

2005 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, 2005



FROM REPORTS FILED IN THE  
BUREAU OF FINANCIAL INSTITUTIONS

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**STATE CORPORATION COMMISSION**

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I. CLINTON MILLER, Chairman

MARK C. CHRISTIE

THEODORE V. MORRISON

JOEL H. PECK, Clerk of the Commission

**Report of the Bureau of Financial Institutions**

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Richmond, Virginia, December 31, 2005

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, 2005.

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

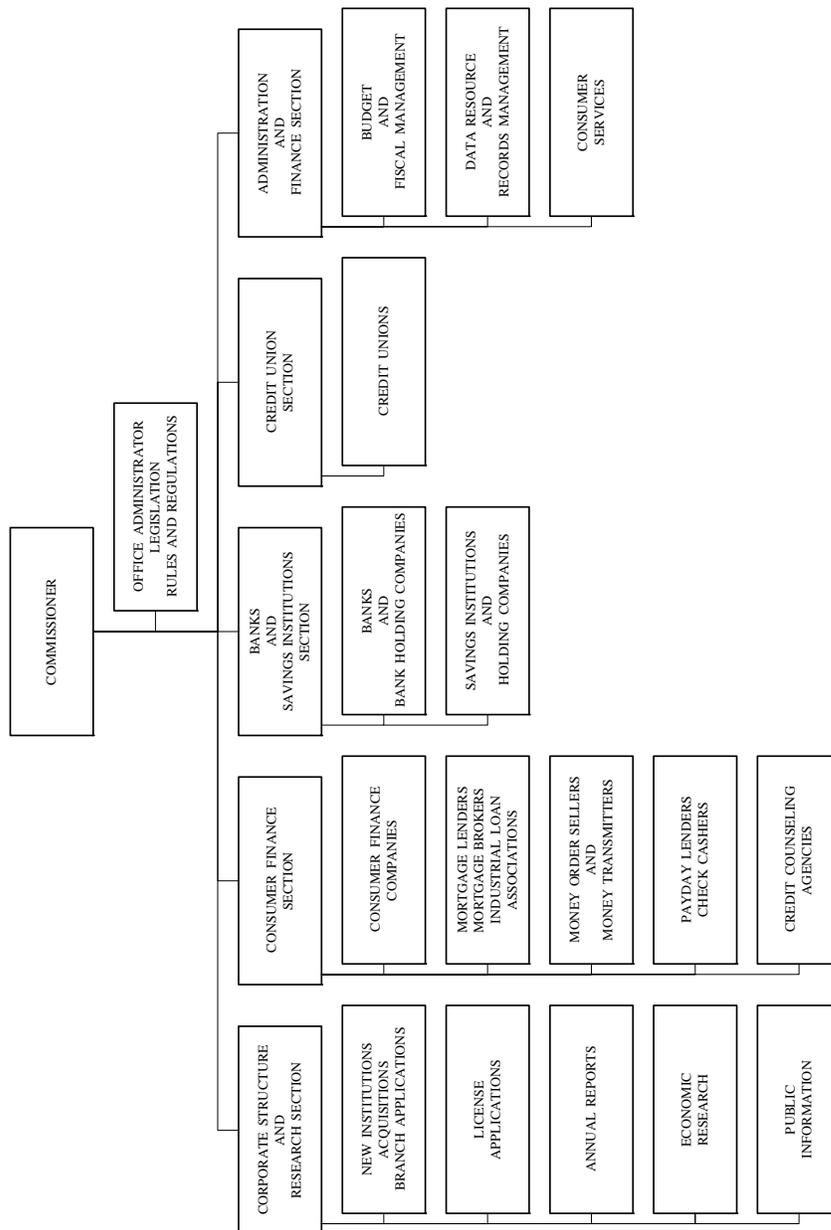
*Commissioner of Financial Institutions*

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

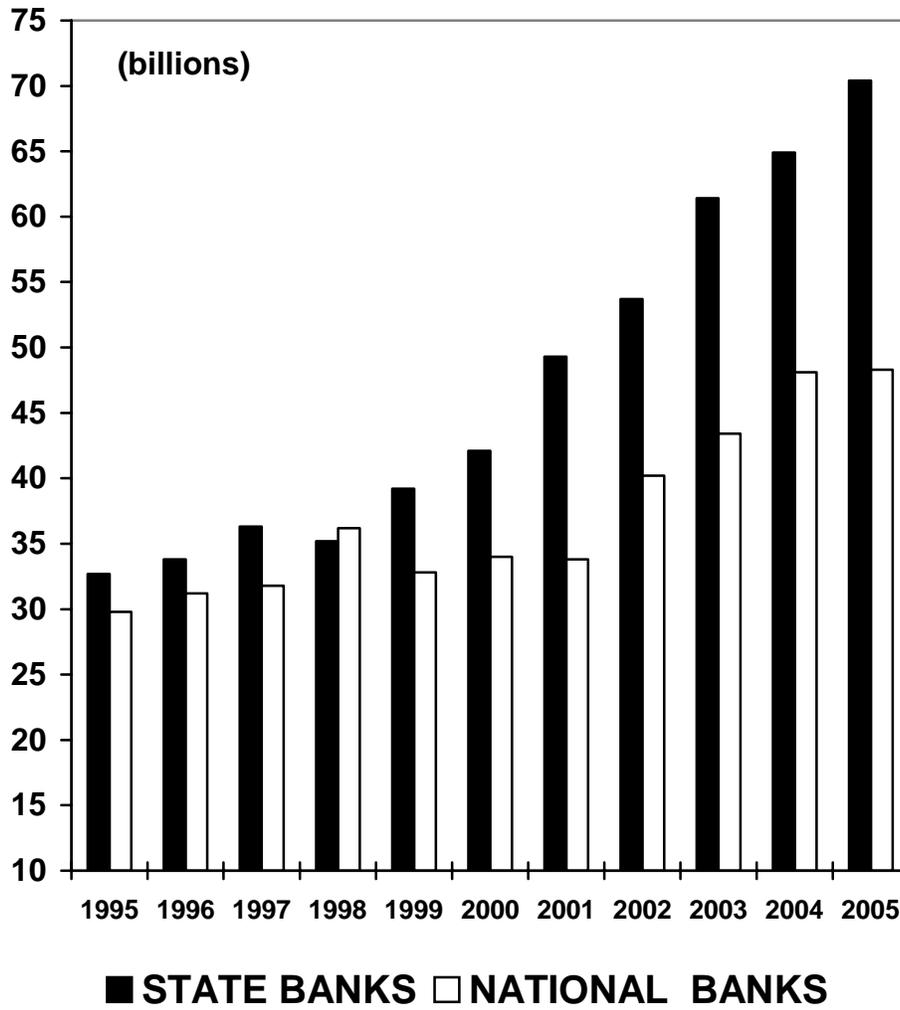
LEGAL HOLIDAYS

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 1995-2005



CONSOLIDATED REPORT OF CONDITION - VIRGINIA STATE BANKS  
DECEMBER 31, 2004 & 2005 (IN THOUSANDS OF DOLLARS)

	December 31, 2004 87 State Banks 982 Branches	December 31, 2005 89 State Banks 1,005 Branches
<b>ASSETS</b>		
Cash and balances due from depository institutions.....	\$ 2,892,066	\$ 3,708,254
Noninterest-bearing balances and currency and coin .....	1,274,842	1,719,217
Interest-bearing balances.....	1,617,224	1,989,037
Securities .....	18,272,016	20,223,933
Federal funds sold & securities purchased under agreement to resell.....	1,276,834	872,713
Loan and lease financing receivables:		
Loans and leases held for sale .....	751,116	682,306
Loans and leases, net of unearned income.....	50,047,764	51,248,983
LESS: Allowance for loan and lease losses .....	1,124,090	1,168,968
Loans and leases, net of unearned income and allowance for losses.....	48,923,674	50,080,015
Assets held in trading accounts .....	251,523	0
Premises and fixed assets (including capitalized leases) .....	1,393,045	1,433,509
Other real estate owned .....	30,569	18,121
Investments in unconsolidated subsidiaries and associated companies .....	57,409	114,977
Customers' liabilities to banks on acceptances outstanding.....	1,031	19
Intangible assets .....	2,407,974	2,487,461
Other assets.....	3,294,191	4,020,799
<b>TOTAL ASSETS .....</b>	<b>\$ 79,551,448</b>	<b>\$ 83,642,107</b>
<b>LIABILITIES</b>		
Deposits:		
In domestic offices	\$ 52,792,841	\$ 56,677,477
(1) Noninterest-bearing .....	8,201,111	8,935,672
(2) Interest-bearing .....	44,591,730	47,741,805
In foreign offices, Edge and Agreement subsidiaries, and IBFs ...	2,301,880	2,413,010
(1) Noninterest-bearing .....	22,186	26,506
(2) Interest-bearing .....	2,279,694	2,386,504
Federal funds purchased and securities sold under agreement to repurchase.....	2,871,807	3,242,129
Other borrowed money.....	7,900,160	6,634,401
Banks' liabilities on acceptances executed and outstanding .....	1,031	17,331
Notes and debentures subordinated to deposits .....	688,008	708,025
Other liabilities .....	3,280,808	3,855,754
<b>TOTAL LIABILITIES .....</b>	<b>69,836,535</b>	<b>73,548,127</b>
<b>EQUITY CAPITAL</b>		
Perpetual preferred stock.....	0	0
Common stock.....	441,809	501,970
Surplus .....	5,700,121	5,837,433
Undivided profits and capital reserves.....	3,457,881	3,953,152
Accumulated other comprehensive income .....	119,382	(200,264)
Other equity capital components .....	(4,280)	1,689
<b>TOTAL EQUITY .....</b>	<b>9,714,913</b>	<b>10,093,980</b>
<b>TOTAL LIABILITIES AND EQUITY CAPITAL .....</b>	<b>\$ 79,551,448</b>	<b>\$ 83,642,107</b>

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

	2004	2005
<b>INTEREST INCOME:</b>		
Interest and fees on loans .....	\$ 3,623,926	\$ 4,246,075
Income from lease financing receivables.....	352	273
Interest on balances due from depository institutions .....	43,735	106,109
Interest and dividends on securities .....	581,095	782,306
Interest from assets held in trading accounts .....	0	0
Interest on federal funds sold and securities purchased under agreements to resell.....	53,314	88,357
Other Interest Income.....	193,425	181,383
<b>TOTAL INTEREST INCOME</b> .....	<b>4,495,847</b>	<b>5,404,503</b>
<b>INTEREST EXPENSE:</b>		
Interest on time certificates of deposit of \$100,000 or more .....	564,307	595,802
Interest on other deposits.....	370,763	616,746
Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs .....	93,202	129,926
Expense of federal funds purchased and securities sold under agreements to repurchase.....	25,505	77,618
Interest on trading liabilities and other borrowed money .....	412,972	407,302
Interest on notes and debentures subordinated to deposits .....	45,574	45,442
<b>TOTAL INTEREST EXPENSE</b> .....	<b>1,512,323</b>	<b>1,872,836</b>
<b>NET INTEREST INCOME</b> .....	<b>2,983,524</b>	<b>3,531,667</b>
Provision for loan and lease losses.....	631,585	731,805
<b>NONINTEREST INCOME:</b>		
Income from fiduciary activities .....	24,492	24,959
Service charges on deposit accounts in domestic offices .....	216,202	227,152
Trading revenue.....	18,115	0
Other fee income .....	3,425,090	3,670,860
All other noninterest income .....	1,924,134	1,956,413
<b>TOTAL NONINTEREST INCOME</b> .....	<b>5,608,033</b>	<b>5,879,384</b>
Realized gains (losses) on held-to-maturity securities .....	248	(255)
Realized gains (losses) on available-for-sale securities.....	(17,160)	4,614
<b>NONINTEREST EXPENSE:</b>		
Salaries and employee benefits .....	730,575	836,230
Expenses of premises and fixed assets (net of rental income).....	326,529	269,166
Other noninterest expense .....	4,528,605	4,592,050
<b>TOTAL NONINTEREST EXPENSE</b> .....	<b>5,585,709</b>	<b>5,697,446</b>
<b>INCOME BEFORE INCOME TAXES AND EXTRA- ORDINARY ITEMS AND OTHER ADJUSTMENTS</b> .....	<b>2,357,351</b>	<b>2,986,159</b>
<b>APPLICABLE INCOME TAXES</b> .....	<b>809,640</b>	<b>1,025,648</b>
<b>INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS</b> .....	<b>1,547,711</b>	<b>1,960,511</b>
<b>EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS NET OF INCOME TAXES</b> .....	<b>0</b>	<b>0</b>
<b>NET INCOME</b> .....	<b>\$ 1,547,711</b>	<b>\$ 1,960,511</b>

**OPERATING RATIOS FOR ALL STATE CHARTERED BANKS FOR 2005**

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	2	5	11	29	24	9	9	89
SOURCE AND DISTRIBUTION OF INCOME:								
Percentage of Average Assets:								
INTEREST INCOME:								
Interest and fees on loans .....	0.01	4.69	4.46	4.90	4.76	4.90	5.07	5.01
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 .....	0.06	0.13	0.06	0.04	0.01	0.01	0.16	0.13
Interest and dividends on securities .....	0.29	0.39	0.83	0.55	0.76	0.66	1.00	0.92
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.....	0.61	0.25	0.15	0.14	0.05	0.04	0.11	0.10
Other Interest Income.....	0.00	0.01	0.01	0.02	0.03	0.03	0.27	0.21
<b>TOTAL INTEREST INCOME.....</b>	<b>0.98</b>	<b>5.47</b>	<b>5.51</b>	<b>5.65</b>	<b>5.61</b>	<b>5.64</b>	<b>6.61</b>	<b>6.37</b>
INTEREST EXPENSE:								
Interest on time certificates of deposit of \$100,000 or more .....	0.09	0.41	0.37	0.43	0.39	0.42	0.79	0.70
Interest on other deposits .....	0.07	1.13	1.27	1.15	1.12	1.05	0.61	0.73
Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs .....	0.00	0.00	0.00	0.00	0.00	0.00	0.20	0.15
Expense of federal funds purchased and securities sold under agreement to repurchase.....	0.00	0.00	0.01	0.06	0.03	0.09	0.10	0.09
Interest on trading liabilities and other borrowed money .....	0.01	0.02	0.04	0.09	0.17	0.28	0.58	0.48
Interest on notes and debentures subordinated to deposits.....	0.00	0.00	0.00	0.00	0.00	0.00	0.07	0.05
<b>TOTAL INTEREST EXPENSE.....</b>	<b>0.17</b>	<b>1.57</b>	<b>1.69</b>	<b>1.73</b>	<b>1.71</b>	<b>1.84</b>	<b>2.35</b>	<b>2.20</b>
<b>NET INTEREST INCOME.....</b>	<b>0.81</b>	<b>3.91</b>	<b>3.82</b>	<b>3.92</b>	<b>3.90</b>	<b>3.80</b>	<b>4.26</b>	<b>4.17</b>
Provisions for loans and lease losses .....	0.08	0.60	0.26	0.16	0.14	0.30	1.07	0.86

