: Branch Banking and Trust Company of  
Virginia  
1105 Bob White Boulevard  
189 Broad Street, Dublin

## RAPPAHANNOCK COUNTY

Br: Branch Banking and Trust Company of  
Virginia  
644 Zachary Taylor Highway, Flint Hill

## RICHMOND COUNTY

Br: Bank of Lancaster  
610 West Richmond Road, Warsaw

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 2003

## RICHMOND COUNTY (Continued)

Northern Neck State Bank  
5839 Richmond Road  
Warsaw

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

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

230 Main Street, Dayton  
250 South Stuart Avenue, Elkton  
430 Highlands Place

Farmers & Merchants Bank  
205 South Main Street  
Timberville

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

## ROANOKE COUNTY

Brs: Bank of Botetourt  
3130 Peters Creek Road NW  
Lot 1, Perimeter East Commerce, Center,  
US Route 460 and Trail Drive  
EFT: Creekside Market, 8201 Williamson Road

Br: Bank of Fincastle, The  
4525 Challenger Avenue

Br: Bank of Floyd  
4094 Postal Drive

Brs: Branch Banking and Trust Company of  
Virginia  
1111 East Washington Avenue, Vinton  
1920 East Washington Avenue, Vinton  
3119 Chaparral Drive

Brs: Valley Bank  
1003 Hardy Road, Vinton  
4467 Starkey Road, SW

Br: Page Valley Bank, The  
9972 Spotswood Trail, McGaheysville

Br: Planters Bank & Trust Company of Virginia  
106 Sixth Street, Grottoes  
EFT: 305 Augusta Avenue, Grottoes

Br: Rockingham Heritage Bank  
410 Spotswood Avenue, Elkton

## RUSSELL COUNTY

Br: Bank of Marion, The  
702 Fairmont Avenue, Honaker

Brs: Branch Banking and Trust Company of  
Virginia  
402 Redbud Highway, Honaker  
Russell County Shopping Center,  
Main Street, Lebanon  
U.S. Highway 58, Castlewood

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

Br: 970 East Main Street, Lebanon

Br: Miners and Merchants Bank and Trust  
Company  
16-18 Main Street, Lebanon

New Peoples Bank, Inc.  
2 Gent Drive  
Honaker

Brs: 102 Miners Drive, Castlewood  
685 East Main Street, Lebanon

## ROCKBRIDGE COUNTY

Br: Bank of Botetourt  
65 East Midland Trail

Brs: Branch Banking and Trust Company of  
Virginia  
5874 North Lee Highway, Fairfield  
744 N Lee Highway, College Square Center  
836 Rockbridge Rd, Glasgow

Brs: Planters Bank & Trust Company of Virginia  
1197 North Lee Highway  
9 Lloyd Tolley Road, Natural Bridge Station

## SCOTT COUNTY

Brs: Bank of Marion, The  
196 East Jackson Street, Gate City  
U.S. Highway 23 North and, Legion Street,  
Weber City

## ROCKINGHAM COUNTY

Brs: Branch Banking and Trust Company of  
Virginia  
111 North Main Street, Bridgewater  
14104 Timber Way, Timberville  
153 North Main Street, Broadway  
200 Augusta Ave, Grottoes

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 2003

---

## SCOTT COUNTY (Continued)

<p>Brs: Branch Banking and Trust Company of Virginia 101 U.S. Highway 23 N, Gate City 7003 Duff Patt Road, Duffield Highway 71 and State Route 682, Nickelsville</p> <p>Br: Farmers and Miners Bank U.S. Route 23 and State Route 421, Weber City</p> <p>Brs: New Peoples Bank, Inc. 131 U. S. Route 23 South, Weber City 326 East Jackson Street, Gate City Main Street, Dungannon</p>	<p>South Main St &amp; Washington Avenue, Marion</p> <p>EFT: 1193 North Main Street, Marion</p> <p>Br: Bank of Tazewell County 303 South Commerce Street, Marion</p> <p>Brs: Branch Banking and Trust Company of Virginia 1020 East Lee Highway, Chilhowie 109 Palmer Avenue, Saltville 5894 Lee Highway, Atkins</p> <p>Br: Highlands Union Bank 1425 North Main Street, Marion</p>
---	---

## SHENANDOAH COUNTY

<p>Brs: Branch Banking and Trust Company of Virginia 115 West King Street, Strasburg 200 North Main Street, Woodstock 5180 Main Street, Mount Jackson 9383 Congress Street, New Market</p> <p>Brs: Farmers &amp; Merchants Bank 120 South Main Street, Edinburg 161 South Main Street, Woodstock</p>	<p>Brs: Bank of Southside Virginia, The 18207 Virginia Avenue, Boykins 23003 Main Street, Capron</p> <p>Brs: Branch Banking and Trust Company of Virginia 22334 General Thomas Highway, Newsoms 22736 Main Street, Courtland 8314 Main Street, Ivor</p> <p>Brs: Southside Bank 22241 Main Street, Courtland 22510 Linden Street, Courtland (D-I)</p>
--	--

First Bank  
112 West King Street  
Strasburg

Brs: 496 North Main Street, Woodstock  
860 South Main Street, Woodstock

EFTS: 294 Front Royal Road, Strasburg  
Shenandoah Memorial Hospital,  
759 South Main Street, Woodstock  
Strasburg Square Shopping Center,  
U. S. Route 11 North, Strasburg

Br: Marathon Bank, The  
1014 South Main Street, Woodstock

Br: Second Bank & Trust  
300 West Reservoir Road, Woodstock

## SMYTH COUNTY

Bank of Marion, The  
102 West Main Street  
Marion

Brs: 1600 N Main Street, Marion  
Northwest corner of, Allison Gap Road and  
Main Street, Saltville  
Parcel 'e' Chilhowie Shopping Center,  
Chilhowie

## SPOTSYLVANIA COUNTY

<p>Brs: Branch Banking and Trust Company of Virginia 3600 Plank Road 4630 Mine Road, Lee's Hill</p> <p>Br: Southern Financial Bank 10693 Courthouse Road</p> <p>Brs: Union Bank and Trust Company 10415 Courthouse Road 11625 Brock Road 4210 Plank Road 4540 Lafayette Boulevard 5510 Morris Road, Thornburg 8520 Jefferson Davis Highway</p>	<p>Br: Virginia Community Bank 10645 Courthouse Road</p> <p>Virginia Heartland Bank 4700 Harrison Road</p> <p>Br: 5996 Plank Road</p>
--	---

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 2003

---

STAFFORD COUNTY	
Brs: Branch Banking and Trust Company of Virginia 117 Garrisonville Road, Stafford 375 Chatham Heights Road 760 Warrenton Road	Brs: Branch Banking and Trust Company of Virginia 1910 Second Street, Richlands 3102 W. Cedar Valley Drive, Cedar Bluff 501 Railroad Avenue, Richlands 502 Commerce Drive, Bluefield 814 West Riverside Drive, Tazewell Corner of Water and Center Streets, Pocahontas Market Street and Hillsboro Drive, Tazewell
Br: Peoples Community Bank southeast corner of the intersection of State Route 3 and State Route 607	First Sentinel Bank 315 Railroad Ave Richlands
Br: Union Bank and Trust Company 622 Cambridge Street	Brs: East Riverside Drive and Valley View U.S. Routes 19 and 460, one mile east of Claypool Hill
Br: Virginia Heartland Bank 25 Greenbank Road	
SURRY COUNTY	
Br: Branch Banking and Trust Company of Virginia 270 Colonial Trail East, Surry	Br: Miners and Merchants Bank and Trust Company 1425 Second Street, Richlands
Br: Southside Bank 176 Colonial Trail East, Surry	Brs: New Peoples Bank, Inc. 157 Tazewell Mall Circle, Tazewell U.S. Routes 19 and 460, Pounding Mill
SUSSEX COUNTY	
Brs: Bank of Southside Virginia, The Jarrett Avenue Main Street, Stony Creek U.S. Route 460 & Route 631, Wakefield	Brs: Planters Bank & Trust Company of Virginia 1155 Claypool Hill Mall Road, Cedar Bluff 201 West Main Street, Tazewell
EFT: Interstate 95 and U. S. Route 301, Stony Creek	WARREN COUNTY
Brs: Branch Banking and Trust Company of Virginia 15103 Courthouse Road, Sussex 205 Railroad Avenue, Wakefield	Brs: Branch Banking and Trust Company of Virginia 102 East Main Street, Front Royal 123 East Sixth Street, Front Royal 432 South Street, Front Royal 473 South Street, Front Royal
Brs: Southside Bank 209 West Main Street, Waverly 233 South County Drive, Waverly (D-I)	Brs: First Bank 1717 Shenandoah Avenue, Front Royal 508 North Commerce Avenue, Front Royal
TAZEWELL COUNTY	
Bank of Tazewell County 309 East Main Street Tazewell	Brs: Marathon Bank, The 1729 N. Shenandoah Avenue, Front Royal Post Office Plaza, 300 Warren Ave, Front Royal
Brs: 1905 Front Street, Richlands 2070 Leatherwood Lane, Bluefield 511 Virginia Avenue, Bluefield 612 Market Street, Tazewell 621 East Riverside Drive, Tazewell 846 Fincastle Turnpike, Tazewell	EFT: 851 John Marshall Highway, Front Royal
EFT: 108 Spruce Street, Bluefield	WASHINGTON COUNTY
	Brs: Bank of Marion, The 744 Beaver Dam Avenue, Suite A, Damascus State Routes 91 and 750, Glade Spring
	Br: Bank of Tazewell County 968 West Main Street, Abingdon