**OPERATING RATIOS FOR ALL STATE CHARTERED BANKS FOR 2005**

CLASSIFICATION IN MILLIONS OF DOLLARS	Under 25	25- 50	50- 100	100- 250	250- 500	500- 1,000	Over 1,000	All Banks
NONINTEREST INCOME:								
Income from fiduciary activities .....	0.00	0.00	0.00	0.00	0.03	0.02	0.03	0.03
Service charges on deposit accounts in domestic offices.....	0.00	0.27	0.27	0.30	0.37	0.32	0.25	0.27
Trading revenue.....	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other fees.....	0.00	0.00	0.02	0.01	0.05	0.10	5.65	4.33
Other noninterest income .....	0.00	0.10	0.13	0.31	0.31	0.68	2.89	2.31
<b>TOTAL NONINTEREST INCOME .....</b>	<b>0.00</b>	<b>0.37</b>	<b>0.42</b>	<b>0.62</b>	<b>0.76</b>	<b>1.12</b>	<b>8.82</b>	<b>6.94</b>
Gains(losses) on securities .....	0.00	0.00	(0.02)	0.00	0.01	0.01	0.01	0.01
NONINTEREST EXPENSE:								
Salaries and employee benefits .....	2.19	1.91	2.02	1.56	1.49	1.74	0.80	0.99
Expenses of premises and fixed assets (net of rental income) .....	0.82	0.48	0.60	0.42	0.34	0.38	0.30	0.32
Other noninterest expense .....	1.72	1.34	1.19	0.97	0.96	0.85	6.79	5.42
<b>TOTAL NONINTEREST EXPENSE .....</b>	<b>4.73</b>	<b>3.73</b>	<b>3.81</b>	<b>2.95</b>	<b>2.79</b>	<b>2.97</b>	<b>7.89</b>	<b>6.73</b>
INCOME BEFORE INCOME TAXES AND EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS .....								
	(4.00)	(0.05)	0.15	1.43	1.74	1.66	4.13	3.53
APPLICABLE INCOME TAXES .....	0.00	0.23	0.13	0.44	0.50	0.51	1.44	1.22
INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS .....								
	(4.00)	(0.28)	0.02	0.99	1.24	1.15	2.69	2.31
EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS NET OF INCOME TAXES .....								
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>NET INCOME .....</b>	<b>(4.00)</b>	<b>(0.28)</b>	<b>0.02</b>	<b>0.99</b>	<b>1.24</b>	<b>1.15</b>	<b>2.69</b>	<b>2.31</b>



**OPERATING RATIOS FOR ALL STATE CHARTERED BANKS FOR 2005**

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 .....	33.76	77.15	83.23	83.87	83.76	80.82	62.93	67.76
Noninterest-bearing .....	2.26	9.76	14.40	16.58	12.34	13.82	9.68	10.68
Interest-bearing .....	31.50	67.39	68.83	67.29	71.42	67.00	53.25	57.08
In foreign offices, Edge and Agreement subsidiaries, and IBFs .....	0.00	0.00	0.00	0.00	0.00	0.00	3.81	2.88
Noninterest-bearing .....	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.03
Interest-bearing .....	0.00	0.00	0.00	0.00	0.00	0.00	3.77	2.85
Federal funds purchased and securities sold under agreements to repurchase .....	0.00	0.00	0.17	2.68	1.52	2.48	4.48	3.88
Demand notes issued to the U.S. Treasury .....								
Trading liabilities .....	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other borrowed money .....	0.00	0.04	1.57	3.11	4.88	7.00	8.94	7.95
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	0.06	0.01	0.00	1.11	0.85
Other liabilities .....	0.98	0.48	0.54	0.48	0.57	0.66	5.92	4.61
<b>TOTAL LIABILITIES .....</b>	<b>34.74</b>	<b>77.67</b>	<b>85.51</b>	<b>90.20</b>	<b>90.74</b>	<b>90.96</b>	<b>87.19</b>	<b>87.93</b>
<b>DISTRIBUTION OF EQUITY CAPITAL:</b>								
Percentage of Total Assets:								
Perpetual preferred stock .....	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Common stock .....	31.97	14.41	5.35	2.02	0.98	1.17	0.26	0.60
Surplus .....	39.14	1.48	8.19	3.29	1.82	3.14	8.30	6.98
Undivided profits and capital reserves .....	(5.85)	6.47	1.15	4.62	6.45	4.89	4.54	4.73
Accumulated comprehensive income	0.00	(0.02)	(0.20)	(0.13)	(0.06)	(0.16)	(0.28)	(0.24)
Other equity capital components .....	0.00	(0.01)	0.00	0.00	0.07	0.00	(0.01)	0.00
<b>TOTAL EQUITY CAPITAL .....</b>	<b>65.26</b>	<b>22.33</b>	<b>14.49</b>	<b>9.80</b>	<b>9.26</b>	<b>9.04</b>	<b>12.81</b>	<b>12.07</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 .....	12.40	76.07	74.41	85.09	85.98	91.20	89.11	88.36
Noninterest-bearing deposits to total deposits .....	6.70	12.65	17.30	19.77	14.73	17.10	15.46	15.81
Bank premises to total equity .....	3.72	15.73	20.39	20.98	22.97	23.74	12.25	14.20
Total equity to total deposits .....	193.34	28.94	17.41	11.68	11.05	11.19	20.35	17.81
Equity and subordinated notes and debentures to assets .....	65.27	22.33	14.49	9.86	9.27	9.04	13.92	12.91

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 2005  
PURSUANT TO THE BANKING ACT**

**NEW BANKS**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
04/21/05	Abigail Adams Interim Bank	320 North First Street City of Richmond, VA	Approved 07/05/05
05/25/05	Virginia Company Bank	601 Thimble Shoals Boulevard City of Newport News, VA	Approved 08/18/05
06/07/05	HomeTown Bank	202 South Jefferson Street City of Roanoke, VA	Approved 09/30/05
06/28/05	Virginia Heritage Bank	11166 Fairfax Boulevard, Suite 100 City of Fairfax, VA	Approved 09/14/05
09/14/05	Security One Bank	5860 Columbia Pike, Suite 104 Baileys Crossroads, Fairfax County, VA	Pending
10/12/05	Old Dominion State Bank	4916 Plank Road, Suite 216 North Garden, Albemarle County, VA	Pending
10/27/05	Virginia Business Bank	9020 Stony Point Parkway, Suite 225 City of Richmond, VA	Pending
11/02/05	Bank of Rockbridge	744 North Lee Highway City of Lexington, VA	Pending

**MERGERS**

DATE RECEIVED	DESCRIPTION	ACTIVITY
08/11/04	PNC Bank, National Association, Pittsburgh, PA to merge into it Riggs Bank, National Association	No Objection 05/02/05
02/10/05	Mercantile Safe Deposit and Trust Company, Baltimore, MD to merge into it Mercantile Potomac Bank	No Objection 04/15/05
03/07/05	Mercantile Safe Deposit and Trust Company, Baltimore, MD to merge into it Community Bank of Northern Virginia	No Objection 04/25/05
04/21/05	Consolidated Bank and Trust Company, Richmond, VA to merge into it Abigail Adams Interim Bank	Approved 07/05/05
06/29/05	Regions Bank, Birmingham, AL to merge into it Union Planters Bank, N.A.	No Objection 06/29/05
07/01/05	Commerce Bank, N.A., Philadelphia, PA to merge into it Commerce Bank/Pennsylvania, N.A.	No Objection 08/19/05

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 2005  
PURSUANT TO THE BANKING ACT**

**MERGERS (Continued)**

DATE RECEIVED	DESCRIPTION	ACTIVITY
10/24/05	First State Bank, Danville, VA to merge into it Imperial Savings & Loan Association, Inc.	Pending

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

DATE RECEIVED	DESCRIPTION	ACTIVITY
08/02/05	Millennium Bankshares Corporation, Reston, VA to acquire 100% of the voting shares of Albemarle First Bank	Approved 10/13/05
11/02/05	TransCommunity Financial Corporation, Glen Allen, VA to acquire 100% of the voting shares of Bank of Rockbridge	Pending

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

DATE RECEIVED	DESCRIPTION	ACTIVITY
08/16/04	THE PNC Financial Services Group, Inc., Pittsburgh, PA to acquire Riggs National Corporation	Approved 04/28/05
03/02/05	Mercantile Bankshares Corporation, Baltimore, MD to acquire Community Bank of Northern Virginia	Approved 04/22/05
04/21/05	Abigail Adams National Bancorp, Inc., Washington, DC to acquire Consolidated Bank and Trust Company	Approved 07/05/05
09/21/05	Capital One Financial Corporation, McLean, VA to acquire Hibernia National Bank	Approved 09/27/05

**BRANCHES**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
11/29/04	SunTrust Bank Atlanta, GA	3971 Brambleton Avenue South Roanoke, VA	No Objection 01/07/05
11/30/04	SunTrust Bank Atlanta, GA	1900 Abbey Road Charlottesville, VA	No Objection 01/07/05
12/17/04	RBC Centura Bank Rocky Mount, NC	555 Main Street City of Norfolk, VA	No Objection 01/07/05

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 2005  
PURSUANT TO THE BANKING ACT**

**BRANCHES (Continued)**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
12/20/04	Village Bank Midlothian, VA	11450 Robious Road Chesterfield County, VA	Approved 01/18/05
12/27/04	SunTrust Bank Atlanta, GA	111 Franklin Road Roanoke, VA	No Objection 01/26/05
12/27/04	SunTrust Bank Atlanta, GA	115 W. Main Street Bedford, VA	No Objection 01/26/05
12/27/04	SunTrust Bank Atlanta, GA	119 Lee Highway Chilhowie, VA	No Objection 01/26/05
12/27/04	SunTrust Bank Atlanta, GA	13264 Booker T. Washington Highway Hardy, VA	No Objection 01/26/05
12/27/04	SunTrust Bank Atlanta, GA	1395 W. Main Street Salem, VA	No Objection 01/26/05
12/27/04	SunTrust Bank Atlanta, GA	1401 Hershberger Road NW Roanoke, VA	No Objection 01/26/05
12/27/04	SunTrust Bank Atlanta, GA	161 Electric Road Salem, VA	No Objection 01/26/05
12/27/04	SunTrust Bank Atlanta, GA	1925 Electric Road Salem, VA	No Objection 01/26/05
12/27/04	SunTrust Bank Atlanta, GA	2706 Ogden Road Roanoke, VA	No Objection 01/26/05
12/27/04	SunTrust Bank Atlanta, GA	3565 Orange Avenue, NE Roanoke, VA	No Objection 01/26/05
12/27/04	SunTrust Bank Atlanta, GA	4110 Brambleton Avenue, SW Roanoke, VA	No Objection 01/26/05
12/27/04	SunTrust Bank Atlanta, GA	4488 Electric Road Roanoke, VA	No Objection 01/26/05
12/27/04	SunTrust Bank Atlanta, GA	5050 Rutgers Road Roanoke, VA	No Objection 01/26/05
12/27/04	SunTrust Bank Atlanta, GA	5102 Williamson Road Roanoke, VA	No Objection 01/26/05
12/27/04	SunTrust Bank Atlanta, GA	555 N. Franklin Street NE Christiansburg, VA	No Objection 01/26/05

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 2005  
PURSUANT TO THE BANKING ACT**

**BRANCHES (Continued)**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
12/27/04	SunTrust Bank Atlanta, GA	670 Brandon Avenue Roanoke, VA	No Objection 01/26/05
12/27/04	SunTrust Bank Atlanta, GA	72 Kingston Drive Daleville, VA	No Objection 01/26/05
12/27/04	SunTrust Bank Atlanta, GA	903 University City Boulevard Blacksburg, VA	No Objection 01/26/05
12/27/04	SunTrust Bank Atlanta, GA	915 Hardy Road Vinton, VA	No Objection 01/26/05
12/27/04	SunTrust Bank Atlanta, GA	999 Hardy Road Vinton, VA	No Objection 01/26/05
12/28/04	River City Bank Mechanicsville, VA	8051 Mechanicsville Turnpike Mechanicsville, Hanover County, VA	Approved 01/26/05
01/04/05	WashingtonFirst Bank Washington, DC	46901 Cedar Lakes Plaza Sterling, VA	No Objection 01/27/05
01/10/05	WashingtonFirst Bank Washington, DC	10700 Parkridge Boulevard, Suite P50 Reston, VA	No Objection 01/27/05
01/13/05	SuffolkFirst Bank Suffolk, VA	Shoulders Hill Shopping Center Outparcel 4, Bennetts Creek Crossing City of Suffolk, VA	Approved 02/02/05
02/07/05	Peoples Bank, The Ewing, VA	the Southwest Corner of West Emory Road and Central Avenue, Knoxville, TN	Approved 05/10/05
02/09/05	Bank of Fincastle, The Fincastle, VA	200 The Glebe Boulevard Daleville, Botetourt County, VA	Approved 03/07/05
02/11/05	First Bank and Trust Company, The Abingdon, VA	1880 East Market Street City of Harrisonburg, VA	Approved 03/07/05
02/14/05	Community First Bank Lynchburg, VA	985 Independence Boulevard City of Bedford, VA	Withdrawn 03/14/05
02/15/05	SunTrust Bank Atlanta, GA	3043 Nutley Street Fairfax, VA	No Objection 03/04/05
03/01/05	Lee Bank & Trust Company Pennington Gap, VA	17510 Lee Highway Abingdon, Washington County, VA	Approved 03/29/05

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 2005  
PURSUANT TO THE BANKING ACT**

**BRANCHES (Continued)**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
03/04/05	Virginia Commerce Bank Arlington, VA	9161 Liberia Avenue City of Manassas, VA	Approved 03/30/05
03/04/05	Commerce Bank/ Pennsylvania, N.A. Philadelphia, PA	Centrewood Drive and Machen Road Centreville, Fairfax County, VA	No Objection 04/01/05
03/04/05	Middleburg Bank Middleburg, VA	530 Blackwell Road Warrenton, Fauquier County, VA	Approved 03/21/05
03/14/05	Branch Banking and Trust Company of Virginia Richmond, VA	125 Collins Drive City of Danville, VA	Approved 04/05/05
03/15/05	Cardinal Bank McLean, VA	14000 Jefferson Davis Highway Woodbridge, Prince William County, VA	Approved 04/06/05
03/15/05	Cardinal Bank McLean, VA	1776 K Street, N.W. Washington, DC	Approved 04/06/05
03/15/05	Cardinal Bank McLean, VA	4100 Monument Corner Drive Fairfax County, VA	Approved 04/06/05
03/23/05	Commerce Bank/ Pennsylvania, N.A. Philadelphia, PA	119 South Washington Street City of Alexandria, VA	No Objection 04/20/05
03/23/05	Bank of the Commonwealth Norfolk, VA	4317 Pretty Lake Avenue, Unit A City of Norfolk, VA	Withdrawn 04/18/05
03/24/05	Southside Bank Tappahannock, VA	14833 George Washington Memorial Hwy Glenns, Gloucester County, VA	Approved 04/11/05
03/28/05	New Peoples Bank, Inc. Honaker, VA	514 Commerce Drive Tazewell County, VA	Approved 04/21/05
03/30/05	Union Planters Bank, N.A. Memphis, TN	951 East Byrd Street, Suite 930 City of Richmond, VA	No Objection 06/30/05
04/20/05	Marathon Bank, The Stephens City, VA	2252 Valley Avenue City of Winchester, VA	Approved 05/09/05
04/22/05	Union Bank and Trust Company Bowling Green, VA	13700 Midlothian Turnpike Midlothian, Chesterfield County, VA	Approved 05/20/05

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 2005  
PURSUANT TO THE BANKING ACT**

**BRANCHES (Continued)**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
04/22/05	Commerce Bank/ Pennsylvania, N.A. Philadelphia, PA	6601 and 6615 Richmond Highway City of Alexandria, VA	No Objection 06/06/05
04/28/05	Bank of the Commonwealth Norfolk, VA	3343 Western Branch Boulevard City of Chesapeake, VA	Approved 05/17/05
04/29/05	Rockingham Heritage Bank Harrisonburg, VA	624 Chicago Avenue City of Harrisonburg, VA	Approved 05/24/05
05/02/05	Chesapeake Bank Kilmarnock, VA	5700 Williamsburg Landing Drive James City County, VA	Approved 05/17/05
05/11/05	Bank of the Commonwealth Norfolk, VA	9636 Cape View Avenue City of Norfolk, VA	Approved 06/06/05
05/11/05	Heritage Bank & Trust Norfolk, VA	3500 Virginia Beach Boulevard Little Neck Towers Bldg., Suite 110 City of Virginia Beach, VA	Approved 07/07/05
05/12/05	SunTrust Bank Atlanta, GA	14100 Whitney Road Gainesville, Prince William County, VA	No Objection 06/06/05
05/18/05	Bank of Hampton Roads, The Chesapeake, VA	999 Waterside Drive City of Norfolk, VA	Approved 06/06/05
05/25/05	Pendleton County Bank Franklin, WV	41 Monte Vista Drive City of Harrisonburg, VA	No Objection 07/15/05
05/31/05	Highlands Union Bank Abingdon, VA	739 Dolly Parton Parkway, Suite C Sevierville, TN	Approved 06/22/05
06/01/05	First Capital Bank Glen Allen, VA	Southside Regional Medical Center, 801 South Adams Street, City of Petersburg, VA	Approved 06/20/05
06/08/05	Farmers & Merchants Bank Timberville, VA	Southwest Corner of Route 33 and Route 276, Penn Laird, Rockingham County, VA	Approved 07/07/05
06/14/05	Commerce Bank, N.A. Philadelphia, PA	8401 Digges Road & Route 234 Manassas, VA	Withdrawn 08/19/05
06/20/05	Rockingham Heritage Bank Harrisonburg, VA	Corner of Main Street and Springbrook Road, Broadway, Rockingham County, VA	Approved 07/11/05

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 2005  
PURSUANT TO THE BANKING ACT**

**BRANCHES (Continued)**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
06/20/05	First Sentinel Bank Richlands, VA	Corner of Route 654, Pittston Road and Townview Drive, Lebanon, Russell County, VA	Approved 07/13/05
06/23/05	New Peoples Bank, Inc. Honaker, VA	Route 2 Cleveland, Russell County, VA	Approved 07/11/05
06/28/05	Crestmark Bank Troy, MI	1503 Santa Rosa Road, Suite 127 Henrico County, VA	No Objection 07/29/05
07/07/05	Monarch Bank Chesapeake, VA	4216 Virginia Beach Boulevard, Suite 180, City of Virginia Beach, VA	Approved 07/28/05
07/12/05	Mercantile Potomac Bank Baltimore, MD	4401 Wilson Boulevard Arlington County, VA	No Objection 08/15/05
07/22/05	Potomac Bank of Virginia Fairfax, VA	14231 Willard Road, Suite 100 Chantilly, Fairfax County, VA	Approved 08/15/05
07/22/05	Congressional Bank Potomac, MD	1800 Michael Faraday Drive Reston, VA	No Objection 08/15/05
07/28/05	James Monroe Bank Arlington, VA	12165 Darnestown Road Gaithersburg, MD	Approved 08/26/05
07/28/05	Bank of Clarke County Berryville, VA	110 Crock Wells Mill Drive Frederick County, VA	Approved 08/25/05
08/02/05	Gateway Bank & Trust Co. Elizabeth City, NC	641 South Lynnhaven Parkway City of Virginia Beach, VA	No Objection 08/26/05
08/12/05	Village Bank Midlothian, VA	6551 Centralia Road Chesterfield County, VA	Approved 09/06/05
08/24/05	Virginia Bank and Trust Company Danville, VA	U.S. Route 58 West, approximately 300 Feet West of Charming Road Pittsylvania County, VA	Approved 09/12/05
08/29/05	Mercantile Potomac Bank Baltimore, MD	325 South Washington Street City of Alexandria, VA	No Objection 09/23/05
08/29/05	Potomac Bank of Virginia Fairfax, VA	Unit 2, Lansdowne Executive Condominium, Riverside Parkway Loudoun County, VA	Approved 09/19/05
08/31/05	Farmers & Merchants Bank Timberville, VA	1085 Port Republic Road City of Harrisonburg, VA	Approved 09/19/05

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 2005  
PURSUANT TO THE BANKING ACT**

**BRANCHES (Continued)**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
09/07/05	SunTrust Bank Atlanta, GA	2444 Chesapeake Square Ring City of Chesapeake, VA	No Objection 10/07/05
09/12/05	Marathon Bank, The Stephens City, VA	2051 Northwestern Pike Frederick County, VA	Approved 10/03/05
09/12/05	Business Bank, The Vienna, VA	45975 Nokes Boulevard, Suite 130 Sterling, Loudoun County, VA	Approved 10/03/05
09/26/05	First Bank Strasburg, VA	695 Fairfax Pike Stephens City, Frederick County, VA	Approved 10/17/05
10/03/05	Miners and Merchants Bank and Trust Company Grundy, VA	709 Med Tech Parkway Johnson City, TN	Approved 10/25/05
10/07/05	New Peoples Bank, Inc. Honaker, VA	11241 Indian Creek Road Pound, Wise County, VA	Withdrawn 11/22/05
10/18/05	Branch Banking and Trust Company of Virginia Richmond, VA	6720 Mooretown Road York County, VA	Approved 11/07/05
10/19/05	Planters Bank & Trust Company of Virginia Staunton, VA	300 West Reservoir Road Woodstock, Shenandoah County, VA	Approved 11/10/05
10/19/05	Planters Bank & Trust Company of Virginia Staunton, VA	390 University Boulevard City of Harrisonburg, VA	Approved 11/10/05
10/20/05	Provident Bank of Maryland Baltimore, MD	10101 Hull Street City of Richmond, VA	No Objection 10/25/05
10/24/05	SunTrust Bank Atlanta, GA	5901 Harbour View Boulevard City of Suffolk, VA	No Objection 12/08/05
10/31/05	Burke & Herbert Bank & Trust Company Alexandria, VA	Northeast Corner of U.S. Route 1 and Wayside Drive, Dumfries, Prince William County, VA	Approved 11/29/05
11/07/05	Woodforest National Bank The Woodlands, TX	1149 Nimmo Parkway Virginia Beach, VA	Pending
11/07/05	Woodforest National Bank The Woodlands, TX	12000 Iron Bridge Road Chester, Chesterfield County, VA	Pending
11/07/05	Woodforest National Bank The Woodlands, TX	1521 Sam's Circle Chesapeake, VA	Pending

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 2005  
PURSUANT TO THE BANKING ACT**

**BRANCHES (Continued)**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
11/07/05	Woodforest National Bank The Woodlands, TX	19900 Cunningham Drive Hampton, VA	Pending
11/07/05	Woodforest National Bank The Woodlands, TX	2448 Chesapeake Square Ring Road Chesapeake, VA	Pending
11/07/05	Woodforest National Bank The Woodlands, TX	515 Mount Cross Road Danville, VA	Pending
11/07/05	Woodforest National Bank The Woodlands, TX	6259 College Drive Suffolk, VA	Pending
11/07/05	Woodforest National Bank The Woodlands, TX	900 Wal-Mart Way Midlothian, Chesterfield County, VA	Pending
11/08/05	Woodforest National Bank The Woodlands, TX	976 Commonwealth Boulevard Martinsville, VA	Pending
11/15/05	Commerce Bank, N.A. Philadelphia, PA	2070 Chain Bridge Road Vienna, Fairfax County, VA	Pending
11/16/05	United Central Bank Garland, TX	6400 Brandon Avenue Springfield, VA	No Objection 12/08/05
11/16/05	Woodforest National Bank The Woodlands, TX	1028 Richmond Avenue C City of Staunton, VA	Pending
11/16/05	Woodforest National Bank The Woodlands, TX	12401 Jefferson City of Newport News, VA	Pending
11/16/05	Woodforest National Bank The Woodlands, TX	2501 Shelia Lane City of Richmond, VA	Pending
11/18/05	Bank of Williamsburg, The Newport News, VA	5030 George Washington Memorial Hwy. Grafton, York County, VA	Approved 12/05/05
11/28/05	Virginia Commerce Bank Arlington, VA	7830 Backlick Road, Suite 101 Springfield, Fairfax County, VA	Approved 12/21/05
11/28/05	Virginia Commerce Bank Arlington, VA	Ryan Park, Parcels 25 A, E, F, G, H Ashburn, Loudoun County, VA	Approved 12/21/05
12/01/05	Branch Banking and Trust Company of Virginia Richmond, VA	Intersection of Route 28 & Route 619 (Linton Hall Road), Gainesville, Prince William County, VA	Approved 12/19/05
12/05/05	Citizens and Farmers Bank West Point, VA	12308 Patterson Avenue Goochland County, VA	Pending

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 2005  
PURSUANT TO THE BANKING ACT**

**BRANCHES (Continued)**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
12/05/05	Citizens and Farmers Bank West Point, VA	4820 West Hundred Road Chester, Chesterfield County, VA	Pending
12/07/05	Commerce Bank, N.A. Philadelphia, PA	NE Corner of Baron Cameron Avenue and Bennington Woods Road, Reston, Fairfax County, VA	No Objection 12/30/05
12/08/05	First Bank Strasburg, VA	Round Hill Crossing, U.S. Route 50, West of State Route 37, Frederick County, VA	Pending
12/12/05	Village Bank Midlothian, VA	1793 South Creek One Powhatan County, VA	Pending
12/19/05	Virginia Community Bank Louisa, VA	3009 River Road West Goochland County, VA	Pending
12/19/05	First-Citizens Bank & Trust Company Raleigh, NC	Northwest corner of the intersection of US Highway 220 and Commons Pkwy., Daleville, Botetourt County, VA	Pending
12/22/05	First Bank and Trust Company, The Abingdon, VA	150 Peppers Ferry Road Christiansburg, Montgomery County, VA	Pending
12/27/05	Gateway Bank & Trust Co. Elizabeth City, NC	537-539 W. 21st Street City of Norfolk, VA	Pending

**BRANCH OFFICE RELOCATIONS**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
01/31/05	Bank of the Commonwealth Norfolk, VA	From: 225 South Rosemont Road, City of Virginia Beach, VA To: 3720 Virginia Beach Boulevard, City of Virginia Beach, VA	Approved 02/24/05
04/07/05	Branch Banking and Trust Company of Virginia Richmond, VA	From: 902 Price's Fork Road, Blacksburg, Montgomery County, VA To: 801 University City Boulevard , Blacksburg, Montgomery County, VA	Approved 04/27/05

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 2005  
PURSUANT TO THE BANKING ACT**

**BRANCH OFFICE RELOCATIONS (Continued)**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
04/21/05	Branch Banking and Trust Company of Virginia Richmond, VA	From: 473 South Street, Front Royal, Warren County, VA To: Intersection of Route 55 and Route 522, Front Royal, Warren County, VA	Approved 05/10/05
04/29/05	Chesapeake Bank Kilmarnock, VA	From: Hayes Store Shopping Center, Hayes, Gloucester County, VA To: 3029 George Washington Memorial Hwy, Hayes, Gloucester County, VA	Approved 05/17/05
06/06/05	Bank of Southside Virginia, The Carson, VA	From: U.S. Route 460 & Route 631, Wakefield, Sussex County, VA To: 630 N. County Drive, Wakefield, Sussex County, VA	Approved 06/28/05
06/14/05	First Capital Bank Glen Allen, VA	From: 113 Junction Drive, Ashland, Hanover County, VA To: 409 South Washington Highway, Ashland, Hanover County, VA	Approved 07/11/05

**MAIN OFFICE RELOCATIONS**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
05/23/05	Capital One Bank McLean, VA,	From: 11011 West Broad Street, Henrico County, VA To: 4851 Cox Road, Glen Allen, Henrico County, VA	Approved 06/15/05
05/25/05	Central Virginia Bank Powhatan, VA,	From: 2501 Anderson Highway, Powhatan, Powhatan County, VA To: 2351 Anderson Highway, Powhatan, Powhatan County, VA	Approved 06/13/05

**TRUST AUTHORITY**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
11/29/05	Cardinal Bank	8270 Greensboro Drive Suite 500 McLean, VA	Approved 12/29/05

**BANK STATUS CHANGES - 2005****NEW BANKS**

July	29	Abigail Adams Interim Bank opened for business at 320 North First Street, City of Richmond, VA
October	31	Virginia Company Bank opened for business at 601 Thimble Shoals Boulevard, City of Newport News, VA
November	14	HomeTown Bank opened for business at 202 South Jefferson Street, City of Roanoke, VA
November	21	Virginia Heritage Bank opened for business at 11166 Fairfax Boulevard, Suite 100, City of Fairfax, VA

**MERGERS**

April	20	Mercantile Safe Deposit and Trust Company, Baltimore, MD merged into it Mercantile Potomac Bank
May	13	PNC Bank, National Association, Pittsburgh, PA merged into it Riggs Bank, National Association
May	18	Mercantile Safe Deposit and Trust Company, Baltimore, MD merged into it Community Bank of Northern Virginia
July	29	Commerce Bank, N.A., Philadelphia, PA merged into it Commerce Bank/Pennsylvania, N.A.
July	29	Consolidated Bank and Trust Company, Richmond, VA merged into it Abigail Adams Interim Bank

**CHANGES IN TITLE**

January	03	Southern Community Bank & Trust, Midlothian, VA changed its name to Village Bank
October	11	Heritage Bank & Trust, Norfolk, VA changed its name to Heritage Bank
November	22	Miners and Merchants Bank and Trust Company, Grundy, VA changed its name to TruPoint Bank

**BRANCH OPENINGS**

January	06	Towne Bank, Suffolk, VA opened a branch office at 200 High Street, City of Portsmouth, VA
January	18	Bank of Williamsburg, The, Newport News, VA opened a branch office at 171 Monticello Avenue, City of Williamsburg, VA
January	24	Virginia Commerce Bank, Arlington, VA opened a branch office at 2401 Mount Vernon Avenue, City of Alexandria, VA

**BANK STATUS CHANGES - 2005****BRANCH OPENINGS (Continued)**

January	31	Bank of Hampton Roads, The, Chesapeake, VA opened a branch office at 239 Battlefield Boulevard South, City of Chesapeake, VA
February	01	Monarch Bank, Chesapeake, VA opened a branch office at 240 East Main Street, City of Norfolk, VA
February	08	Bank of Floyd, Floyd, VA opened a branch office at 1634 West Main Street, City of Salem, VA
February	18	Bank of Tazewell County, Tazewell, VA opened a branch office at 1155 Claypool Hill Mall Road, Cedar Bluff, Tazewell County, VA
February	18	Bank of Tazewell County, Tazewell, VA opened a branch office at 201 West Main Street, Tazewell, Tazewell County, VA
February	28	RBC Centura Bank, Rocky Mount, NC opened a branch office at 555 Main Street, City of Norfolk, VA
March	01	Virginia Commerce Bank, Arlington, VA opened a branch office at 8251 Greensboro Drive, McLean, Fairfax County, VA
March	01	Gateway Bank & Trust Co., Elizabeth City, NC opened a branch office at 1580 Laskin Road, City of Virginia Beach, VA
March	07	SunTrust Bank, Atlanta, GA opened a branch office at Intersection of Loudoun County, Parkway & U.S. Highway 50, South Riding, Loudoun County, VA
March	21	Pioneer Bank, Stanley, VA opened a branch office at 257 Ridge McIntire Road, City of Charlottesville, VA
March	31	SunTrust Bank, Atlanta, GA opened a branch office at 3043 Nutley Street, Fairfax, VA
April	01	WashingtonFirst Bank, Washington, DC opened a branch office at 46901 Cedar Lakes Plaza, Sterling, VA
April	15	Citizens Bank and Trust Company, Blackstone, VA opened a branch office at 497 Southpark Circle, City of Colonial Heights, VA
April	18	First Bank and Trust Company, The, Abingdon, VA opened a branch office at 150 West Main Street, Wytheville, Wythe County, VA
April	22	SunTrust Bank, Atlanta, GA opened a branch office at 115 W. Main Street, Bedford, VA
April	22	SunTrust Bank, Atlanta, GA opened a branch office at 903 University City Boulevard, Blacksburg, VA
April	22	SunTrust Bank, Atlanta, GA opened a branch office at 119 Lee Highway, Chilhowie, VA