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 2003

---

## WASHINGTON COUNTY (Continued)

Brs: Branch Banking and Trust Company of  
Virginia  
13191 Glenbrook Avenue, Meadowview  
202 West Laurel Avenue, Damascus  
22706 Jeb Stuart Highway, Damascus  
498 Cummings Street, Abingdon  
intersection of Wyndale Road and,  
Highway 19, Abingdon

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

EFT: 18528 Lee Highway, Abingdon

Highlands Union Bank  
340 West Main Street  
Abingdon

Brs: 164 Jonesborough Road, Abingdon  
24412 Maringo Road, Abingdon  
506 Maple Street, Glade Spring

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

## WESTMORELAND COUNTY

Br: Bank of Lancaster  
Route 3 Kings Highway, Montross

Brs: Branch Banking and Trust Company of  
Virginia  
416 Colonial Avenue, Colonial Beach  
8518 Cople Highway, Hague

Br: Northern Neck State Bank  
State Route 3, Montross

Peoples Community Bank  
15960 Kings Highway  
Montross

Br: Union Bank and Trust Company  
State Route 205 - McKinney Boulevard,  
Colonial Beach

## WISE COUNTY

Brs: Branch Banking and Trust Company of  
Virginia  
11231 South Main Street, Pound  
1510 Wise County Plaza  
335 Front Street, Coeburn  
621 Wood Avenue East, Big Stone Gap

Br: Farmers and Miners Bank  
331 East Main Street, Wise

Br: First Bank and Trust Company, The  
303 West Main Street

Miners Exchange Bank  
483 Front Street  
Coeburn

Brs: 102 West Main Street, Appalachia  
201 Laurel Avenue, Coeburn  
Wise Street, Ridgeview Shopping Center,  
St Paul

Br: Miners and Merchants Bank and Trust  
Company  
28 Russell Street, St. Paul

Br: New Peoples Bank, Inc.  
419 Shawnee Avenue East, Big Stone Gap

## WYTHE COUNTY

Brs: Bank of Marion, The  
512 North Main Street, Rural Retreat  
787 Fort Chiswell Road, Suite 7,  
Max Meadows

Br: Bank of Tazewell County  
185 East Main Street, Wytheville

Brs: Branch Banking and Trust Company of  
Virginia  
100 West Buck Street, Rural Retreat  
1055 East Main Street, Wytheville  
1105 North Fourth Street, Wytheville  
170 East Main 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

Br: Harbor Bank  
6515 George Washington Memorial Hwy,  
Yorktown

---

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

## OUT OF STATE BRANCHES OF VIRGINIA BANKS AS OF DECEMBER 31, 2003

## MARYLAND

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

Brs: United Bank  
5272 River Road, Bethesda  
7250 Wisconsin Avenue, Bethesda  
7535 Old Georgetown Road, Bethesda  
16268 Frederick Road, Gaithersburg  
19701 Frederick Avenue, Germantown  
12101 Rockville Pike, Rockville  
5081 Nicholas Road, Rockville  
8630 Fenton Street, Silver Spring

## NORTH CAROLINA

Br: Highlands Union Bank  
1013 Highway 105, Boone

## TENNESSEE

Brs: First Bank and Trust Company, The  
1314 Volunteer Parkway, Bristol  
2100 Forest Drive, Gray  
1185 North State of Franklin Road,  
Johnson City  
1108 East Stone Drive, Kingsport

Brs: Highlands Union Bank  
The NW Corner of State Highway 394,  
and Blountville Boulevard, Bristol  
4020 Highway 66 South, Rogersville

Br: New Peoples Bank, Inc.  
2600 North John B. Dennis Highway,  
Kingsport

## WASHINGTON, D.C.

Br: Southern Financial Bank  
1055 Thomas Jefferson Street, N.W.

Brs: United Bank  
1001 G Street, N.W.  
1275 Pennsylvania Avenue, N. W.  
1667 K Street, N.W.  
1875 Eye Street, N. W.  
2301 M Street, N.W.  
3050 Military Road, N.W.  
4900 Massachusetts Avenue, N.W.

## WEST VIRGINIA

Br: New Peoples Bank, Inc.  
1221 Stafford Drive, Princeton

## CANADA

Br: Capital One Bank  
North American Centre, 5650/5700 Yonge  
Street, North York, Ontario

REGISTERED BANK HOLDING COMPANIES OPERATING IN VIRGINIA  
AND THEIR SUBSIDIARIES

---

---

Access National Corporation, 14006 Lee Jackson Memorial Hwy, Chantilly, VA 20151  
C.E.O. - Michael W. Clarke, President  
Access National Bank, Chantilly, VA

Alliance Bankshares Corporation, 14280 Park Meadow Drive, Suite 350, Chantilly, VA 20151  
C.E.O. - Thomas A. Young, Jr., President  
Alliance Bank Corporation, Chantilly, VA

American National Bankshares, Inc., P. O. Box 191, Danville, VA 24543-0191  
C.E.O. - Charles H. Majors, President  
American National Bank and Trust Company, Danville, VA

BB&T Corporation, P.O. Box 1290, Winston-Salem, NC 27102-1290  
C.E.O. - John A. Allison, IV, Chairman of the Board  
BB&T Bankcard Corporation, Columbus, GA  
Branch Banking and Trust Company of Virginia, Richmond, VA  
Branch Banking and Trust Company, Winston-Salem, NC  
Branch Banking and Trust Company of South Carolina, Greenville, SC

BCC Bankshares, Inc., P.O. Box 336, Phenix, VA 23959-0336  
C.E.O. - Bobby A. Howard, President  
Bank of Charlotte County, The, Phenix, VA

BOE Financial Services of Virginia, Inc., P.O. Box 965, Tappahannock, VA 22560-0965  
C.E.O. - George M. Longest, Jr., President  
Bank of Essex, Tappahannock, VA

Bank of America Corporation, 100 North Tryon Street, Charlotte, NC 28255  
C.E.O. - Kenneth D. Lewis, Chairman of the Board  
Bank of America, National Association, Charlotte, NC  
Bank of America Georgia, National Association, Atlanta, GA  
Bank of America Oregon, National Association, Portland, OR  
Bank of America California, National Association, San Francisco, CA  
Bank of America, National Association (USA), Phoenix, AZ  
The First National Bank of Falfurrias, Falfurrias, TX  
Lake-Osceola State Bank, Baldwin, MI

Bank of Southside Virginia Corporation, The, P.O. Box 40, Carson, VA 23830-0040  
C.E.O. - J. Peter Clements, President  
Bank of Southside Virginia, The, Carson, VA

Bay Banks of Virginia, Inc., P.O. Box 1869, Kilmarnock, VA 22482-1869  
C.E.O. - Austin L. Roberts, III, President  
Bank of Lancaster, Kilmarnock, VA  
Bay Trust Company, Kilmarnock, VA

Benchmark Bankshares Inc, P.O. Box 569, Kenbridge, VA 23944-0569  
C.E.O. - Ben L. Watson, III, President  
Benchmark Community Bank, Kenbridge, VA

Blue Ridge Bankshares, Inc., P.O. Box 609, Luray, VA 22835-0609  
C.E.O. - Monty L. Layman, President  
Page Valley Bank, The, Luray, VA

Botetourt Bankshares, Inc., P.O. Box 339, Buchanan, VA 24066-0339  
C.E.O. - H. Watts Steger, III, Chairman of the Board  
Bank of Botetourt, Buchanan, VA