**BANK STATUS CHANGES - 2005****BRANCH OPENINGS (Continued)**

April	22	SunTrust Bank, Atlanta, GA opened a branch office at 555 N. Franklin Street NE, Christiansburg, VA
April	22	SunTrust Bank, Atlanta, GA opened a branch office at 72 Kingston Drive, Daleville, VA
April	22	SunTrust Bank, Atlanta, GA opened a branch office at 13264 Booker T. Washington Highway, Hardy, VA
April	22	SunTrust Bank, Atlanta, GA opened a branch office at 4488 Electric Road, Roanoke, VA
April	22	SunTrust Bank, Atlanta, GA opened a branch office at 5050 Rutgers Road, Roanoke, VA
April	22	SunTrust Bank, Atlanta, GA opened a branch office at 3565 Orange Avenue, NE, Roanoke, VA
April	22	SunTrust Bank, Atlanta, GA opened a branch office at 4110 Brambleton Avenue, SW, Roanoke, VA
April	22	SunTrust Bank, Atlanta, GA opened a branch office at 670 Brandon Avenue, Roanoke, VA
April	22	SunTrust Bank, Atlanta, GA opened a branch office at 5102 Williamson Road, Roanoke, VA
April	22	SunTrust Bank, Atlanta, GA opened a branch office at 161 Electric Road, Salem, VA
April	22	SunTrust Bank, Atlanta, GA opened a branch office at 1395 W. Main Street, Salem, VA
April	22	SunTrust Bank, Atlanta, GA opened a branch office at 915 Hardy Road, Vinton, VA
April	22	SunTrust Bank, Atlanta, GA opened a branch office at 111 Franklin Road, Roanoke, VA
April	22	SunTrust Bank, Atlanta, GA opened a branch office at 2706 Ogden Road, Roanoke, VA
April	22	SunTrust Bank, Atlanta, GA opened a branch office at 1925 Electric Road, Salem, VA
April	22	SunTrust Bank, Atlanta, GA opened a branch office at 999 Hardy Road, Vinton, VA
April	22	SunTrust Bank, Atlanta, GA opened a branch office at 1401 Hershberger Road NW, Roanoke, VA
April	27	Freedom Bank of Virginia, The, Vienna, VA opened a branch office at 10555 Main Street, City of Fairfax, VA

**BANK STATUS CHANGES - 2005****BRANCH OPENINGS (Continued)**

April	29	Chesapeake Bank, Kilmarnock, VA opened a branch office at 6619 Richmond Road, Lightfoot, James City County, VA
May	02	Towne Bank, Suffolk, VA opened a branch office at 109 E. Main Street, City of Norfolk, VA
May	02	Valley Bank, Roanoke, VA opened a branch office at 1327 Grandin Road, SW, City of Roanoke, VA
May	19	New Peoples Bank, Inc., Honaker, VA opened a branch office at 514 Commerce Drive, Tazewell County, VA
May	26	Commerce Bank/Pennsylvania, N.A., Philadelphia, PA opened a branch office at 8401 Diggs Road and Route 234, City of Manassas, VA
June	01	Union Bank and Trust Company, Bowling Green, VA opened a branch office at 13700 Midlothian Turnpike, Midlothian, Chesterfield County, VA
June	01	First Bank and Trust Company, The, Abingdon, VA opened a branch office at 1880 East Market Street, City of Harrisonburg, VA
June	06	Southside Bank, Tappahannock, VA opened a branch office at 14833 George Washington Memorial Hwy, Glens, Gloucester County, VA
June	06	Chesapeake Bank, Kilmarnock, VA opened a branch office at 5700 Williamsburg Landing Drive, James City County, VA
June	13	Provident Bank of Maryland, Baltimore, MD opened a branch office at 11721 Lee Highway, Fairfax County, VA
June	20	Virginia Commerce Bank, Arlington, VA opened a branch office at 10830 Balls Ford Road, Prince William County, VA
June	23	SunTrust Bank, Atlanta, GA opened a branch office at Intersection of Elden & Post Drive, Herndon, Fairfax County, VA
June	27	Cardinal Bank, McLean, VA opened a branch office at 14000 Jefferson Davis Highway, Woodbridge, Prince William County, VA
July	05	Rockingham Heritage Bank, Harrisonburg, VA opened a branch office at 624 Chicago Avenue, City of Harrisonburg, VA
August	02	Bank of Marion, The, Marion, VA opened a branch office at 2867 Boones Creek Road, Johnson City, TN
August	07	River City Bank, Mechanicsville, VA opened a branch office at 8051 Mechanicsville Turnpike, Mechanicsville, Hanover County, VA
August	12	New Peoples Bank, Inc., Honaker, VA opened a branch office at Route 2, Cleveland, Russell County, VA

**BANK STATUS CHANGES - 2005****BRANCH OPENINGS (Continued)**

August	15	Highlands Union Bank, Abingdon, VA opened a branch office at 739 Dolly Parton Parkway, Suite C, Sevierville, TN
August	15	Bank of the Commonwealth, Norfolk, VA opened a branch office at 9636 Cape View Avenue, City of Norfolk, VA
August	16	Bank of Hampton Roads, The, Chesapeake, VA opened a branch office at 999 Waterside Drive, City of Norfolk, VA
August	29	Bank of Fincastle, The, Fincastle, VA opened a branch office at 1387 American Way Court, City of Bedford, VA
August	30	First Capital Bank, Glen Allen, VA opened a branch office at Southside Regional Medical Center, 801 South Adams Street, City of Petersburg, VA
September	06	Bank of the Commonwealth, Norfolk, VA opened a branch office at 3343 Western Branch Boulevard, City of Chesapeake, VA
September	08	Monarch Bank, Chesapeake, VA opened a branch office at 4216 Virginia Beach Boulevard, Suite 180, City of Virginia Beach, VA
September	28	Lee Bank & Trust Company, Pennington Gap, VA opened a branch office at 17510 Lee Highway, Abingdon, Washington County, VA
September	29	Bank of Fincastle, The, Fincastle, VA opened a branch office at 200 The Glebe Boulevard, Daleville, Botetourt County, VA
October	03	James Monroe Bank, Arlington, VA opened a branch office at 12165 Darnestown Road, Gaithersburg, MD
October	11	Middleburg Bank, Middleburg, VA opened a branch office at 530 Blackwell Road, Warrenton, Fauquier County, VA
October	17	Potomac Bank of Virginia, Fairfax, VA opened a branch office at 14231 Willard Road, Suite 100, Chantilly, Fairfax County, VA
October	17	Congressional Bank, Potomac, MD opened a branch office at 1800 Michael Faraday Drive, Reston, VA
October	19	Village Bank, Midlothian, VA opened a branch office at 6551 Centralia Road, Chesterfield County, VA
October	24	Heritage Bank & Trust, Norfolk, VA opened a branch office at 3500 Virginia Beach Boulevard, Little Neck Towers Bldg., Suite 110, City of Virginia Beach, VA
October	25	Provident Bank of Maryland, Baltimore, MD opened a branch office at 10101 Hull Street, City of Richmond, VA
October	31	Cardinal Bank, McLean, VA opened a branch office at 4100 Monument Corner Drive, Fairfax County, VA

**BANK STATUS CHANGES - 2005****BRANCH OPENINGS (Continued)**

November	07	Marathon Bank, The, Stephens City, VA opened a branch office at 2252 Valley Avenue, City of Winchester, VA
November	21	Branch Banking and Trust Company of Virginia, Richmond, VA opened a branch office at 125 Collins Drive, City of Danville, VA
November	30	Miners Exchange Bank, Coeburn, VA opened a branch office at 5575 Bobby Hicks Highway, Johnson City, TN
December	12	Business Bank, The, Vienna, VA opened a branch office at 45975 Nokes Boulevard, Suite 130, Sterling, Loudoun County, VA
December	30	Mercantile Potomac Bank, Baltimore, MD opened a branch office at 325 South Washington Street, City of Alexandria, VA

**MAIN OFFICE REDESIGNATIONS**

March	31	Bank of the James, Lynchburg, VA redesignated its main office from 615 Church Street, City of Lynchburg, VA to 828 Main Street, City of Lynchburg, VA
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**MAIN OFFICE RELOCATIONS**

June	25	Central Virginia Bank, Powhatan, VA relocated its main office from 2501 Anderson Highway, Powhatan, Powhatan County, VA to 2351 Anderson Highway, Powhatan, Powhatan County, VA
July	20	Resource Bank, Virginia Beach, VA relocated its main office from 3720 Virginia Beach Boulevard, City of Virginia Beach, VA to 4429 Bonney Road, City of Virginia Beach, VA
August	01	Capital One Bank, McLean, VA relocated its main office from 11011 West Broad Street, Henrico County, VA to 4851 Cox Road, Glen Allen, Henrico County, VA

**BRANCH OFFICE RELOCATIONS**

July	08	Bank of Southside Virginia, The, Carson, VA relocated a branch office from U.S. Route 460 & Route 631, Wakefield, Sussex County, VA to 630 N. County Drive, Wakefield, Sussex County, VA
September	19	Branch Banking and Trust Company of Virginia, Richmond, VA relocated a branch office from 111 East Danville Street, South Hill, Mecklenburg County, VA to 212 East Atlantic Street, South Hill, Mecklenburg County, VA
September	19	Branch Banking and Trust Company of Virginia, Richmond, VA relocated a branch office from 13400 Booker T. Washington Highway, Franklin County, VA to 37 Village Springs Drive, Hardy, Franklin County, VA
November	01	Bank of the Commonwealth, Norfolk, VA relocated a branch office from 225 South Rosemont Road, City of Virginia Beach, VA to 3720 Virginia Beach Boulevard, City of Virginia Beach, VA

**BANK STATUS CHANGES - 2005****BRANCH OFFICE CLOSINGS**

January	14	Towne Bank, Suffolk, VA closed its branch office at 762 J. Clyde Morris Boulevard, City of Newport News, VA
January	21	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 498 Cummings Street, Abingdon, Washington County, VA
March	31	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 801 S. Adams Street, City of Petersburg, VA
June	30	Bank of the Commonwealth, Norfolk, VA closed its branch office at Webb University Center, 5201 Hampton Boulevard, City of Norfolk, VA
July	15	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 501 Railroad Avenue, Richlands, Tazewell County, VA
September	16	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 725 East Atlantic Street, South Hill, Mecklenburg County, VA
September	30	Bank of Tazewell County, Tazewell, VA closed its branch office at 201 West Main Street, Tazewell, Tazewell County, VA
November	19	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 1650 Willow Lawn Drive, Henrico County, VA

## REPORT OF CONDITION

	B-953 *HIGHLANDS UNION BANK	B-638 BURKE & HERBERT BANK & TRUST COMPANY
	ABINGDON	ALEXANDRIA
	12 OFFICES	16 OFFICES
<b>ASSETS</b>		
1. Cash and balances due from depository institutions: .....	\$ 17,015	\$ 26,516
a. Non interest-bearing balances and currency and coin .....	16,389	26,491
b. Interest-bearing balances .....	626	25
2. Securities .....	135,726	490,171
a. Held to Maturity .....	0	86,216
b. Available for sale .....	135,726	403,955
3. Federal Funds sold and securities purchased under agreements to resell .....	110	0
4. Loans and lease financing receivables: .....		
a. Loans and leases held for sale.....	0	1,275
b. Loans and leases, net of unearned income .....	408,859	858,096
c. LESS: Allowance for loan and lease losses.....	4,339	6,910
d. Loans and leases, net of unearned income and allowance for loan and lease losses .....	404,520	851,186
5. Assets held in trading accounts .....	0	0
6. Premises and fixed assets .....	15,155	22,435
7. Other real estate owned .....	811	0
8. Investments in unconsolidated subsidiaries and associated companies.....	662	0
9. Customers' liability to this bank on acceptances outstanding .....	0	0
10. Intangible assets.....	194	0
11. Other assets.....	20,093	42,630
12. TOTAL ASSETS.....	<u>\$ 594,286</u>	<u>\$ 1,434,213</u>
<b>LIABILITIES</b>		
13. Deposits: .....		
a. In domestic offices.....	\$ 490,746	\$ 1,143,801
(1) Noninterest-bearing.....	83,808	305,062
(2) Interest-bearing .....	406,938	838,739
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.....	4,610	148,913
15. Trading Liabilities .....	0	
16. Other borrowed money (includes mortgages and capitalized leases) .....	56,573	0
a. With remaining maturity of one year or less .....	18,098	0
b. With remaining maturity of one to three years.....	23,707	0
c. With remaining maturity of more than three years.....	14,768	0
18. Bank's liability on acceptances executed and outstanding .....	0	0
19. Notes and debentures subordinated to deposits.....	0	0
20. Other liabilities .....	2,669	3,762
21. TOTAL LIABILITIES .....	<u>554,598</u>	<u>1,296,476</u>
<b>EQUITY CAPITAL</b>		
22. Perpetual preferred stock .....	0	0
23. Common Stock .....	4,645	3,928
24. Surplus .....	5,201	10,000
25. a. Undivided profits and capital reserves .....	31,568	137,073
b. Accumulated other comprehensive income.....	(1,726)	(8,621)
26. Other equity capital components .....	0	(4,643)
27. TOTAL EQUITY CAPITAL .....	<u>39,688</u>	<u>137,737</u>
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	<u>\$ 594,286</u>	<u>\$ 1,434,213</u>

\* Member of Federal Reserve

## STATE CORPORATION COMMISSION

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DECEMBER 31, 2005 (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	8 OFFICES	18 OFFICES	11 OFFICES	10 OFFICES	
\$ 4,378	\$ 19,984	\$ 33,642	\$ 10,041	\$ 8,678	1
4,378	19,984	32,342	10,005	8,606	
0	0	1,300	36	72	
49,915	108,712	169,279	76,575	42,562	2
35,714	0	45,260	25,526	0	
14,201	108,712	124,019	51,049	42,562	
4,145	5,968	0	0	513	3
0	2,299	12,549	0	156	
89,008	378,491	1,284,075	355,779	200,210	
853	3,920	13,821	3,582	1,954	
88,155	374,571	1,270,254	352,197	198,256	4
0	0	0	0	0	5
1,656	2,226	7,534	15,147	7,174	6
0	0	0	0	200	7
0	0	0	0	0	8
0	0	0	0	0	9
0	0	0	225	0	10
2,566	6,853	23,611	9,001	10,447	11
\$ 150,815	\$ 520,613	\$ 1,516,869	\$ 463,186	\$ 267,986	12
\$ 131,897	\$ 475,505	\$ 1,245,490	\$ 373,498	\$ 236,229	13
19,997	111,038	190,538	35,125	38,854	
111,900	364,467	1,054,952	338,373	197,375	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
1,375	0	111,794	8,963	0	14
0	0	0	0	0	15
0	0	0	40,000	4,536	16
0	0	0	0	4,536	
0	0	0	15,000	0	
0	0	0	25,000	0	
0	0	0	0	0	18
0	0	43,000	0	0	19
755	1,530	6,968	1,638	1,477	20
134,027	477,035	1,407,252	424,099	242,242	21
0	0	0	0	0	22
2,167	5,000	1,969	1,682	1,224	23
1,000	27,426	46,091	9,773	193	24
13,730	13,101	63,094	28,229	25,009	25a
(109)	(1,949)	(1,537)	(597)	(682)	25b
0	0	0	0	0	26
16,788	43,578	109,617	39,087	25,744	27
\$ 150,815	\$ 520,613	\$ 1,516,869	\$ 463,186	\$ 267,986	28

## REPORT OF CONDITION

	B-411 THE BLUE GRASS VALLEY BANK	B-20 *UNION BANK AND TRUST COMPANY
	BLUE GRASS 2 OFFICES	BOWLING GREEN 32 OFFICES
<b>ASSETS</b>		
1. Cash and balances due from depository institutions: .....	\$ 2,039	\$ 36,785
a. Non interest-bearing balances and currency and coin .....	838	36,499
b. Interest-bearing balances .....	1,201	286
2. Securities .....	2,958	139,037
a. Held to Maturity .....	2,853	0
b. Available for sale .....	105	139,037
3. Federal Funds sold and securities purchased under agreements to resell .....	1,252	22,306
4. Loans and lease financing receivables: .....		
a. Loans and leases held for sale.....	0	28,068
b. Loans and leases, net of unearned income .....	26,092	1,006,275
c. LESS: Allowance for loan and lease losses.....	419	13,827
d. Loans and leases, net of unearned income and allowance for loan and lease losses .....	25,673	992,448
5. Assets held in trading accounts .....	0	0
6. Premises and fixed assets .....	544	33,381
7. Other real estate owned .....	0	0
8. Investments in unconsolidated subsidiaries and associated companies.....	0	778
9. Customers' liability to this bank on acceptances outstanding .....	0	0
10. Intangible assets.....	0	36,910
11. Other assets.....	506	44,887
12. TOTAL ASSETS.....	<u>\$ 32,972</u>	<u>\$ 1,334,600</u>
<b>LIABILITIES</b>		
13. Deposits: .....		
a. In domestic offices.....	\$ 29,526	\$ 1,047,994
(1) Noninterest-bearing.....	3,408	209,584
(2) Interest-bearing .....	26,118	838,410
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	63,428
15. Trading Liabilities .....	0	0
16. Other borrowed money (includes mortgages and capitalized leases) .....	0	64,500
a. With remaining maturity of one year or less .....	0	27,500
b. With remaining maturity of one to three years.....	0	5,000
c. With remaining maturity of more than three years.....	0	32,000
18. Bank's liability on acceptances executed and outstanding .....	0	0
19. Notes and debentures subordinated to deposits.....	0	0
20. Other liabilities .....	212	11,425
21. TOTAL LIABILITIES .....	<u>29,738</u>	<u>1,187,347</u>
<b>EQUITY CAPITAL</b>		
22. Perpetual preferred stock .....	0	0
23. Common Stock .....	500	7,200
24. Surplus .....	69	56,261
25. a. Undivided profits and capital reserves .....	2,678	83,342
b. Accumulated other comprehensive income.....	0	450
26. Other equity capital components .....	(13)	0
27. TOTAL EQUITY CAPITAL .....	<u>3,234</u>	<u>147,253</u>
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	<u>\$ 32,972</u>	<u>\$ 1,334,600</u>

\* Member of Federal Reserve

## STATE CORPORATION COMMISSION

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DECEMBER 31, 2005 (IN THOUSANDS OF DOLLARS)

B-30 BANK OF BOTETOURT	B-946 THE BANK OF SOUTHSIDE VIRGINIA	B-1157 *ALBEMARLE FIRST BANK	B-1013 *THE BANK OF HAMPTON ROADS	B-1155 *MONARCH BANK	
BUCHANAN	CARSON	CHARLOTTESVILLE	CHESAPEAKE	CHESAPEAKE	
8 OFFICES	15 OFFICES	3 OFFICES	17 OFFICES	7 OFFICES	
\$ 9,277	\$ 7,353	\$ 2,790	\$ 18,447	\$ 13,098	1
8,985	7,292	2,336	17,514	10,428	
292	61	454	933	2,670	
28,400	157,717	16,697	71,114	36,390	2
460	400	0	0	22,089	
27,940	157,317	16,697	71,114	14,301	
6,752	5,366	1,908	18,294	2,148	3
0	0	0	0	4,254	
185,624	235,914	87,109	284,502	263,292	
2,271	4,975	1,308	3,597	2,685	
183,353	230,939	85,801	280,905	260,607	4
0	0	0	0	0	5
5,784	4,089	4,762	11,014	3,249	6
0	345	0	0	0	7
645	0	141	0	700	8
0	0	0	0	0	9
40	4,319	0	0	0	10
3,006	18,528	3,192	8,158	10,732	11
\$ 237,257	\$ 428,656	\$ 115,291	\$ 407,932	\$ 331,178	12
\$ 215,967	\$ 370,516	\$ 99,000	\$ 331,527	\$ 273,053	13
31,489	43,519	13,696	109,009	55,482	
184,478	326,997	85,304	222,518	217,571	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
0	0	894	0	0	14
0	0	0	0	0	15
0	0	3,000	30,500	26,975	16
0	0	3,000	7,500	15,000	
0	0	0	18,000	0	
0	0	0	5,000	11,975	
0	0	0	0	0	18
0	0	0	0	0	19
956	3,578	313	2,422	1,344	20
216,923	374,094	103,207	364,449	301,373	21
0	0	0	0	0	22
1,220	291	7,006	4,695	15,748	23
1,531	2,000	8,280	18,854	11,366	24
17,559	50,719	(2,896)	20,577	2,886	25a
24	1,552	(306)	(643)	(195)	25b
0	0	0	0	0	26
20,334	54,562	12,084	43,483	29,805	27
\$ 237,257	\$ 428,656	\$ 115,291	\$ 407,932	\$ 331,178	28

## REPORT OF CONDITION

	B-984 *COMMUNITY BANKERS' BANK	B-935 *MINERS EXCHANGE BANK
	CHESTERFIELD	COEBURN
	1 OFFICE	6 OFFICES
<b>ASSETS</b>		
1. Cash and balances due from depository institutions: .....	\$ 12,704	\$ 7,241
a. Non interest-bearing balances and currency and coin .....	12,597	6,484
b. Interest-bearing balances .....	107	757
2. Securities .....	21,991	20,833
a. Held to Maturity .....	0	0
b. Available for sale .....	21,991	20,833
3. Federal Funds sold and securities purchased under agreements to resell .....	32,075	1,308
4. Loans and lease financing receivables: .....		
a. Loans and leases held for sale.....	0	0
b. Loans and leases, net of unearned income .....	42,919	37,359
c. LESS: Allowance for loan and lease losses.....	555	565
d. Loans and leases, net of unearned income and allowance for loan and lease losses .....	42,364	36,794
5. Assets held in trading accounts .....	0	0
6. Premises and fixed assets .....	1,552	2,873
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.....	1,243	1,044
12. TOTAL ASSETS.....	<u>\$ 111,929</u>	<u>\$ 70,093</u>
<b>LIABILITIES</b>		
13. Deposits: .....		
a. In domestic offices.....	\$ 46,675	\$ 61,940
(1) Noninterest-bearing.....	43,193	17,056
(2) Interest-bearing .....	3,482	44,884
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.....	55,312	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 .....	332	338
21. TOTAL LIABILITIES .....	<u>102,319</u>	<u>62,278</u>
<b>EQUITY CAPITAL</b>		
22. Perpetual preferred stock .....	0	0
23. Common Stock .....	1,896	1,150
24. Surplus .....	3,069	1,150
25. a. Undivided profits and capital reserves .....	4,790	5,778
b. Accumulated other comprehensive income.....	(145)	(263)
26. Other equity capital components .....	0	0
27. TOTAL EQUITY CAPITAL .....	<u>9,610</u>	<u>7,815</u>
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	<u>\$ 111,929</u>	<u>\$ 70,093</u>

\* Member of Federal Reserve

## STATE CORPORATION COMMISSION

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DECEMBER 31, 2005 (IN THOUSANDS OF DOLLARS)

B-1204 *HIGHLANDS COMMUNITY BANK	B-1049 *SECOND BANK & TRUST	B-471 FIRST STATE BANK	B-655 *VIRGINIA BANK AND TRUST COMPANY	B-508 THE PEOPLES BANK	
COVINGTON	CULPEPER	DANVILLE	DANVILLE	EWING	
2 OFFICES	10 OFFICES	3 OFFICES	6 OFFICES	4 OFFICES	
\$ 3,574	\$ 14,122	\$ 1,808	\$ 6,693	\$ 3,317	1
2,074	9,071	1,703	6,593	3,217	
1,500	5,051	105	100	100	
13,788	85,101	5,733	31,110	1,251	2
0	0	0	31,110	1,251	
13,788	85,101	5,733	0	0	
2,301	26,310	20	6,181	1,579	3
0	2,825	0	0	0	
30,256	324,395	25,805	105,573	33,163	
333	3,917	901	927	334	
29,923	320,478	24,904	104,646	32,829	4
0	0	0	0	0	5
1,417	8,164	2,674	2,072	1,983	6
0	0	355	0	100	7
0	0	0	0	0	8
0	0	0	0	0	9
0	979	0	0	0	10
657	6,605	1,146	2,047	514	11
\$ 51,660	\$ 464,584	\$ 36,640	\$ 152,749	\$ 41,573	12
\$ 44,356	\$ 402,880	\$ 31,358	\$ 127,211	\$ 36,894	13
5,142	33,174	2,975	32,034	7,028	
39,214	369,706	28,383	95,177	29,866	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
0	8,300	0	0	0	14
0	0	0	0	0	15
0	8,842	71	0	0	16
0	3,842	71	0	0	
0	0	0	0	0	
0	5,000	0	0	0	
0	0	0	0	0	18
0	0	0	0	0	19
180	2,484	156	412	50	20
44,536	422,506	31,585	127,623	36,944	21
0	0	0	0	0	22
3,677	3,756	1,000	3,136	470	23
3,677	4,317	1,500	9,293	1,082	24
(14)	27,862	2,603	12,697	3,077	25a
(216)	(202)	(48)	0	0	25b
0	6,345	0	0	0	26
7,124	42,078	5,055	25,126	4,629	27
\$ 51,660	\$ 464,584	\$ 36,640	\$ 152,749	\$ 41,573	28

## REPORT OF CONDITION

	B-1140 *ALLIANCE BANK CORPORATION	B-967 *UNITED BANK
	FAIRFAX 5 OFFICES	FAIRFAX 35 OFFICES
<b>ASSETS</b>		
1. Cash and balances due from depository institutions: .....	\$ 25,324	\$ 63,751
a. Non interest-bearing balances and currency and coin .....	25,124	62,564
b. Interest-bearing balances .....	200	1,187
2. Securities .....	224,226	756,448
a. Held to Maturity .....	0	99,543
b. Available for sale .....	224,226	656,905
3. Federal Funds sold and securities purchased under agreements to resell .....	37,522	9,152
4. Loans and lease financing receivables: .....		
a. Loans and leases held for sale.....	5,936	0
b. Loans and leases, net of unearned income .....	304,229	1,834,990
c. LESS: Allowance for loan and lease losses.....	3,422	16,344
d. Loans and leases, net of unearned income and allowance for loan and lease losses .....	300,807	1,818,646
5. Assets held in trading accounts .....	0	0
6. Premises and fixed assets .....	1,685	11,876
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.....	3,096	162,951
11. Other assets.....	12,411	100,720
12. TOTAL ASSETS.....	\$ 611,007	\$ 2,923,544
<b>LIABILITIES</b>		
13. Deposits: .....		
a. In domestic offices.....	\$ 468,469	\$ 2,085,184
(1) Noninterest-bearing.....	193,168	498,384
(2) Interest-bearing .....	275,301	1,586,800
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.....	57,668	361,498
15. Trading Liabilities .....	0	0
16. Other borrowed money (includes mortgages and capitalized leases) .....	30,421	56,757
a. With remaining maturity of one year or less .....	10,421	6,301
b. With remaining maturity of one to three years.....	10,000	50,000
c. With remaining maturity of more than three years.....	10,000	456
18. Bank's liability on acceptances executed and outstanding .....	0	0
19. Notes and debentures subordinated to deposits.....	0	8,287
20. Other liabilities .....	3,745	37,249
21. TOTAL LIABILITIES .....	560,303	2,548,975
<b>EQUITY CAPITAL</b>		
22. Perpetual preferred stock .....	0	0
23. Common Stock .....	14,866	1,430
24. Surplus .....	25,173	275,250
25. a. Undivided profits and capital reserves .....	14,471	105,653
b. Accumulated other comprehensive income.....	(3,806)	(7,764)
26. Other equity capital components .....	0	0
27. TOTAL EQUITY CAPITAL .....	50,704	374,569
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	\$ 611,007	\$ 2,923,544

\* Member of Federal Reserve

## STATE CORPORATION COMMISSION

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DECEMBER 31, 2005 (IN THOUSANDS OF DOLLARS)

B-1222 *VIRGINIA HERITAGE 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	
1 OFFICE	10 OFFICES	7 OFFICES	6 OFFICES	2 OFFICES	
\$ 113	\$ 5,153	\$ 13,333	\$ 4,048	\$ 2,023,804	1
25	5,095	4,292	4,010	177,563	
88	58	9,041	38	1,846,241	
0	3,967	35,791	26,948	6,697,329	2
0	3,967	17,470	0	0	
0	0	18,321	26,948	6,697,329	
14,816	6,454	5,125	244	100,000	3
0	0	0	0	0	
547	117,623	123,961	237,158	17,419,361	
6	1,502	1,402	2,473	796,792	
541	116,121	122,559	234,685	16,622,569	4
0	0	0	0	0	5
570	6,582	3,839	8,876	548,621	6
0	425	418	0	0	7
0	466	205	7	98,319	8
0	0	0	0	0	9
0	0	0	0	110,815	10
516	5,387	7,811	4,212	2,782,203	11
\$ 16,556	\$ 144,555	\$ 189,081	\$ 279,020	\$ 28,983,660	12
\$ 2,300	\$ 123,846	\$ 171,532	\$ 229,312	\$ 14,929,073	13
564	36,966	30,389	15,694	71,099	
1,736	86,880	141,143	213,618	14,857,974	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
0	0	134	17,450	1,320,000	14
0	0	0	0	0	15
0	0	0	7,000	5,267,445	16
0	0	0	2,000	1,011,886	
0	0	0	5,000	2,357,009	
0	0	0	0	1,898,550	
0	0	0	0	0	18
0	0	0	0	598,643	19
338	524	1,047	1,872	3,374,749	20
2,638	124,370	172,713	255,634	25,489,910	21
0	0	0	0	0	22
6,000	91	4,655	2,321	100,000	23
9,000	4,484	1,200	8,604	1,156,757	24
(1,082)	15,610	10,604	12,634	2,233,715	25a
0	0	(91)	(173)	3,278	25b
0	0	0	0	0	26
13,918	20,185	16,368	23,386	3,493,750	27
\$ 16,556	\$ 144,555	\$ 189,081	\$ 279,020	\$ 28,983,660	28