REGISTERED BANK HOLDING COMPANIES OPERATING IN VIRGINIA  
AND THEIR SUBSIDIARIES

---

---

- C&F Financial Corporation, P.O. Box 391, West Point, VA 23181-0391  
C.E.O. - Larry G. Dillon, Chairman of the Board  
Citizens and Farmers Bank, West Point, VA
- CNB Bancorp, Inc., 11407 Windsor Boulevard, Windsor, VA 23487  
C.E.O. - Douglas A. Chesson, President  
Citizens National Bank, Windsor, VA
- Capital One Financial Corporation, 1680 Capital One Drive, McLean, VA 22102-3491  
C.E.O. - Richard D. Fairbank, Chairman of the Board  
Capital One Bank, McLean, VA
- Cardinal Bankshares Corporation, P. O. Box 215, Floyd, VA 24091-0215  
C.E.O. - R. Leon Moore, President  
Bank of Floyd, Floyd, VA
- Cardinal Financial Corporation, 8270 Greensboro Drive Suite 500, McLean, VA 22102  
C.E.O. - Bernard Clineburg, President  
Cardinal Bank, National Association, Fairfax, VA
- Central Virginia Bankshares, Inc., P.O. Box 39, Powhatan, VA 23139-0039  
C.E.O. - Ralph Larry Lyons, President  
Central Virginia Bank, Powhatan, VA
- Chesapeake Financial Shares, Inc., P.O. Box 1419, Kilmarnock, VA 22482-1419  
C.E.O. - Douglas D. Monroe, Jr., Chairman of the Board  
Chesapeake Bank, Kilmarnock, VA  
Chesapeake Trust Company, Kilmarnock, VA
- Citizens Bancorp of Virginia, Inc., 126 South Main Street, Blackstone, VA 23824  
C.E.O. - Mark C. Riley, President  
Citizens Bank and Trust Company, Blackstone, VA
- Commonwealth Bankshares, Inc., P.O. Box 1177, Norfolk, VA 23501-1177  
C.E.O. - Edward J. Woodard, Jr., Chairman of the Board  
Bank of the Commonwealth, Norfolk, VA
- Commonwealth Community Bancorp, Inc., P.O. Box 1010, Grundy, VA 24614-1010  
C.E.O. - S. Gregory Compton, President  
Miners and Merchants Bank and Trust Company, Grundy, VA
- Community First Financial Corporation, P.O. Box 4314, Lynchburg, VA 24502-0314  
C.E.O. - John L. Wynne, President  
Community First Bank, Lynchburg, VA
- Eagle Financial Services, Inc., P.O. Box 391, Berryville, VA 22611-0391  
C.E.O. - John R. Milleson, President  
Bank of Clarke County, Berryville, VA
- Eastern Virginia Bankshares, Inc., P.O. Box 1455, Tappahannock, VA 22560-1455  
C.E.O. - Joe A. Shearin, President  
Bank of Northumberland, Incorporated, Heathsville, VA  
Hanover Bank, Mechanicsville, VA  
Southside Bank, Tappahannock, VA
- F & M Bank Corp, P.O. Box 1111, Timberville, VA 22853-1111  
C.E.O. - Julian D. Fisher, President  
Farmers & Merchants Bank, Timberville, VA

REGISTERED BANK HOLDING COMPANIES OPERATING IN VIRGINIA  
AND THEIR SUBSIDIARIES

- 
- 
- FNB Corporation, P. O. Box 600, Christiansburg, VA 24068-0600  
C.E.O. - William P. Heath, Jr., President  
FNB Salem Bank and Trust, National Association, Salem, VA  
First National Bank, Christiansburg, VA
- Fauquier Bankshares, Inc., P.O. Box 561, Warrenton, VA 20188-0561  
C.E.O. - C. Hunton Tiffany, Chairman of the Board  
Fauquier Bank, The, Warrenton, VA
- First Bancorp, Inc., P.O. Box 457, Lebanon, VA 24266  
C.E.O. - William H. Hayter, President  
First Bank and Trust Company, The, Abingdon, VA
- First Century Bankshares, Inc., P.O. Box 1559, Bluefield, WV 24701-1559  
C.E.O. - R. W. Wilkinson, President  
First Century Bank, National Association, Bluefield, WV
- First Citizens BancShares, Inc., CTX 07, P.O. Box 27131, Raleigh, NC 27611-7131  
C.E.O. - Lewis R. Holding, Chairman of the Board  
First-Citizens Bank & Trust Company, Raleigh, NC
- First Community Bancshares, Inc., P. O. Box 989, Bluefield, VA 24605-0989  
C.E.O. - John M. Mendez, President  
First Community Bank, National Association, Bluefield, VA
- First National Corporation, 112 West King Street, Strasburg, VA 22657-2220  
C.E.O. - Harry S. Smith, President  
First Bank, Strasburg, VA
- First Region Bancshares, Inc., P. O. Box 1050, Richlands, VA 24641-1050  
C.E.O. - W. David Peters, President  
First Sentinel Bank, Richlands, VA
- GNB Bankshares Corporation, P.O. Box 2080, Grundy, VA 24614-2080  
C.E.O. - William B. Compton, President  
Grundy National Bank, Grundy, VA
- Grayson Bankshares, Inc., P.O. Box 186, Independence, VA 24348-0186  
C.E.O. - Jacky K. Anderson  
Grayson National Bank, Independence, VA
- Guaranty Financial Corporation, 1658 State Farm Boulevard, Charlottesville, VA 22911  
C.E.O. - William E. Doyle  
Guaranty Bank, Charlottesville, VA
- Hampton Roads Bankshares, Inc., P.O. Box 1000, Chesapeake, VA 23327-1000  
C.E.O. - Jack W. Gibson, President  
Bank of Hampton Roads, The, Chesapeake, VA
- Heritage Bankshares, Inc., P.O. Box 3749, Norfolk, VA 23514-3749  
C.E.O. - Robert J. Keogh, President  
Heritage Bank & Trust, Norfolk, VA
- Highland County Bankshares, Inc., P. O. Box 529, Monterey, VA 24465-0529  
C.E.O. - Delbert Rexrode, Jr., Vice President  
First and Citizens Bank, Monterey, VA

REGISTERED BANK HOLDING COMPANIES OPERATING IN VIRGINIA  
AND THEIR SUBSIDIARIES

---

---

Highlands Bankshares, Inc., P. O. Box 1128, Abingdon, VA 24212-1128

C.E.O. - Samuel L. Neese, Executive Vice President  
Highlands Union Bank, Abingdon, VA

James Monroe Bancorp, Inc., 3033 Wilson Boulevard, Arlington, VA 22201-3843

C.E.O. - John R. Maxwell, President  
James Monroe Bank, Arlington, VA

MainStreet Bankshares, Inc., P.O. Box 1224, Martinsville, VA 24114-1224

C.E.O. - Cecil R. McCullar, President  
Franklin Community Bank, N. A., Rocky Mount, VA  
Smith River Community Bank, N. A., Martinsville, VA

Mercantile Bankshares Corporation, Two Hopkins Plaza, P.O. Box 1477, Baltimore, MD 21201

C.E.O. - Edward J. Kelly, III, Chief Executive Officer  
Farmers & Merchants Bank-Eastern Shore, Onley, VA  
Marshall National Bank and Trust Company  
National Bank of Fredericksburg, The, Fredericksburg, VA  
Mercantile-Safe Deposit and Trust Company, Baltimore, MD  
The Annapolis Banking and Trust Company, Annapolis, MD  
Baltimore Trust Company, Selbyville, DE  
Bank of Southern Maryland, LaPlata, MD  
Calvert Bank and Trust Company, Prince Frederick, MD  
The Chestertown Bank of Maryland, Chestertown, MD  
The Citizens National Bank, Laurel, MD  
County Banking and Trust Company, Elkton, MD  
The Fidelity Bank, Hagerstown, MD  
The First National Bank of St. Mary's at Leonardtown, Leonardtown, MD  
The Forest Hill State Bank, Bel Air, MD  
Farmers & Mechanics Bank, Frederick, MD  
Peninsula Bank, Princess Anne, MD  
The Peoples Bank of Maryland, Denton, MD  
Potomac Valley Bank, Gaithersburg, MD  
St. Michaels Bank, St. Michaels, MD  
Westminster Union Bank, Westminster, MD