## REPORT OF CONDITION

	B-1148 *FIRST CAPITAL BANK	B-1212 *COLONIAL VIRGINIA BANK
	GLEN ALLEN 4 OFFICES	GLOUCESTER 2 OFFICES
<b>ASSETS</b>		
1. Cash and balances due from depository institutions: .....	\$ 7,186	\$ 2,087
a. Non interest-bearing balances and currency and coin .....	7,186	2,087
b. Interest-bearing balances .....	0	0
2. Securities .....	42,617	7,919
a. Held to Maturity .....	0	0
b. Available for sale .....	42,617	7,919
3. Federal Funds sold and securities purchased under agreements to resell .....	0	5,600
4. Loans and lease financing receivables: .....		
a. Loans and leases held for sale.....	0	0
b. Loans and leases, net of unearned income .....	156,035	39,692
c. LESS: Allowance for loan and lease losses.....	1,460	315
d. Loans and leases, net of unearned income and allowance for loan and lease losses .....	154,575	39,377
5. Assets held in trading accounts .....	0	0
6. Premises and fixed assets .....	1,982	4,292
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.....	3,169	1,723
12. TOTAL ASSETS.....	<u>\$ 209,529</u>	<u>\$ 60,998</u>
<b>LIABILITIES</b>		
13. Deposits: .....		
a. In domestic offices.....	\$ 163,632	\$ 50,160
(1) Noninterest-bearing.....	31,670	6,444
(2) Interest-bearing .....	131,962	43,716
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.....	10,950	0
15. Trading Liabilities .....	0	0
16. Other borrowed money (includes mortgages and capitalized leases) .....	18,000	0
a. With remaining maturity of one year or less .....	3,000	0
b. With remaining maturity of one to three years.....	0	0
c. With remaining maturity of more than three years.....	15,000	0
18. Bank's liability on acceptances executed and outstanding .....	0	0
19. Notes and debentures subordinated to deposits.....	2,000	0
20. Other liabilities .....	977	270
21. TOTAL LIABILITIES .....	<u>195,559</u>	<u>50,430</u>
<b>EQUITY CAPITAL</b>		
22. Perpetual preferred stock .....	0	0
23. Common Stock .....	4,789	3,026
24. Surplus .....	8,399	9,050
25. a. Undivided profits and capital reserves .....	1,205	(1,390)
b. Accumulated other comprehensive income.....	(423)	(118)
26. Other equity capital components .....	0	0
27. TOTAL EQUITY CAPITAL .....	<u>13,970</u>	<u>10,568</u>
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	<u>\$ 209,529</u>	<u>\$ 60,998</u>

\* Member of Federal Reserve

## STATE CORPORATION COMMISSION

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DECEMBER 31, 2005 (IN THOUSANDS OF DOLLARS)

B-809 *TRUPOINT BANK	B-1027 *ROCKINGHAM HERITAGE BANK	B-291 *BANK OF NORTHUMBERLAND INCORPORATED	B-1214 *MAINSTREET BANK	B-1153 *NEW PEOPLES BANK, INC.	
GRUNDY	HARRISONBURG	HEATHSVILLE	HERNDON	HONAKER	
9 OFFICES	9 OFFICES	4 OFFICES	1 OFFICE	21 OFFICES	
\$ 14,896	\$ 7,038	\$ 4,295	\$ 428	\$ 15,728	1
14,869	6,443	4,295	428	15,709	
27	595	0	0	19	
80,869	9,280	39,689	21,938	6,163	2
0	1,765	0	0	0	
80,869	7,515	39,689	21,938	6,163	
2,035	9,253	0	4,101	2,922	3
0	0	0	0	0	
278,781	229,122	173,482	54,535	468,045	
3,142	1,783	2,273	694	3,943	
275,639	227,339	171,209	53,841	464,102	4
0	0	0	0	0	5
8,452	4,119	1,059	603	21,287	6
25	0	0	0	1,396	7
0	0	198	0	0	8
0	0	0	0	0	9
5,188	0	0	0	0	10
11,017	7,323	6,060	2,922	16,044	11
\$ 398,121	\$ 264,352	\$ 222,510	\$ 83,833	\$ 527,642	12
\$ 343,635	\$ 219,335	\$ 186,894	\$ 55,559	\$ 469,779	13
55,207	33,021	25,852	8,965	67,008	
288,428	186,314	161,042	46,594	402,771	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
10,911	0	5,762	0	0	14
0	0	0	0	0	15
0	20,544	10,214	0	0	16
0	13,544	0	0	0	
0	0	0	0	0	
0	7,000	10,214	0	0	
0	0	0	5,742	11,570	18
0	0	1,000	0	0	19
2,328	1,223	457	318	3,874	20
356,874	241,102	204,327	61,619	485,223	21
0	0	0	0	0	22
918	7,950	2,542	9,589	12,000	23
7,628	2,975	1,865	14,676	17,384	24
32,951	12,375	13,970	(1,803)	13,049	25a
(250)	(50)	(194)	(248)	(14)	25b
0	0	0	0	0	26
41,247	23,250	18,183	22,214	42,419	27
\$ 398,121	\$ 264,352	\$ 222,510	\$ 83,833	\$ 527,642	28

## REPORT OF CONDITION

	B-1002	B-625
	*BENCHMARK	*BANK OF
	COMMUNITY	LANCASTER
	BANK	
	KENBRIDGE	KILMARNOCK
	10 OFFICES	7 OFFICES
<b>ASSETS</b>		
1. Cash and balances due from depository institutions: .....	\$ 13,527	\$ 5,338
a. Non interest-bearing balances and currency and coin .....	13,427	5,238
b. Interest-bearing balances .....	100	100
2. Securities .....	22,097	44,798
a. Held to Maturity .....	500	443
b. Available for sale .....	21,597	44,355
3. Federal Funds sold and securities purchased under agreements to resell .....	0	4,139
4. Loans and lease financing receivables: .....		
a. Loans and leases held for sale.....	0	0
b. Loans and leases, net of unearned income .....	249,504	231,814
c. LESS: Allowance for loan and lease losses.....	2,064	2,158
d. Loans and leases, net of unearned income and allowance for loan and lease losses .....	247,440	229,656
5. Assets held in trading accounts .....	0	0
6. Premises and fixed assets .....	7,649	8,742
7. Other real estate owned .....	0	562
8. Investments in unconsolidated subsidiaries and associated companies.....	0	0
9. Customers' liability to this bank on acceptances outstanding .....	0	0
10. Intangible assets.....	0	2,808
11. Other assets.....	7,208	4,304
12. TOTAL ASSETS.....	\$ 297,921	\$ 300,347
<b>LIABILITIES</b>		
13. Deposits: .....		
a. In domestic offices.....	\$ 265,318	\$ 258,890
(1) Noninterest-bearing.....	37,733	16,076
(2) Interest-bearing .....	227,585	242,814
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	5,048
15. Trading Liabilities .....	0	0
16. Other borrowed money (includes mortgages and capitalized leases) .....	0	10,000
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	10,000
18. Bank's liability on acceptances executed and outstanding .....	0	0
19. Notes and debentures subordinated to deposits.....	0	0
20. Other liabilities .....	5,796	1,303
21. TOTAL LIABILITIES .....	271,114	275,241
<b>EQUITY CAPITAL</b>		
22. Perpetual preferred stock .....	0	0
23. Common Stock .....	2,000	5,703
24. Surplus .....	900	3,016
25. a. Undivided profits and capital reserves .....	23,839	16,480
b. Accumulated other comprehensive income.....	68	(93)
26. Other equity capital components .....	0	0
27. TOTAL EQUITY CAPITAL .....	26,807	25,106
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	\$ 297,921	\$ 300,347

\* Member of Federal Reserve

## STATE CORPORATION COMMISSION

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DECEMBER 31, 2005 (IN THOUSANDS OF DOLLARS)

B-1051 *CHESAPEAKE BANK	B-892 *THE FIRST BANK AND TRUST COMPANY	B-968 *VIRGINIA COMMUNITY BANK	B-1048 *THE PAGE VALLEY BANK	B-1164 *COMMUNITY FIRST BANK	
KILMARNOCK	LEBANON	LOUISA	LURAY	LYNCHBURG	
11 OFFICES	17 OFFICES	6 OFFICES	4 OFFICES	4 OFFICES	
\$ 10,315	\$ 33,154	\$ 10,396	\$ 4,129	\$ 7,965	1
10,315	33,131	10,354	4,029	7,715	
0	23	42	100	250	
51,114	62,519	46,641	37,768	7,093	2
0	22,884	0	13,597	0	
51,114	39,635	46,641	24,171	7,093	
0	15,295	0	0	0	3
0	494	0	0	523	
299,922	645,196	112,539	41,525	137,485	
4,813	6,133	1,812	591	1,376	
295,109	639,063	110,727	40,934	136,109	4
0	0	0	0	0	5
11,982	14,132	5,377	1,753	3,999	6
520	285	414	247	0	7
1	0	0	0	0	8
0	0	0	0	0	9
0	2,842	0	0	0	10
10,251	24,829	3,464	3,075	5,529	11
\$ 379,292	\$ 792,613	\$ 177,019	\$ 87,906	\$ 161,218	12
\$ 331,104	\$ 656,013	\$ 152,386	\$ 78,803	\$ 139,945	13
70,378	123,793	41,266	18,116	19,703	
260,726	532,220	111,120	60,687	120,242	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
7,000	23,027	6,982	1,446	5,878	14
0	0	0	0	0	15
5,790	48,906	0	2,000	0	16
0	19,492	0	2,000	0	
0	8,589	0	0	0	
5,790	20,825	0	0	0	
0	0	0	0	0	18
0	0	0	0	0	19
1,993	3,376	1,164	223	700	20
345,887	731,322	160,532	82,472	146,523	21
0	0	0	0	0	22
2,000	4,360	3,750	2,000	3,874	23
5,452	12,783	917	1,000	8,476	24
25,218	44,606	12,450	2,779	2,452	25a
735	(458)	(630)	(345)	(107)	25b
0	0	0	0	0	26
33,405	61,291	16,487	5,434	14,695	27
\$ 379,292	\$ 792,613	\$ 177,019	\$ 87,906	\$ 161,218	28

## REPORT OF CONDITION

	B-1163	B-976
	*BANK OF	*THE BANK
	THE JAMES	OF
	LYNCHBURG	MARION
	5 OFFICES	15 OFFICES
<b>ASSETS</b>		
1. Cash and balances due from depository institutions: .....	\$ 4,993	\$ 9,406
a. Non interest-bearing balances and currency and coin .....	4,993	9,017
b. Interest-bearing balances .....	0	389
2. Securities .....	23,919	92,573
a. Held to Maturity .....	7,499	3,416
b. Available for sale .....	16,420	89,157
3. Federal Funds sold and securities purchased under agreements to resell .....	4,243	8,773
4. Loans and lease financing receivables: .....		
a. Loans and leases held for sale.....	0	0
b. Loans and leases, net of unearned income .....	157,257	208,941
c. LESS: Allowance for loan and lease losses.....	1,777	2,937
d. Loans and leases, net of unearned income and allowance for loan and lease losses .....	155,480	206,004
5. Assets held in trading accounts .....	0	0
6. Premises and fixed assets .....	4,674	6,050
7. Other real estate owned .....	0	25
8. Investments in unconsolidated subsidiaries and associated companies.....	0	0
9. Customers' liability to this bank on acceptances outstanding .....	0	0
10. Intangible assets.....	0	2,676
11. Other assets.....	2,543	11,343
12. TOTAL ASSETS.....	\$ 195,852	\$ 336,850
<b>LIABILITIES</b>		
13. Deposits: .....		
a. In domestic offices.....	\$ 173,956	\$ 291,549
(1) Noninterest-bearing.....	26,186	33,315
(2) Interest-bearing .....	147,770	258,234
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.....	6,957	5,000
15. Trading Liabilities .....	0	0
16. Other borrowed money (includes mortgages and capitalized leases) .....	0	5,121
a. With remaining maturity of one year or less .....	0	700
b. With remaining maturity of one to three years.....	0	3,214
c. With remaining maturity of more than three years.....	0	1,207
18. Bank's liability on acceptances executed and outstanding .....	0	0
19. Notes and debentures subordinated to deposits.....	0	0
20. Other liabilities .....	264	1,761
21. TOTAL LIABILITIES .....	181,177	303,431
<b>EQUITY CAPITAL</b>		
22. Perpetual preferred stock .....	0	0
23. Common Stock .....	4,269	1,000
24. Surplus .....	7,424	500
25. a. Undivided profits and capital reserves .....	3,223	31,658
b. Accumulated other comprehensive income.....	(241)	261
26. Other equity capital components .....	0	0
27. TOTAL EQUITY CAPITAL .....	14,675	33,419
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	\$ 195,852	\$ 336,850

\* Member of Federal Reserve

## STATE CORPORATION COMMISSION

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DECEMBER 31, 2005 (IN THOUSANDS OF DOLLARS)

B-131 *BANK OF MCKENNEY	B-1217 CARDINAL BANK	B-1172 *HANOVER BANK	B-1215 *RIVER CITY BANK	B-1043 *THE MIDDLEBURG BANK	
MCKENNEY	MCLEAN	MECHANICSVILLE	MECHANICSVILLE	MIDDLEBURG	
6 OFFICES	21 OFFICES	4 OFFICES	2 OFFICES	8 OFFICES	
\$ 6,468	\$ 17,106	\$ 2,743	\$ 4,093	\$ 15,625	1
3,316	17,106	2,743	811	15,465	
3,152	0	0	3,282	160	
25,038	294,224	11,959	12,152	143,440	2
0	115,269	0	0	1,733	
25,038	178,955	11,959	12,152	141,707	
4,241	20,100	0	5,082	0	3
0	361,668	0	0	0	
94,319	705,644	107,211	38,723	525,654	
1,025	8,301	1,166	395	5,143	
93,294	697,343	106,045	38,328	520,511	4
0	0	0	0	0	5
6,662	16,952	1,807	835	18,608	6
0	0	0	0	0	7
140	0	146	0	9,851	8
0	0	0	0	0	9
0	14,475	0	0	0	10
6,358	21,924	3,749	547	24,192	11
\$ 142,201	\$ 1,443,792	\$ 126,449	\$ 61,037	\$ 732,227	12
\$ 110,663	\$ 1,073,321	\$ 100,129	\$ 44,932	\$ 552,143	13
22,905	42,953	15,607	5,204	41,703	
87,758	1,030,368	84,522	39,728	510,440	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
0	58,283	2,376	0	35,116	14
0	0	0	0	0	15
14,347	93,636	13,213	0	81,600	16
0	14,428	0	0	39,100	
0	39,208	0	0	20,000	
14,347	40,000	13,213	0	22,500	
0	0	0	0	0	18
0	0	0	0	0	19
1,409	86,813	384	242	2,569	20
126,419	1,312,053	116,102	45,174	671,428	21
0	0	0	0	0	22
3,853	4,000	2,400	9,001	2,240	23
5,894	120,783	7,600	8,827	16,540	24
6,682	10,321	602	(1,786)	42,762	25a
(647)	(3,365)	(255)	(179)	(743)	25b
0	0	0	0	0	26
15,782	131,739	10,347	15,863	60,799	27
\$ 142,201	\$ 1,443,792	\$ 126,449	\$ 61,037	\$ 732,227	28

## REPORT OF CONDITION

	B-1213 *BANK OF VIRGINIA	B-1161 VILLAGE BANK
	MIDLOTHIAN	MIDLOTHIAN
	3 OFFICES	6 OFFICES
<b>ASSETS</b>		
1. Cash and balances due from depository institutions: .....	\$ 1,326	\$ 6,336
a. Non interest-bearing balances and currency and coin .....	1,326	6,286
b. Interest-bearing balances .....	0	50
2. Securities .....	19,038	2,932
a. Held to Maturity .....	0	0
b. Available for sale .....	19,038	2,932
3. Federal Funds sold and securities purchased under agreements to resell .....	8,341	19,442
4. Loans and lease financing receivables: .....		
a. Loans and leases held for sale.....	0	2,861
b. Loans and leases, net of unearned income .....	53,543	172,378
c. LESS: Allowance for loan and lease losses.....	547	1,931
d. Loans and leases, net of unearned income and allowance for loan and lease losses .....	52,996	170,447
5. Assets held in trading accounts .....	0	0
6. Premises and fixed assets .....	2,772	7,204
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	689
11. Other assets.....	1,225	4,567
12. TOTAL ASSETS.....	<u>\$ 85,698</u>	<u>\$ 214,478</u>
<b>LIABILITIES</b>		
13. Deposits: .....		
a. In domestic offices.....	\$ 65,955	\$ 187,568
(1) Noninterest-bearing.....	6,180	16,908
(2) Interest-bearing .....	59,775	170,660
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) .....	2,500	4,487
a. With remaining maturity of one year or less .....	2,500	487
b. With remaining maturity of one to three years.....	0	4,000
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 .....	344	1,447
21. TOTAL LIABILITIES .....	<u>68,799</u>	<u>193,502</u>
<b>EQUITY CAPITAL</b>		
22. Perpetual preferred stock .....	0	0
23. Common Stock .....	7,580	6,849
24. Surplus .....	14,563	13,308
25. a. Undivided profits and capital reserves .....	(5,204)	862
b. Accumulated other comprehensive income.....	(40)	(43)
26. Other equity capital components .....	0	0
27. TOTAL EQUITY CAPITAL .....	<u>16,899</u>	<u>20,976</u>
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	<u>\$ 85,698</u>	<u>\$ 214,478</u>