Middleburg Financial Corporation, 111 West Washington St., Middleburg, VA 20118-0005

C.E.O. - Joseph L. Boling, Chairman of the Board  
Middleburg Bank, The, Middleburg, VA  
The Tredegar Trust Company, Richmond, VA

Millennium Bankshares Corporation, 1601 Washington Plaza, Reston, VA 20190-9305

C.E.O. - Carroll C. Markley, President  
Millennium Bank, National Association, Reston, VA

National Bankshares, Inc., P.O. Box 90002, Blacksburg, VA 24062-9002

C.E.O. - James G. Rakes, Chairman of the Board  
Bank of Tazewell County, Tazewell, VA  
National Bank of Blacksburg, The, Blacksburg, VA

New Peoples Bankshares, Inc., 2 Gent Drive, Honaker, VA 24260

C.E.O. - Kenneth D. Hart, President  
New Peoples Bank, Inc., Honaker, 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

REGISTERED BANK HOLDING COMPANIES OPERATING IN VIRGINIA  
AND THEIR SUBSIDIARIES

- 
- 
- Peoples Bankshares, Incorporated, P. O. Box 306, Montross, VA 22520-0306  
C.E.O. - William L. Johns, President  
Peoples Community Bank, Montross, VA
- Pinnacle Bankshares Corporation, P. O. Box 29, Altavista, VA 24517-0029  
C.E.O. - Robert H. Gilliam, Jr., President  
First National Bank of Altavista, The, Altavista, VA
- Pioneer Bankshares, Inc., 263 E. Main Street, Stanley, VA 22851  
C.E.O. - Thomas R. Rosazza  
Pioneer Bank, Stanley, VA
- Powell Valley Bankshares, Inc., P.O. Box 100, Jonesville, VA 24263-0100  
C.E.O. - Lloyd C. Martin  
Powell Valley National Bank, Jonesville, VA
- Premier Community Bankshares, Inc., P. O. Box 998, Stephens City, VA 22655-0998  
C.E.O. - Donald L. Unger, President  
Marathon Bank, The, Stephens City, VA  
Rockingham Heritage Bank, Harrisonburg, VA
- Provident Bankshares Corporation, 114 E. Lexington Street, Baltimore, MD 21202  
C.E.O. - Gary N. Geisel  
Provident Bank of Maryland, Baltimore, MD
- RBC Centura Banks, Inc., 1417 Centura Highway, Rocky Mount, NC 27804  
C.E.O. - H. Kel Landis, III, Chief Executive Officer  
RBC Centura Bank, Rocky Mount, NC
- Resource Bankshares Corporation, 3720 Virginia Beach Blvd, Virginia Beach, VA 23452  
C.E.O. - Lawrence N. Smith, Chief Executive Officer  
Resource Bank, Virginia Beach, VA
- Riggs National Corporation, 1503 Pennsylvania Avenue, N. W., Washington, DC 20005  
C.E.O. - Robert Allbritton  
Riggs National Bank of Virginia, The
- Shore Financial Corporation, P. O. Box 920, Onley, VA 23418-0920  
C.E.O. - Scott C. Harvard, President  
Shore Bank, Onley, VA
- SouthTrust Corporation, P.O. Box 2554, Birmingham, AL 35290  
C.E.O. - Wallace D. Malone, Chairman of the Board  
SouthTrust Bank, Birmingham, AL
- Southern Financial Bancorp, Inc., 37 E. Main Street, Warrenton, VA 20186-3420  
C.E.O. - Georgia S. Derrico, Chairman of the Board  
Southern Financial Bank, Warrenton, VA
- Southwest Virginia Bankshares, Inc., P.O. Box 1067, Marion, VA 24354-1067  
C.E.O. - John E. Stringer, President  
Bank of Marion, The, Marion, VA
- Summit Financial Group, Inc., 223 North Main Street, P.O. Box 179, Moorefield, WV 26836  
C.E.O. - H. Charles Maddy, III, President  
Shenandoah Valley National Bank, Winchester, VA  
The Capital State Bank, Charleston, WV  
Summit Community Bank, Inc., Moorefield, WV

REGISTERED BANK HOLDING COMPANIES OPERATING IN VIRGINIA  
AND THEIR SUBSIDIARIES

---

---

SunTrust Banks, Inc., 303 Peachtree St NE Mail Code 0632, Atlanta, GA 30308

C.E.O. - L. Phillip Humann, Chairman of the Board  
SunTrust Bank, Atlanta, GA

TransCommunity Bankshares Incorporated, 4235 Innslake Drive, Glen Allen, VA 23060

C.E.O. - William C. Wiley, Chairman of the Board  
Bank of Goochland, N. A., Goochland, VA  
Bank of Powhatan, N. A., Powhatan, VA

Union Bankshares Corporation, P.O. Box 446, Bowling Green, VA 22427-0446

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

United Bankshares, Inc., 514 Market Street, P.O. Box 1508, Parkersburg, WV 26101

C.E.O. - Richard M. Adams, Chairman of the Board  
United Bank, Vienna, VA  
United Bank, Inc., Parkersburg, WV

United Financial Banking Companies, Inc., P.O. Box 2459, Vienna, VA 22183-2459

C.E.O. - Harold C. Rauner, President  
Business Bank, The, Vienna, VA

Valley Financial Corporation, P. O. Box 2740, Roanoke, VA 24001-2740

C.E.O. - Ellis L. Gutshall, President  
Valley Bank, Roanoke, VA

Virginia Bank Bankshares, Inc., P. O. Box 3447, Danville, VA 24543-3447

C.E.O. - L. Frank King, Jr., President  
Virginia Bank and Trust Company, Danville, VA

Virginia Commerce Bancorp, Inc., 5350 Lee Highway, Arlington, VA 22207-1608

C.E.O. - Peter A. Converse, President  
Virginia Commerce Bank, Arlington, VA

Virginia Community Bankshares, Inc., P.O. Box 888, Louisa, VA 23093-0888

C.E.O. - A. Pierce Stone, Chairman of the Board  
Virginia Community Bank, Louisa, VA

Virginia Financial Group, Inc., P.O. Box 71, Culpeper, VA 22701-0071

C.E.O. - O.R. Barham, Jr.  
Planters Bank & Trust Company of Virginia, Staunton, VA  
Second Bank & Trust, Culpeper, VA  
Virginia Heartland Bank, Fredericksburg, VA  
Virginia Commonwealth Trust Company, Culpeper, VA

Wachovia Corporation, 301 South College Street, Charlotte, NC 28288

C.E.O. - G. Kennedy Thompson, President  
Wachovia Bank, National Association, Charlotte, NC  
Wachovia Bank of Delaware, National Association, Wilmington, DE  
First Union Direct Bank, National Association, Augusta, GA



## 110 ANNUAL REPORT OF THE BUREAU OF FINANCIAL INSTITUTIONS

TRUST COMPANY REPORTS OF CONDITION AS OF DECEMBER 31, 2003

	IT-5 OLD DOMINION TRUST COMPANY	IT-3 THE TRUST COMPANY OF VIRGINIA
	NORFOLK	RICHMOND
	1 OFFICE	4 OFFICES
ASSETS		
1. Cash Due from Depository Institutions.....	\$ 69,943	\$ 723,948
2. Cash Equivalent Accounts.....	1,557,515	0
3. U. S. Treasury Securities.....	0	0
4. U. S. Government Agency Securities.....	0	0
5. Obligations of States and Political Subdivisions.....	0	0
6. Other Bonds, Notes and Debentures.....	0	1,567,393
7. Premises, Furniture, and Fixtures.....	14,235	96,149
8. Accounts Receivable.....	0	28,579
9. Other Assets.....	0	778,380
10. TOTAL ASSETS.....	\$ 1,641,693	\$ 3,194,449
LIABILITIES		
11. Accounts Payable.....	\$ 5,231	\$ 1,972
12. Taxes Payable.....	0	(53,426)
13. Mortgage Indebtedness.....	0	0
14. Borrowings.....	0	0
15. Other Liabilities.....	13,318	132,106
16. TOTAL LIABILITIES.....	18,549	80,652
EQUITY CAPITAL		
18. Perpetual Preferred Stock.....	0	0
19. Common Stock.....	1,280,200	991,878
20. Surplus.....	362,500	1,832,155
21. Reserve for Operating Expenses.....	30,064	0
22. Retained Earnings (Losses).....	(49,620)	289,764
23. TOTAL EQUITY CAPITAL.....	1,623,144	3,113,797
24. TOTAL LIABILITIES AND EQUITY CAPITAL.....	\$ 1,641,693	\$ 3,194,449

## ALPHABETICAL LISTING OF TRUST COMPANIES AS OF DECEMBER 31, 2003

<p>Old Dominion Trust Company 100 East Main Street, Suite 200 Norfolk 23510-1658 C.E.O.- Ray H. Hargett, Chairman of the Board</p> <p>Trust Company of Virginia, The 9030 Stony Point Parkway, Suite 300 Richmond 23235 C.E.O.- Douglas A. Nunn, President</p>	<p>Brs: City of Colonial Heights- 130 Temple Lake Drive City of Roanoke- Colonial Arms Building 204 S. Jefferson Street Fairfax County- 8000 Towers Crescent Dr., Suite 640, Vienna James City County- 4097 Ironbound Road, Suite B</p>
--	---

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 2003  
PURSUANT TO THE TRUST COMPANY ACT**

**ACQUISITIONS PURSUANT TO SECTION 6.1-32.19 OF THE CODE OF VIRGINIA**

DATE RECEIVED	DESCRIPTION	ACTIVITY
11/06/03	AMG Guaranty Corp., Greenwood Village, CO to acquire Old Dominion Trust Company	Approved 12/31/03

**BRANCHES**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
05/29/03	Rock River Trust Company Rock Island, IL	34855 Welbourne Road Middleburg, VA	No Objection 7/18/03
08/26/03	AMG Guaranty Trust, NA Greenwood Village, CO	100 East Main Street, Suite 200 City of Norfolk, VA	Pending

**TRUST COMPANY STATUS CHANGES - 2003**

**BRANCHES**

February	10	The Trust Company of Virginia, Richmond, VA opened a branch office at 8000 Towers Crescent Dr., Suite 640, Vienna, Fairfax County, VA
----------	----	---

SAVINGS INSTITUTION REPORTS OF CONDITION AS OF DECEMBER 31, 2003 (IN THOUSANDS)

	SL-142 IMPERIAL SAVINGS AND LOAN ASSOCIATION MARTINSVILLE	SL-112 ELIZABETH BUILDING AND LOAN ASSOCIATION INCORPORATED PORTSMOUTH
	1 OFFICE	1 OFFICE
ASSETS		
1. Cash, Deposits and Investment Securities.....	\$ 4,137	\$ 0
2. Mortgage Pool Securities .....	14	0
3. Mortgage Loans.....	4,274	6,146
4. Nonmortgage Loans .....	1,181	0
5. Repossessed Assets.....	0	0
6. Real Estate Held for Investment.....	0	0
7. Investments in Service Corps and Subsidiaries.....	0	0
8. Office Premises and Equipment .....	261	6
9. Other Assets.....	109	189
10. TOTAL ASSETS.....	\$ 9,976	\$ 6,341
LIABILITIES		
11. Deposits .....	\$ 9,040	\$ 807
12. Unamortized Yield Adjustments on Deposits.....	0	0
13. Advances From FHLBank.....	0	0
14. Other Borrowings .....	0	4,908
15. Other Liabilities.....	61	215
16. TOTAL LIABILITIES .....	9,101	5,930
17. Redeemable Preferred Stock and Minority Interest .....	0	0
EQUITY CAPITAL		
18. Perpetual Preferred Stock .....	0	0
19. Common Stock .....	0	0
20. Paid in Excess of Par .....	0	390
21. Unrealized Gains (Losses) on Marketable Equity Securities.....	0	0
22. Retained Earnings.....	875	21
23. TOTAL EQUITY CAPITAL .....	875	411
24. TOTAL LIABILITIES, REDEEMABLE PREFERRED STOCK AND EQUITY CAPITAL .....	\$ 9,976	\$ 6,341

ALPHABETICAL LISTING BY NAME OF STATE SAVINGS INSTITUTIONS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 2003

---

Elizabeth Building and Loan Association, Incorporated  
519 Washington Street  
Portsmouth 23704-3507  
Date Opened - 2/21/1912  
C.E.O.- Charles O. Barclay, Jr., President

Imperial Savings & Loan Association, Incorporated  
211 Fayette Street  
Martinsville 24114-0391  
Date Opened - 7/16/1929  
C.E.O.- Simone H. Redd, Treasurer

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 2003  
PURSUANT TO THE SAVINGS INSTITUTIONS ACT**

**ACQUISITIONS PURSUANT TO ARTICLE 11 OF THE CODE OF VIRGINIA**

DATE RECEIVED	DESCRIPTION	ACTIVITY
05/21/03	FNB Corporation, Christiansburg, VA to acquire Bedford Bancshares, Inc.	Approved 07/09/03
12/09/03	Southern Financial Bancorp, Inc., Warrenton, VA to acquire Essex Bancorp, Inc.	Pending

CREDIT UNIONS CONSOLIDATED BALANCE SHEET  
AS OF DECEMBER 31

	2002	2003
<b>ASSETS</b>		
Loans .....	\$2,071,517,177	\$2,219,557,861
LESS: Allowance for loan losses .....	23,358,289	22,567,779
Cash .....	334,925,533	269,595,706
U.S. Government obligations.....	34,966,973	20,865,840
Federal agency securities .....	764,961,329	984,473,646
Common Trust Investments (ICU, NIFCU's, Mutual Funds) .....	9,536,838	21,216,306
Shares, deposits & certificates in Corporate Centrals .....	53,294,038	69,973,811
Shares, deposits & certificates in banks, S&L's & MSB's .....	93,039,751	133,021,963
Shares, deposits & certificates in other credit unions.....	2,355,936	3,410,703
Share insurance capitalization deposit.....	26,363,644	29,323,463
All other investments .....	38,573,613	32,774,791
LESS: Allowance for investment loss .....		
Land and buildings (net of depreciation).....	46,222,940	54,147,777
Other fixed assets (net of depreciation) .....	13,451,729	14,751,841
All other assets .....	30,641,543	35,087,508
<b>TOTAL ASSETS .....</b>	<b>\$3,496,492,755</b>	<b>\$3,865,633,437</b>
<b>LIABILITIES &amp; SAVINGS EQUITY</b>		
Promissory notes .....	\$245,947	\$0
Other notes/interest payable.....		
Accounts payable .....	14,538,898	12,634,478
Dividends payable.....	1,834,944	1,350,926
<b>TOTAL LIABILITIES .....</b>	<b>\$16,619,789</b>	<b>\$13,985,404</b>
Share certificates .....	\$837,017,997	\$872,715,417
Share draft accounts .....	323,115,474	376,890,365
IRA accounts.....	332,152,062	357,881,125
Other shares.....	1,607,723,640	1,833,577,117
<b>TOTAL SHARES .....</b>	<b>\$3,100,009,173</b>	<b>\$3,441,064,024</b>
Regular/statutory reserve .....	\$82,489,118	\$86,249,913
Other reserves .....	53,349,629	54,099,836
Unrealized Gains (Losses) on available for sale securities .....	7,072,379	1,453,575
Undivided earnings .....	236,952,667	268,780,685
<b>TOTAL EQUITY .....</b>	<b>\$379,863,793</b>	<b>\$410,584,009</b>
<b>TOTAL LIABILITIES &amp; EQUITY .....</b>	<b>\$3,496,492,755</b>	<b>\$3,865,633,437</b>
Number of credit unions in operation.....	70	67

## CREDIT UNIONS CONSOLIDATED STATEMENT OF INCOME AND EXPENSES

	2002	2003
INCOME		
Interest on loans (gross).....	\$158,012,558	\$154,311,062
LESS: Interest refunded.....	387,101	514,710
Income from investments.....	42,429,260	39,029,291
Fee income.....	25,646,170	29,606,455
Other operating income.....	12,234,499	15,223,806
TOTAL GROSS INCOME.....	<u>\$237,935,386</u>	<u>\$237,655,904</u>
EXPENSES		
Employee compensation & benefits.....	\$53,643,946	\$59,701,426
Travel & conference expense.....	1,472,853	1,749,614
Office occupancy expense.....	5,701,491	5,988,192
Office operations expense.....	25,567,912	28,399,045
Education & promotional expenses.....	2,703,093	3,135,572
Loan servicing expense.....	8,928,636	10,723,185
Professional & outside services.....	6,044,035	5,877,637
Provision for investment losses.....		
Provision for loan losses.....	12,223,823	13,767,978
Members insurance.....	1,097,496	1,156,978
Operating fees (examination & supervision fees).....	796,139	756,710
Miscellaneous operating expenses.....	2,745,542	2,833,564
TOTAL OPERATING EXPENSES BEFORE DIVIDENDS.....	<u>\$120,924,966</u>	<u>\$134,089,901</u>
NET INCOME (LOSS) BEFORE DIVIDENDS.....	<u>\$117,010,420</u>	<u>\$103,566,003</u>
Gains (losses) on investments.....	\$55,376	\$78,235
Gains (losses) on disposition of fixed assets.....	31,535	73,382
Other non-operating income (expense).....	96,327	74,477
TOTAL NON-OPERATING GAINS (LOSSES).....	<u>\$183,238</u>	<u>\$226,094</u>
Total net income (loss) before dividends.....	\$117,193,658	\$103,792,097
Interest on borrowed money.....	43,976	186,777
Dividends.....	85,511,423	66,170,676
Net income (loss) after dividends.....	<u>\$31,638,259</u>	<u>\$37,434,644</u>
LESS: Required transfer to statutory reserve (net).....	\$3,906,766	\$2,654,385
Change to undivided earnings as a result of operations.....	<u>\$27,731,493</u>	<u>\$34,780,259</u>