\* Member of Federal Reserve

## STATE CORPORATION COMMISSION

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DECEMBER 31, 2005 (IN THOUSANDS OF DOLLARS)

B-134 FIRST AND CITIZENS BANK  MONTEREY 2 OFFICES	B-384 *PEOPLES COMMUNITY BANK  MONTROSS 5 OFFICES	B-443 *THE FARMERS & MERCHANTS BANK OF CRAIG COUNTY NEW CASTLE 2 OFFICES	B-1220 VIRGINIA COMPANY BANK  NEWPORT NEWS 1 OFFICE	B-762 *BANK OF OF THE COMMONWEALTH  NORFOLK 10 OFFICES	
\$ 4,844	\$ 7,172	\$ 2,341	\$ 1,340	\$ 12,445	1
4,443	2,945	2,341	1,340	11,904	
401	4,227	0	0	541	
12,186	3,379	8,348	16,009	8,924	2
16	2,870	8,348	0	530	
12,170	509	0	16,009	8,394	
0	4,452	3,959	5,404	1,159	3
0	0	0	0	0	
77,131	86,830	29,611	1,192	508,378	
805	1,081	365	18	5,523	
76,326	85,749	29,246	1,174	502,855	4
0	0	0	0	0	5
2,408	2,990	447	424	8,375	6
55	0	0	0	0	7
0	48	0	0	0	8
0	0	0	0	0	9
0	0	0	0	249	10
1,275	1,885	589	65	13,846	11
\$ 97,094	\$ 105,675	\$ 44,930	\$ 24,416	\$ 547,853	12
\$ 85,817	\$ 94,650	\$ 38,435	\$ 11,531	\$ 404,460	13
11,225	14,992	4,446	362	62,570	
74,592	79,658	33,989	11,169	341,890	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	14
0	0	0	0	0	15
1,900	0	0	0	70,987	16
1,900	0	0	0	65,610	
0	0	0	0	3	
0	0	0	0	5,374	
0	0	0	0	0	18
0	0	0	0	0	19
747	607	133	62	6,330	20
88,464	95,257	38,568	11,593	481,777	21
0	0	0	0	0	22
600	663	1,050	7,100	1,374	23
2,484	301	230	7,037	43,001	24
5,569	9,453	5,082	(1,315)	21,707	25a
(23)	1	0	1	(6)	25b
0	0	0	0	0	26
8,630	10,418	6,362	12,823	66,076	27
\$ 97,094	\$ 105,675	\$ 44,930	\$ 24,416	\$ 547,853	28

## REPORT OF CONDITION

	B-947	B-1142
	*HERITAGE	*SHORE
	BANK	BANK
	NORFOLK	ONLEY
	6 OFFICES	7 OFFICES
<b>ASSETS</b>		
1. Cash and balances due from depository institutions: .....	\$ 8,862	\$ 10,288
a. Non interest-bearing balances and currency and coin .....	8,349	8,796
b. Interest-bearing balances .....	513	1,492
2. Securities .....	9,860	25,947
a. Held to Maturity .....	681	0
b. Available for sale .....	9,179	25,947
3. Federal Funds sold and securities purchased under agreements to resell .....	45,318	126
4. Loans and lease financing receivables: .....		
a. Loans and leases held for sale.....	1,351	0
b. Loans and leases, net of unearned income .....	131,964	195,547
c. LESS: Allowance for loan and lease losses.....	1,292	2,851
d. Loans and leases, net of unearned income and allowance for loan and lease losses .....	130,672	192,696
5. Assets held in trading accounts .....	0	0
6. Premises and fixed assets .....	5,506	7,252
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	464
11. Other assets.....	3,276	8,214
12. TOTAL ASSETS.....	\$ 204,845	\$ 244,987
<b>LIABILITIES</b>		
13. Deposits: .....		
a. In domestic offices.....	\$ 172,995	\$ 190,656
(1) Noninterest-bearing.....	38,186	30,551
(2) Interest-bearing .....	134,809	160,105
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.....	4,235	0
15. Trading Liabilities .....	0	0
16. Other borrowed money (includes mortgages and capitalized leases) .....	10,050	34,050
a. With remaining maturity of one year or less .....	50	27,500
b. With remaining maturity of one to three years.....	0	4,000
c. With remaining maturity of more than three years.....	10,000	2,550
18. Bank's liability on acceptances executed and outstanding .....	0	0
19. Notes and debentures subordinated to deposits.....	0	0
20. Other liabilities .....	2,134	634
21. TOTAL LIABILITIES .....	189,414	225,340
<b>EQUITY CAPITAL</b>		
22. Perpetual preferred stock .....	0	0
23. Common Stock .....	1,000	2,000
24. Surplus .....	1,163	2,159
25. a. Undivided profits and capital reserves .....	13,335	15,650
b. Accumulated other comprehensive income.....	(67)	(162)
26. Other equity capital components .....	0	0
27. TOTAL EQUITY CAPITAL .....	15,431	19,647
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	\$ 204,845	\$ 244,987

\* Member of Federal Reserve

## STATE CORPORATION COMMISSION

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DECEMBER 31, 2005 (IN THOUSANDS OF DOLLARS)

B-900 *FARMERS AND MINERS BANK	B-164 LEE BANK & TRUST COMPANY	B-368 *THE BANK OF CHARLOTTE COUNTY	B-1160 TOWNE BANK	B-995 *CENTRAL VIRGINIA BANK	
PENNINGTON GAP	PENNINGTON GAP	PHENIX	PORTSMOUTH	POWHATAN	
6 OFFICES	5 OFFICES	4 OFFICES	17 OFFICES	9 OFFICES	
\$ 23,559	\$ 7,461	\$ 3,405	\$ 54,788	\$ 9,627	1
4,459	6,221	2,797	46,224	9,535	
19,100	1,240	608	8,564	92	
14,957	15,836	18,931	304,710	165,297	2
6,283	0	0	36,184	8,477	
8,674	15,836	18,931	268,526	156,820	
3,020	3,446	6,288	14,895	0	3
0	0	0	27,773	910	
70,949	121,706	84,232	1,264,492	197,558	
871	1,257	1,350	17,071	2,918	
70,078	120,449	82,882	1,247,421	194,640	4
0	0	0	0	0	5
2,503	3,091	916	64,062	10,675	6
7	415	0	400	0	7
0	0	259	(9)	504	8
0	0	0	0	0	9
0	0	0	55,862	156	10
1,160	2,429	1,961	33,404	14,936	11
\$ 115,284	\$ 153,127	\$ 114,642	\$ 1,803,306	\$ 396,745	12
\$ 102,716	\$ 133,058	\$ 101,419	\$ 1,468,612	\$ 322,467	13
21,202	15,290	14,562	417,949	44,812	
81,514	117,768	86,857	1,050,663	277,655	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	10,517	4,690	14
0	0	0	0	0	15
0	0	0	41,752	30,500	16
0	0	0	4,701	1,000	
0	0	0	3,075	0	
0	0	0	33,976	29,500	
0	0	0	0	0	18
0	0	0	43,095	0	19
609	1,397	253	27,344	1,928	20
103,325	134,455	101,672	1,591,320	359,585	21
0	0	0	0	0	22
500	200	150	38,360	1,000	23
500	500	529	154,572	10,080	24
11,060	18,024	12,337	21,434	28,050	25a
(101)	(52)	(46)	(2,380)	(1,970)	25b
0	0	0	0	0	26
11,959	18,672	12,970	211,986	37,160	27
\$ 115,284	\$ 153,127	\$ 114,642	\$ 1,803,306	\$ 396,745	28

## REPORT OF CONDITION

	B-1154 *FIRST SENTINEL BANK  RICHLANDS 3 OFFICES	B-882 BRANCH BANKING AND TRUST COMPANY OF VIRGINIA RICHMOND 408 OFFICES
<b>ASSETS</b>		
1. Cash and balances due from depository institutions: .....	\$ 3,029	\$ 684,168
a. Non interest-bearing balances and currency and coin .....	2,731	683,668
b. Interest-bearing balances .....	298	500
2. Securities .....	20,202	7,809,887
a. Held to Maturity .....	0	0
b. Available for sale .....	20,202	7,809,887
3. Federal Funds sold and securities purchased under agreements to resell .....	420	257,627
4. Loans and lease financing receivables: .....		
a. Loans and leases held for sale.....	0	71
b. Loans and leases, net of unearned income .....	71,985	11,304,361
c. LESS: Allowance for loan and lease losses.....	887	114,290
d. Loans and leases, net of unearned income and allowance for loan and lease losses .....	71,098	11,190,071
5. Assets held in trading accounts .....	0	0
6. Premises and fixed assets .....	3,552	265,121
7. Other real estate owned .....	1	8,381
8. Investments in unconsolidated subsidiaries and associated companies.....	0	0
9. Customers' liability to this bank on acceptances outstanding .....	0	19
10. Intangible assets.....	0	1,885,035
11. Other assets.....	1,481	405,528
12. TOTAL ASSETS.....	<u>\$ 99,783</u>	<u>\$ 22,505,908</u>
<b>LIABILITIES</b>		
13. Deposits: .....		
a. In domestic offices.....	\$ 89,772	\$ 18,432,140
(1) Noninterest-bearing.....	11,209	4,374,103
(2) Interest-bearing .....	78,563	14,058,037
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	588,924
15. Trading Liabilities .....	0	0
16. Other borrowed money (includes mortgages and capitalized leases) .....	800	46,508
a. With remaining maturity of one year or less .....	800	46,508
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	19
19. Notes and debentures subordinated to deposits.....	0	0
20. Other liabilities .....	475	167,202
21. TOTAL LIABILITIES .....	<u>91,047</u>	<u>19,234,793</u>
<b>EQUITY CAPITAL</b>		
22. Perpetual preferred stock .....	0	0
23. Common Stock .....	884	6,886
24. Surplus .....	220	3,218,890
25. a. Undivided profits and capital reserves .....	7,660	199,908
b. Accumulated other comprehensive income.....	(28)	(154,569)
26. Other equity capital components .....	0	0
27. TOTAL EQUITY CAPITAL .....	<u>8,736</u>	<u>3,271,115</u>
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	<u>\$ 99,783</u>	<u>\$ 22,505,908</u>

\* Member of Federal Reserve

## STATE CORPORATION COMMISSION

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DECEMBER 31, 2005 (IN THOUSANDS OF DOLLARS)

B-186 *CONSOLIDATED BANK AND TRUST COMPANY	B-1198 *PEOPLES BANK OF VIRGINIA	B-1221 *HOMETOWN BANK	B-1171 *VALLEY BANK	B-1168 *CITIZENS COMMUNITY BANK	
RICHMOND	RICHMOND	ROANOKE	ROANOKE	SOUTH HILL	
3 OFFICES	4 OFFICES	1 OFFICE	8 OFFICES	3 OFFICES	
\$ 2,793	\$ 3,067	\$ 1,476	\$ 10,055	\$ 5,214	1
2,693	3,067	290	9,782	4,026	
100	0	1,186	273	1,188	
20,522	80,454	15,967	54,003	22,564	2
999	1,806	0	20,796	0	
19,523	78,648	15,967	33,207	22,564	
5,695	3,774	17,444	0	1,498	3
0	0	0	0	0	
40,433	130,633	1,483	410,883	86,517	
1,352	1,472	16	4,124	1,064	
39,081	129,161	1,467	406,759	85,453	4
0	0	0	0	0	5
3,306	3,661	1,183	6,590	1,940	6
311	0	0	0	120	7
0	1	0	109	0	8
0	0	0	0	0	9
113	0	0	0	0	10
827	2,813	794	17,490	3,744	11
\$ 72,648	\$ 222,931	\$ 38,331	\$ 495,006	\$ 120,533	12
\$ 63,916	\$ 193,658	\$ 13,812	\$ 365,355	\$ 104,325	13
15,089	32,868	1,122	19,466	10,703	
48,827	160,790	12,690	345,889	93,622	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
0	3,193	0	27,829	0	14
0	0	0	0	0	15
0	0	0	60,000	0	16
0	0	0	23,000	0	
0	0	0	10,000	0	
0	0	0	27,000	0	
0	0	0	0	0	18
0	0	0	0	0	19
1,153	510	384	3,447	198	20
65,069	197,361	14,196	456,631	104,523	21
0	0	0	0	0	22
1,391	6,693	25,000	11,830	6,720	23
6,310	16,335	0	11,859	8,386	24
(118)	3,394	(865)	15,133	1,199	25a
(4)	(852)	0	(447)	(295)	25b
0	0	0	0	0	26
7,579	25,570	24,135	38,375	16,010	27
\$ 72,648	\$ 222,931	\$ 38,331	\$ 495,006	\$ 120,533	28

## REPORT OF CONDITION

	B-994	B-1044
	*PROSPERITY	*PIONEER
	BANK & TRUST COMPANY	BANK
	SPRINGFIELD	STANLEY
	3 OFFICES	7 OFFICES
<b>ASSETS</b>		
1. Cash and balances due from depository institutions: .....	\$ 4,551	\$ 11,906
a. Non interest-bearing balances and currency and coin .....	4,551	6,960
b. Interest-bearing balances .....	0	4,946
2. Securities .....	34,068	9,155
a. Held to Maturity .....	6,283	5
b. Available for sale .....	27,785	9,150
3. Federal Funds sold and securities purchased under agreements to resell .....	12,874	3,250
4. Loans and lease financing receivables: .....		
a. Loans and leases held for sale.....	0	0
b. Loans and leases, net of unearned income .....	72,275	110,024
c. LESS: Allowance for loan and lease losses.....	780	1,332
d. Loans and leases, net of unearned income and allowance for loan and lease losses .....	71,495	108,692
5. Assets held in trading accounts .....	0	0
6. Premises and fixed assets .....	610	3,533
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	360
11. Other assets.....	1,272	2,956
12. TOTAL ASSETS.....	\$ 124,870	\$ 139,852
<b>LIABILITIES</b>		
13. Deposits: .....		
a. In domestic offices.....	\$ 106,947	\$ 113,754
(1) Noninterest-bearing.....	46,931	29,744
(2) Interest-bearing .....	60,016	84,010
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.....	6,332	0
15. Trading Liabilities .....	0	0
16. Other borrowed money (includes mortgages and capitalized leases) .....	0	14,500
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	14,500
18. Bank's liability on acceptances executed and outstanding .....	0	0
19. Notes and debentures subordinated to deposits.....	0	0
20. Other liabilities .....	212	713
21. TOTAL LIABILITIES .....	113,491	128,967
<b>EQUITY CAPITAL</b>		
22. Perpetual preferred stock .....	0	0
23. Common Stock .....	1,939	2,107
24. Surplus .....	2,646	422
25. a. Undivided profits and capital reserves .....	7,177	8,437
b. Accumulated other comprehensive income.....	(383)	(81)
26. Other equity capital components .....	0	0
27. TOTAL EQUITY CAPITAL .....	11,379	10,885
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	\$ 124,870	\$ 139,852