**CREDIT UNION APPLICATIONS RECEIVED AND/OR ACTED UPON IN 2003****MERGERS**

DATE RECEIVED	DESCRIPTION	ACTIVITY
01/14/03	Northern Star Credit Union, Incorporated, Portsmouth, VA to merge into it Portsmouth Post Office Credit Union, Incorporated, The, Portsmouth, VA	Approved 01/31/03

**SERVICE FACILITIES**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
03/24/03	Beacon Credit Union, Incorporated	Amelon Plaza at the Intersection of State Route 130 & US Route 29 North, Madison Heights, VA	Approved 07/21/03
04/11/03	Northern Star Credit Union, Incorporated	Elmhurst Square S. C. Outparcel 5600 Block of Portsmouth Boulevard, Portsmouth, VA	Approved 04/24/03
04/11/03	Northern Star Credit Union, Incorporated	5624 Portsmouth Boulevard Portsmouth, VA	Approved 04/24/03
09/24/03	DuPont Community Credit Union	601 Shenandoah Village Drive, Building 9G, Waynesboro, VA	Approved 10/22/03

**CREDIT UNION STATUS CHANGES - 2003****MERGERS**

October 30 Northern Star Credit Union, Incorporated, Portsmouth, VA, merged into it  
Portsmouth Post Office Credit Union, Incorporated, The, Portsmouth, VA

**MERGERS – STATE CREDIT UNIONS INTO FEDERAL CREDIT UNIONS**

April 4 Alexandria Postal Credit Union merged into Commonwealth One Federal Credit  
Union

May 23 D.I.R. Credit Union, Incorporated, Richmond, VA merged into Richmond Federal  
Credit Union

**CHANGES IN TITLE**

February 03 Trigon Employees' Credit Union, Incorporated, Richmond, VA changed its name to  
Associates Credit Union, Inc.

**OFFICE RELOCATIONS**

October 14 DuPont Community Credit Union, Waynesboro, VA, moved its branch office from  
2813 North Augusta St., Staunton, VA to 315 Lee Highway, Verona, VA

March 20 Life Line Credit Union, Inc., Richmond, VA, moved its branch office from 5904  
Hamptstead Avenue, Richmond, VA to 5855 Bremo Road, Suite 701, Richmond,  
VA

September 06 Norfolk Southern Employees' Credit Union, Incorporated, Chesapeake, VA, moved  
its branch office from 1324 N Battlefield Blvd, Suite 3-F, Chesapeake, VA to 1417  
North Battlefield Boulevard., Suite 290, Chesapeake, VA

June 26 Tidewater Telephone Employees Credit Union, Incorporated, Virginia Beach, VA,  
moved its branch office from 1128 Big Bethel Road, Hampton, VA to 2130  
Cunningham Drive, Hampton, VA

**SERVICE FACILITIES**

October 11 Northern Star Credit Union, Incorporated opened a service facility at Elmhurst  
Square S. C. Outparcel, 5600 Block of Portsmouth Boulevard, Portsmouth, VA

October 22 DuPont Community Credit Union opened a service facility at 601 Shenandoah  
Village Drive., Building 9G, Waynesboro, VA

ALPHABETICAL LISTING BY NAME OF STATE CHARTERED CREDIT UNIONS  
SHOWING ASSETS, TREASURERS AND SERVICE FACILITIES AS OF DECEMBER 31, 2003

---

A B & W Credit Union, Incorporated  
6201 Richmond Highway  
Alexandria 22303  
Treasurer - Mark Reel  
Date Opened - 4/17/1952  
Assets - \$ 24,977,754

AMS Credit Union  
4000 Legato Road, Suite 199  
Fairfax 22033  
Treasurer - Brian McAuliffe  
Date Opened - 8/31/1977  
Assets - \$ 3,951,622

Associates Credit Union, Inc.  
2015 Staples Mill Road  
Richmond 23279  
Treasurer - Alice Saczawa  
Date Opened - 12/17/1958  
Assets - \$ 10,981,430  
*Service Facility* -  
2221 Edward Holland Drive,  
Richmond, VA 23230

Augusta Health Care Credit Union, Incorporated  
78 Medical Center Drive  
Fishersville 22939  
Treasurer - Deborah Shank  
Date Opened - 4/3/1964  
Assets - \$ 7,766,269

Beacon Credit Union, Incorporated  
6320 Logans Lane  
P O Box 11469  
Lynchburg 24506  
Treasurer - Wesley Gordon  
Date Opened - 10/26/1939  
Assets - \$ 31,983,983

Belt Line Employees Credit Union, Incorporated  
3014 Tyre Neck Road  
Portsmouth 23703  
Treasurer - Garry Baker  
Date Opened - 12/23/1929  
Assets - \$ 3,350,256

C.C.C. Martinsville Employees Credit Union,  
Incorporated  
810 Starling Avenue  
Martinsville 24112  
Treasurer - Russell Joyce  
Date Opened - 8/10/1964  
Assets - \$ 1,030,543

Cadmus Credit Union, Incorporated  
2901 Byrdhill Road  
P.O. Box 27481  
Richmond 23228  
Treasurer - Donald W. Hill  
Date Opened - 6/29/1951  
Assets - \$ 3,635,157

Campbell County Employee's Credit Union, Inc.  
132 Kimball Road  
Concord 24538  
Treasurer - Elizabeth Keaton  
Date Opened - 9/19/1956  
Assets - \$ 669,769

Chesapeake City Employees Credit Union  
401 Albemarle Drive, Suite 102  
Chesapeake 23322  
Treasurer - David E. Howell, Jr.  
Date Opened - 5/18/1971  
Assets - \$ 5,422,054

Chesapeake Public School Employee's Credit Union,  
Inc.  
544 Battlefield Boulevard South  
Chesapeake 23320  
Treasurer - William Joe  
Date Opened - 4/2/1963  
Assets - \$ 6,923,866

City of Alexandria Employees Credit Union, Inc.  
1416 Duke Street  
P O Box 118  
Alexandria 22313  
Treasurer - Ralph L. Charlton  
Date Opened - 10/13/1958  
Assets - \$ 26,032,317

Danville Postal Credit Union, Incorporated  
105 Teal Court  
Danville 24541  
Treasurer - Maxine F. Powell  
Date Opened - 4/1/1927  
Assets - \$ 1,425,123

Dominion Credit Union  
One James River Plaza Lobby Level  
P.O. Box 26646  
Richmond 23261  
Treasurer - Judy Gavant  
Date Opened - 10/5/1940  
Assets - \$ 128,744,544  
*Service Facilities* -  
1201 E. 55th Street,  
Cleveland, OH 44103  
5000 Dominion Boulevard,  
Glen Allen, VA 23060

ALPHABETICAL LISTING BY NAME OF STATE CHARTERED CREDIT UNIONS  
SHOWING ASSETS, TREASURERS AND SERVICE FACILITIES AS OF DECEMBER 31, 2003

<p>Dominion Credit Union (Continued) <i>Service Facilities -</i> 120 Tredegar Street, Richmond, VA 23219 2400 Grayland Avenue, Richmond, VA 23220</p>	<p>Hampton Roads Educators Credit Union, Inc. 2130 Cunningham Drive Hampton 23666 Treasurer - William F. Trimble, Jr. Date Opened - 4/6/1954 Assets - \$ 23,648,124</p>
<p>DuPont Community Credit Union 140 Lucy Lane P. O. Box 1365 Waynesboro 22980 Treasurer - Walter H. Hendrix Date Opened - 7/1/1959 Assets - \$ 438,208,445 <i>Service Facilities -</i> 105 Community Way, Staunton, VA 24401 2518 Stuarts Draft Highway, Stuarts Draft, VA 24477 315 Lee Highway, Verona, VA 24482 200 East Broad Street, Waynesboro, VA 22980 2200 W. Main Street, Waynesboro, VA 22980 601 Shenandoah Village Drive, Building 9G, Waynesboro, VA 22980 Dupont Plant, 400 Dupont Blvd., Waynesboro, VA 22980</p>	<p>Hampton Roads Postal Credit Union, Inc. 4013 W. Mercury Boulevard Hampton 23666 Treasurer - Fred Wright Date Opened - 3/7/1952 Assets - \$ 5,212,954</p> <p>Klann Employees Credit Union, Incorporated 301 Fourth Street Waynesboro 22980 Treasurer - Sandra F. Shiflett Date Opened - 9/2/1966 Assets - \$ 134,400</p> <p>Landmark Communications Employees Credit Union, Inc. 150 West Brambleton Avenue Norfolk 23510 Treasurer - Carol Lewis Date Opened - 8/24/1953 Assets - \$ 2,707,591</p> <p>Life Line Credit Union, Inc. 5855 Bremo Road, Suite 701 Richmond 23226 Treasurer - John W. Davis Date Opened - 4/11/1969 Assets - \$ 6,126,966</p> <p>Loudoun Credit Union 112-A South Street, S.E. Leesburg 20175 Treasurer - Carol Edwards Date Opened - 2/3/1978 Assets - \$ 14,723,520</p> <p>Lynchburg Appalachian Employees Credit Union, Incorporated 4001 Mayflower Drive Lynchburg 24501 Treasurer - Teresa D. Eubank Date Opened - 6/28/1954 Assets - \$ 401,653</p> <p>Lynchburg General Credit Union 1901 Tate Springs Road Lynchburg 24501 Treasurer - Thomas K. Lawton, Jr. Date Opened - 10/21/1970 Assets - \$ 1,741,121</p>
<p>Fort Monroe Credit Union, Incorporated 108 West Mercury Blvd. Hampton 23669 Treasurer - Thomas E. Harmon, III Date Opened - 9/15/1953 Assets - \$ 23,066,733</p> <p>Gwaltney Employees Credit Union, Incorporated 938-C South Church Street Smithfield 23431 Treasurer - Beatrice R. Wise Date Opened - 8/10/1961 Assets - \$ 1,680,941</p> <p>Hampton City Employees Credit Union, Incorporated City Hall Building 22 Lincoln Street Hampton 23669 Treasurer - Christine Snead Date Opened - 11/17/1955 Assets - \$ 6,174,736</p>	

ALPHABETICAL LISTING BY NAME OF STATE CHARTERED CREDIT UNIONS  
SHOWING ASSETS, TREASURERS AND SERVICE FACILITIES AS OF DECEMBER 31, 2003

---

<p>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 - 5/1/1926 Assets - \$ 3,494,302</p>	<p>Nansemond Credit Union, Incorporated, The 617 East Washington Street Suffolk 23434 Treasurer - Mark Croston Date Opened - 6/20/1949 Assets - \$ 2,974,022</p>
<p>Martinsville Du Pont Employees Credit Union, Incorporated 35 Dupont Road P O Box 2158 Martinsville 24113 Treasurer - James A. Rodgers Date Opened - 3/23/1953 Assets - \$ 215,833,500 <i>Service Facilities -</i> 5835 Virginia Avenue, Bassett, VA 24055 41 Wheeler Avenue, Collinsville, VA 24078 1000 Spruce Pine Street, Martinsville, VA 24112 58 E. Church Street, Martinsville, VA 24113 Highway 220 &amp; Rives Road, Martinsville, VA 24112 7176 Greensboro Road, Ridgeway, VA 24148</p>	<p>New Horizon Credit Union 10830 Balls Ford Road Manassas 20109 Treasurer - Nancy T. Eick Date Opened - 1/20/1969 Assets - \$ 29,576,770 <i>Service Facility -</i> 15000 Conference Center Drive Suite 1003, Chantilly, VA 22021</p>
<p>Martinsville Postal Credit Union, Incorporated 1123 Spruce Street Martinsville 24415 Treasurer - Gwendolyn Penn Date Opened - 7/1/1949 Assets - \$ 531,397</p>	<p>Newport News Municipal Employees Credit Union, Incorporated 502 Operations Drive Newport News 23602 Treasurer - Ronald W. Jones Date Opened - 12/21/1950 Assets - \$ 37,576,726 <i>Service Facility -</i> 210 25th. Street, Newport News, VA 23607</p>
<p>N.C.S.E. Credit Union, Inc. 84 Courthouse Square Lovingston 22949 Treasurer - Phyllis M. Drumheller Date Opened - 6/25/1970 Assets - \$ 1,006,461</p>	<p>Newport News Shipbuilding Employees' Credit Union, Inc. 3711 Hungtington Avenue Newport News 23607 Treasurer - Robert L. Sterling Date Opened - 6/2/1928 Assets - \$ 816,082,270 <i>Service Facilities -</i> 5028 George Washington Memorial Hwy., Grafton, VA 23692 2300 Cunningham Drive, Hampton, VA 23666 500 West Park Lane, Hampton, VA 23666 Gateway 2000, 22 Enterprise Parkway Suite 160, Hampton, VA 23666 12401 Warwick Boulevard, Newport News, VA 23606 230 41st. Street, Building 520, Newport News, VA 23607 2700 Huntington Avenue, Building 902, Newport News, VA 23607 2900 Washington Avenue, Building 901, Newport News, VA 23607 35th Street Gate Newport News Shipyard, Newport News, VA 23607</p>
<p>Nabisco Employees Credit Union 6002 S. Laburnum Avenue Richmond 23231 Treasurer - John Thompson Date Opened - 8/26/1976 Assets - \$ 6,304,197</p>	

ALPHABETICAL LISTING BY NAME OF STATE CHARTERED CREDIT UNIONS  
SHOWING ASSETS, TREASURERS AND SERVICE FACILITIES AS OF DECEMBER 31, 2003

<p>Newport News Shipbuilding Employees' Credit Union, Inc. (Continued) <i>Service Facilities -</i> 4215 Marshall Avenue, Building 600, Newport News, VA 23607 433 Denbigh Boulevard, Newport News, VA 23608 5001 Huntington Avenue, Newport News, VA 23607 60th Street Gate Newport News Shipyard, Newport News, VA 23607 8000 Marshall Avenue, Newport News, VA 23605 1290 Smithfield Plaza, Smithfield, VA 23430</p>	<p>P.W.C. Employees Credit Union 2080 Old Bridge Road, Suite 101 Woodbridge 22192 Treasurer - Robin R. Perkins Date Opened - 2/1/1971 Assets - \$ 27,297,777 <i>Service Facility -</i> 8807 Sudley Road, Suite 109, Manassas, VA 22110</p>
<p>Norfolk Southern Employees' Credit Union, Incorporated 1417 North Battlefield Boulevard, Suite 290 Chesapeake 23320 Treasurer - Kevin S. Peak Date Opened - 4/26/1928 Assets - \$ 2,296,551</p>	<p>P.W.H. Employees Credit Union, Inc. 8700 Sudley Road Manassas 22110 Treasurer - Fay Bowers Date Opened - 10/10/1969 Assets - \$ 2,815,507</p>
<p>Norfolk, Va., Postal Credit Union, Incorporated 600 Church Street Room 111 Norfolk 23501 Treasurer - William Beck Date Opened - 3/9/1925 Assets - \$ 5,868,107</p>	<p>PFD Firefighters Credit Union, Incorporated 3209 Cedar Lane Portsmouth 23703 Treasurer - John R. Wise, Jr. Date Opened - 3/24/1955 Assets - \$ 13,811,661</p>
<p>Northern Star Credit Union, Incorporated 5100 George Washington Highway Portsmouth 23705 Treasurer - Bernard G. Matthews Date Opened - 6/7/1929 Assets - \$ 97,094,812 <i>Service Facilities -</i> 3325 Taylor Road, Chesapeake, VA 23325 Elmhurst Square S. C. Outparcel 5600 Block of Portsmouth Boulevard, Portsmouth, VA 23701 Norfolk Naval Shipyard Bldg M-32, Portsmouth, VA 23709</p>	<p>Petersburg Federal Reformatory Credit Union, Incorporated Federal Correctional Institution Petersburg 23804 Treasurer - Joanna Klein Date Opened - 8/27/1951 Assets - \$ 1,547,258</p>
<p>Old Dominion University Credit Union, Inc. 2701 Hampton Boulevard Norfolk 23517 Treasurer - Sylvia Hudgins Date Opened - 1/16/1959 Assets - \$ 18,712,954</p>	<p>Piedmont Credit Union 306 Poplar Street Danville 24541 Treasurer - Cary Wilkes Date Opened - 5/12/1969 Assets - \$ 21,011,685</p>
	<p>Portsmouth Police Credit Union, Incorporated 801 Crawford Street, 5th Floor Portsmouth 23704 Treasurer - Robert. B Clark, Jr. Date Opened - 4/24/1957 Assets - \$ 1,263,052</p>
	<p>Prime Care Credit Union, Incorporated 600 Gresham Drive Norfolk 23507 Treasurer - Terry J. Lambert Date Opened - 3/9/1970 Assets - \$ 8,985,380</p>

ALPHABETICAL LISTING BY NAME OF STATE CHARTERED CREDIT UNIONS  
SHOWING ASSETS, TREASURERS AND SERVICE FACILITIES AS OF DECEMBER 31, 2003

<p>Richmond Fire Department Credit Union, Incorporated 900 Hermitage Road Richmond 23220 Treasurer - Russell G. Acors, III Date Opened - 5/15/1929 Assets - \$ 14,487,744</p>	<p>Spruance Cellophane Credit Union 7119 Jefferson Davis Highway Richmond 23237 Treasurer - George S. Fleming, Sr. Date Opened - 3/24/1953 Assets - \$ 7,077,356</p>
<p>Richmond Police Department Credit Union, Incorporated 200 W. Grace Street Richmond 23219 Treasurer - William Friday Date Opened - 11/15/1934 Assets - \$ 5,621,926</p>	<p>T.M.C. Employees Credit Union, Inc. 1000 Robins Road P.O. Box 10341 Lynchburg 24506 Treasurer - Patsy W. Stilwell Date Opened - 2/15/1952 Assets - \$ 1,088,155</p>
<p>Richmond Postal Credit Union Incorporated, The 1601 Ownby Lane Richmond 23220 Treasurer - Wayne Boothe Date Opened - 11/23/1923 Assets - \$ 69,758,848 <i>Service Facility -</i> 1801 Brook Road, Richmond, VA 23260</p>	<p>Tidewater Telephone Employees Credit Union, Incorporated 5648 Southern Boulevard Virginia Beach 23462 Treasurer - John R. Eason Date Opened - 7/22/1958 Assets - \$ 33,918,457 <i>Service Facility -</i> 2130 Cunningham Drive, Hampton, VA 23666</p>
<p>Riverside Health System Employees' Credit Union, Incorporated 500 J. Clyde Morris Boulevard Newport News 23601 Treasurer - John McDonough Date Opened - 9/1/1970 Assets - \$ 7,675,329</p>	<p>Times World Employees Credit Union, Incorporated 201 West Campbell Avenue, S.W. P.O. Box 2491 Roanoke 24010 Treasurer - Nancy Kim Shively Date Opened - 9/18/1941 Assets - \$ 1,206,776</p>
<p>Shenandoah County Credit Union 403 West Court Street Mt Jackson 22842 Treasurer - Scott Stickley Date Opened - 9/1/1981 Assets - \$ 1,095,630</p>	<p>U.S.E. Credit Union 1901 Goodyear Boulevard Danville 24541 Treasurer - John H. Blackwell Date Opened - 4/12/1979 Assets - \$ 7,205,421 <i>Service Facility -</i> 2323 Riverside Drive, Danville, VA 24540</p>
<p>Smithfield Packing Employees' Credit Union 501 North Church Street P O Box 369 Smithfield 23431 Treasurer - Cheryl J. Wells Date Opened - 4/27/1971 Assets - \$ 2,121,605</p>	<p>University of Virginia Community Credit Union, Inc. 3300 Berkmar Drive Charlottesville 22901 Treasurer - Charles T. Gillet Date Opened - 5/19/1954 Assets - \$ 292,023,129 <i>Service Facilities -</i> 1936 Arlington Boulevard, Charlottesville, VA 22903 220 Wayles Lane, Charlottesville, VA 22911 222 Lee Street, Charlottesville, VA 22908</p>
<p>Southern States Employees' Credit Union, Incorporated 5516 Falmouth Street, Suite 103 Richmond 23260 Treasurer - Diane Sexton Date Opened - 5/5/1940 Assets - \$ 27,469,506</p>	

ALPHABETICAL LISTING BY NAME OF STATE CHARTERED CREDIT UNIONS  
SHOWING ASSETS, TREASURERS AND SERVICE FACILITIES AS OF DECEMBER 31, 2003

University of Virginia Community Credit Union, Inc. (Continued) <i>Service Facilities -</i> 908 E. High Street, Charlottesville, VA 22902 5820 Railroad Avenue, Crozet, VA 22932 5766 Thomas Jefferson Parkway Suite 201, Palmyra, VA 22963	7500 Boulders View Drive, Richmond, VA 23225 900 East Main Street Pocahontas Building, Richmond, VA 23219
V.B.H. Employees Credit Union, Incorporated 3300 Rivermont Avenue Lynchburg 24503 Treasurer - Lisa H. Hall Date Opened - 10/14/1966 Assets - \$ 2,122,098	Virginia Educators' Credit Union 12626 Nettles Drive Newport News 23606 Treasurer - Eugene Johnson Date Opened - 11/1/1954 Assets - \$ 50,408,990 <i>Service Facilities -</i> Armstrong Slater Building, Room 100 Hampton University, Hampton, VA 23668 812 Main Street, Newport News, VA 23605
Valley Industrial Credit Union 501 W. Broad St. P.O. Box 1784 Waynesboro 22980 Treasurer - Terri M. Petrie Date Opened - 6/13/1977 Assets - \$ 7,554,613	Virginia Gas, Credit Union, Incorporated 107 South Coalter Street Staunton 24401 Treasurer - E.K. Whitesell Date Opened - 5/29/1956 Assets - \$ 4,175,384
Virginia Credit Union, Inc. 720 East Broad Street Richmond 23225 Treasurer - Raymond D. Vaughan Date Opened - 12/11/1928 Assets - \$ 1,161,145,240 <i>Service Facilities -</i> 456 Charles Dimmock Parkway, Ste. 1, Colonial Heights, VA 23834 1301 College Avenue, Fredericksburg, VA 22401 2101 Plank Road, Fredericksburg, VA 22401 7015 Mechanicsville Turnpike, Mechanicsville, VA 23111 11030 Hull Street Road, Midlothian, VA 23112 101 N. 14th Street (Tower), Richmond, VA 23219 10165 Brook Road, Richmond, VA 23227 1200 Koger Center Boulevard, Richmond, VA 23235 1302 B Gaskins Road, Richmond, VA 23233 2300 W Broad Street (DMV), Richmond, VA 23220 4001 Lauderdale Drive, Richmond, VA 23233 5427 Glenside Drive, Richmond, VA 23228	Virginia United Methodist Credit Union, Inc. 10330 Staples Mill Road Richmond 23228 Treasurer - Lawrence M. Malone Date Opened - 3/27/1952 Assets - \$ 16,683,226  WECCU Credit Union 347 North Court Avenue Covington 24426 Treasurer - H. Hunter Fridley Date Opened - 7/17/1953 Assets - \$ 54,896,103  Waynesboro Employees Credit Union, Inc. 250-E North Poplar Avenue Waynesboro 22980 Treasurer - Clinton Hayden Date Opened - 10/17/1958 Assets - \$ 3,091,631

**SERVICE FACILITIES 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

**FIELDALE**

274 Field Avenue  
Branch of Southern Select Community Credit Union, Kannapolis, North Carolina

**GATE CITY**

125 Jones Street  
Branch of Eastman Credit Union, Kingsport, Tennessee

**HERNDON**

13600 EDS Drive  
Branch of EDS Credit Union, Plano, Texas

**MCLEAN**

150 PRC Drive  
Branch of Premier America Credit Union, Chatsworth, California

**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 McLaws Circle, Suite 100, Williamsburg  
Branch of Anheuser-Busch Employee's Credit Union, St. Louis, Missouri