\* Member of Federal Reserve

## STATE CORPORATION COMMISSION

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DECEMBER 31, 2005 (IN THOUSANDS OF DOLLARS)

B-799 *PLANTERS BANK & TRUST COMPANY OF VIRGINIA	B-1018 *THE MARATHON BANK	B-1046 *FIRST BANK	B-1206 *SUFFOLKFIRST BANK	B-600 *BANK OF ESSEX	
STAUNTON	STEPHENS CITY	STRASBURG	SUFFOLK	TAPPAHANNOCK	
24 OFFICES	9 OFFICES	9 OFFICES	2 OFFICES	6 OFFICES	
\$ 20,316	\$ 32,361	\$ 10,447	\$ 2,323	\$ 7,365	1
20,173	12,320	9,762	2,323	7,365	
143	20,041	685	0	0	
121,808	17,321	67,466	39,021	55,093	2
4,287	5,472	0	0	3,000	
117,521	11,849	67,466	39,021	52,093	
8,300	7,603	0	0	0	3
2,500	0	0	0	1	
585,422	320,470	377,850	62,502	182,456	
7,191	3,514	3,528	612	2,249	
578,231	316,956	374,322	61,890	180,207	4
0	0	0	0	0	5
14,465	9,430	13,832	913	6,339	6
76	0	0	0	0	7
0	14	0	0	405	8
0	0	0	0	0	9
17,364	0	87	0	650	10
11,702	8,934	8,107	1,892	11,269	11
\$ 774,762	\$ 392,619	\$ 474,261	\$ 106,039	\$ 261,329	12
\$ 646,387	\$ 343,041	\$ 377,797	\$ 86,896	\$ 223,269	13
34,508	56,945	33,521	12,622	30,923	
611,879	286,096	344,276	74,274	192,346	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
15,890	0	8,217	3,669	1,810	14
0	0	0	0	0	15
25,000	10,169	50,223	0	5,000	16
15,000	10,000	35,000	0	0	
5,000	0	15,000	0	0	
5,000	169	223	0	5,000	
0	0	0	0	0	18
0	0	0	0	0	19
2,795	2,850	1,245	705	1,539	20
690,072	356,060	437,482	91,270	231,618	21
0	0	0	0	0	22
20,000	4,651	2,447	6,605	5,839	23
25,554	12,171	9,836	9,576	8,820	24
40,488	19,771	25,037	(1,062)	15,288	25a
(1,352)	(34)	(541)	(350)	(236)	25b
0	0	0	0	0	26
84,690	36,559	36,779	14,769	29,711	27
\$ 774,762	\$ 392,619	\$ 474,261	\$ 106,039	\$ 261,329	28

## REPORT OF CONDITION

	B-297 *SOUTHSIDE BANK	B-224 *BANK OF TAZEWELL COUNTY
	TAPPAHANNOCK	TAZEWELL
	16 OFFICES	11 OFFICES
<b>ASSETS</b>		
1. Cash and balances due from depository institutions: .....	\$ 14,478	\$ 18,850
a. Non interest-bearing balances and currency and coin .....	14,478	10,871
b. Interest-bearing balances .....	0	7,979
2. Securities .....	78,853	140,891
a. Held to Maturity .....	0	61,488
b. Available for sale .....	78,853	79,403
3. Federal Funds sold and securities purchased under agreements to resell .....	8,139	0
4. Loans and lease financing receivables: .....		
a. Loans and leases held for sale.....	0	0
b. Loans and leases, net of unearned income .....	293,392	171,524
c. LESS: Allowance for loan and lease losses.....	3,163	2,464
d. Loans and leases, net of unearned income and allowance for loan and lease losses .....	290,229	169,060
5. Assets held in trading accounts .....	0	0
6. Premises and fixed assets .....	11,128	2,972
7. Other real estate owned .....	0	376
8. Investments in unconsolidated subsidiaries and associated companies.....	146	0
9. Customers' liability to this bank on acceptances outstanding .....	0	0
10. Intangible assets.....	7,056	6,992
11. Other assets.....	11,319	8,904
12. TOTAL ASSETS.....	<u>\$ 421,348</u>	<u>\$ 348,045</u>
<b>LIABILITIES</b>		
13. Deposits: .....		
a. In domestic offices.....	\$ 346,597	\$ 311,016
(1) Noninterest-bearing.....	63,039	52,372
(2) Interest-bearing .....	283,558	258,644
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.....	6,822	0
15. Trading Liabilities .....	0	0
16. Other borrowed money (includes mortgages and capitalized leases) .....	28,500	275
a. With remaining maturity of one year or less .....	0	275
b. With remaining maturity of one to three years.....	0	0
c. With remaining maturity of more than three years.....	28,500	0
18. Bank's liability on acceptances executed and outstanding .....	0	0
19. Notes and debentures subordinated to deposits.....	1,000	0
20. Other liabilities .....	923	946
21. TOTAL LIABILITIES .....	<u>383,842</u>	<u>312,237</u>
<b>EQUITY CAPITAL</b>		
22. Perpetual preferred stock .....	0	0
23. Common Stock .....	5,251	2,077
24. Surplus .....	14,439	1,811
25. a. Undivided profits and capital reserves .....	19,143	32,821
b. Accumulated other comprehensive income.....	(1,327)	(901)
26. Other equity capital components .....	0	0
27. TOTAL EQUITY CAPITAL .....	<u>37,506</u>	<u>35,808</u>
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	<u>\$ 421,348</u>	<u>\$ 348,045</u>

\* Member of Federal Reserve

## STATE CORPORATION COMMISSION

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DECEMBER 31, 2005 (IN THOUSANDS OF DOLLARS)

B-959 *FARMERS & MERCHANTS BANK	B-939 THE BUSINESS BANK	B-1192 *THE FREEDOM BANK OF VIRGINIA	B-1147 *POTOMAC BANK OF VIRGINIA	B-1015 *RESOURCE BANK	
TIMBERVILLE	VIENNA	VIENNA	VIENNA	VIRGINIA BEACH	
8 OFFICES	5 OFFICES	2 OFFICES	4 OFFICES	6 OFFICES	
\$ 9,940	\$ 5,304	\$ 2,218	\$ 7,264	\$ 18,269	1
7,904	5,128	2,118	6,660	17,802	
2,036	176	100	604	467	
21,654	34,138	13,836	36,182	116,644	2
0	1,999	386	3,837	0	
21,654	32,139	13,450	32,345	116,644	
2,487	8,150	5,000	13,889	0	3
3,528	0	0	174	186,622	
275,407	153,741	33,559	163,981	803,709	
1,652	2,267	442	1,655	7,518	
273,755	151,474	33,117	162,326	796,191	4
0	0	0	0	0	5
5,604	1,286	607	1,402	23,117	6
0	0	0	0	1,255	7
0	149	0	0	0	8
0	0	0	0	0	9
4,065	0	0	0	147,187	10
12,861	2,752	864	7,649	44,819	11
\$ 333,894	\$ 203,253	\$ 55,642	\$ 228,886	\$ 1,334,104	12
\$ 267,734	\$ 182,135	\$ 46,593	\$ 180,184	\$ 811,566	13
46,749	51,628	14,379	44,786	45,357	
220,985	130,507	32,214	135,398	766,209	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
9,845	0	0	10,156	173,630	14
0	0	0	0	0	15
25,693	2,000	0	13,379	87,562	16
12,607	1,000	0	5,500	4,000	
6,907	1,000	0	0	12,562	
6,179	0	0	7,879	71,000	
0	0	0	0	0	18
0	0	0	0	11,000	19
2,412	1,573	164	1,341	23,616	20
305,684	185,708	46,757	205,060	1,107,374	21
0	0	0	0	0	22
500	742	5,349	11,770	3,869	23
10,050	16,797	5,755	8,981	214,704	24
17,878	186	(2,002)	3,467	11,146	25a
(218)	(180)	(217)	(392)	(2,989)	25b
0	0	0	0	0	26
28,210	17,545	8,885	23,826	226,730	27
\$ 333,894	\$ 203,253	\$ 55,642	\$ 228,886	\$ 1,334,104	28

## REPORT OF CONDITION

	B-1047	B-969
	*THE FAUQUIER	*NORTHERN NECK
	BANK	STATE BANK
	WARRENTON	WARSAW
	8 OFFICES	9 OFFICES
<b>ASSETS</b>		
1. Cash and balances due from depository institutions: .....	\$ 27,270	\$ 6,825
a. Non interest-bearing balances and currency and coin .....	26,590	6,619
b. Interest-bearing balances .....	680	206
2. Securities .....	45,407	82,900
a. Held to Maturity .....	0	0
b. Available for sale .....	45,407	82,900
3. Federal Funds sold and securities purchased under agreements to resell .....	493	1,236
4. Loans and lease financing receivables: .....		
a. Loans and leases held for sale.....	0	0
b. Loans and leases, net of unearned income .....	385,293	217,297
c. LESS: Allowance for loan and lease losses.....	4,238	1,951
d. Loans and leases, net of unearned income and allowance for loan and lease losses .....	381,055	215,346
5. Assets held in trading accounts .....	0	0
6. Premises and fixed assets .....	7,773	3,563
7. Other real estate owned .....	0	0
8. Investments in unconsolidated subsidiaries and associated companies.....	0	197
9. Customers' liability to this bank on acceptances outstanding .....	0	0
10. Intangible assets.....	0	2,891
11. Other assets.....	18,972	10,312
12. TOTAL ASSETS.....	\$ 480,970	\$ 323,270
<b>LIABILITIES</b>		
13. Deposits: .....		
a. In domestic offices.....	\$ 391,867	\$ 270,546
(1) Noninterest-bearing.....	95,616	27,929
(2) Interest-bearing .....	296,251	242,617
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.....	5,000	6,756
15. Trading Liabilities .....	0	0
16. Other borrowed money (includes mortgages and capitalized leases) .....	42,000	15,000
a. With remaining maturity of one year or less .....	34,000	5,000
b. With remaining maturity of one to three years.....	8,000	0
c. With remaining maturity of more than three years.....	0	10,000
18. Bank's liability on acceptances executed and outstanding .....	0	0
19. Notes and debentures subordinated to deposits.....	0	0
20. Other liabilities .....	2,940	1,163
21. TOTAL LIABILITIES .....	441,807	293,465
<b>EQUITY CAPITAL</b>		
22. Perpetual preferred stock .....	0	0
23. Common Stock .....	2,000	849
24. Surplus .....	1,300	2,143
25. a. Undivided profits and capital reserves .....	36,519	25,664
b. Accumulated other comprehensive income.....	(656)	1,149
26. Other equity capital components .....	0	0
27. TOTAL EQUITY CAPITAL .....	39,163	29,805
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	\$ 480,970	\$ 323,270

\* Member of Federal Reserve

## STATE CORPORATION COMMISSION

57

DECEMBER 31, 2005 (IN THOUSANDS OF DOLLARS)

B-1042 CITIZENS AND FARMERS BANK	B-1156 *THE BANK OF WILLIAMSBURG	B-481 *FARMERS BANK WINDSOR, VIRGINIA			
WEST POINT	WILLIAMSBURG	WINDSOR			
14 OFFICES	3 OFFICES	4 OFFICES			
\$ 42,878	\$ 3,604	\$ 6,545			1
13,316	3,533	6,345			
29,562	71	200			
61,204	4,051	60,709			2
0	0	0			
61,204	4,051	60,709			
0	0	1,351			3
36,468	0	0			
477,810	86,913	177,461			
13,034	834	2,224			
464,776	86,079	175,237			4
0	0	0			5
27,792	2,733	4,482			6
0	0	596			7
0	895	0			8
0	0	0			9
10,723	0	0			10
20,303	2,650	3,453			11
\$ 664,144	\$ 100,012	\$ 252,373			12
\$ 495,756	\$ 77,529	\$ 223,631			13
79,252	13,469	38,033			
416,504	64,060	185,598			
0	0	0			
0	0	0			
0	0	0			
6,529	2,629	380			14
0	0	0			15
78,475	10,100	3,000			16
0	10,100	3,000			
0	0	0			
78,475	0	0			
0	0	0			18
0	0	0			19
11,384	497	1,429			20
592,144	90,755	228,440			21
0	0	0			22
2,783	2,000	375			23
7,999	5,000	2,312			24
60,404	2,251	21,474			25a
814	6	(228)			25b
0	0	0			26
72,000	9,257	23,933			27
\$ 664,144	\$ 100,012	\$ 252,373			28

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 2005

<p>Albemarle First Bank 1265 Seminole Trail P. O. Box 7704 Charlottesville 22906-7704 (Albemarle County) C.E.O.- Thomas M. Boyd, Jr., President Cashier- Kenneth J. Potter, Chief Financial Officer</p> <p>Brs: City of Charlottesville - 100 5th Street, SE Greene County - 8260 Seminole Trail, Ruckersville</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 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>Bank of Botetourt 19747 Main Street P.O. Box 339 Buchanan 24066-0339 (Botetourt County) C.E.O.- H. Watts Steger, III, Chairman of the Board Cashier- Michelle A. Alexander, Chief Financial Officer</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 - 5905 N. Lee Highway, Fairfield 65 East Midland Trail</p> <p>EFTS: Botetourt County - 4070 Roanoke Road, Fincastle Roanoke County - Creekside Market, 8201 Williamson Road</p>	<p>Bank of Charlotte County, The Berkley &amp; Charlotte Streets P.O. Box 336 Phenix 23959-0336 (Charlotte County) C.E.O.- Bobby A. Howard, President Cashier- John L. Pillow</p> <p>Brs: Campbell County - 308 Lynchburg Avenue, Brookneal Charlotte County - Main Street, Charlotte Courthouse 26 King Street, Keysville</p> <p>*Bank of Clarke County 2 East Main Street P.O. Box 391 Berryville 22611-0391 (Clarke County) C.E.O.- John R. Milleson, President Cashier- James W. McCarty, Jr., Chief Financial Officer</p> <p>Brs: City of Winchester - 190 Campus Boulevard, Suite 120 202 North Loudoun Street 625 East Jubal Early Drive Clarke County - 400 McNeil Drive, Berryville North side of Route 723, Boyce Frederick County - 382 Fairfax Pike, Stephens City 1460 North Frederick Pike 1508 Senseny Road 1879 Berryville Pike 3360 Valley Avenue</p> <p>EFTS: Clarke County - U. S. Routes 340 and 17/50, Boyce Frederick County - 747 Fairfax Street, Stephens City 1016 Millwood Pike 1518 Martinsburg Pike</p> <p>Bank of Essex 323 Prince Street P.O. Box 965 Tappahannock 22560-0965 (Essex County) C.E.O.- George M. Longest, Jr., President Cashier- Bruce E. Thomas, Chief Financial Officer</p> <p>Brs: Essex County - 1398 Tappahannock Boulevard Tappahannock Hanover County - 6315 Mechanicsville Pike, Mechanicsville Henrico County - 9951 Brook Road, Glen Allen King William County - U.S. Route 360, Central Garage</p>
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ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 2005

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Bank of Essex (Continued)  
King William County -  
1681 Main Street, West Point

Bank of Fincastle, The  
17 South Roanoke Street  
P.O. Box 107  
Fincastle 24090-0107 (Botetourt County)  
C.E.O.- John F. Kilby, President  
Cashier- Michael J. Jasper

Brs: City of Bedford -  
1387 American Way Court  
Botetourt County -  
614 Lee Highway, Cloverdale  
1618 Roanoke Road, Daleville  
200 The Glebe Boulevard, Daleville  
SW corner of U.S. Route 220 and  
State Route 674, Daleville  
5192 Lee Highway S., Troutville  
5825 Cloverdale Road  
98 Blue Ridge Boulevard  
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  
P.O. Box 215  
Floyd 24091-0215 (Floyd County)  
C.E.O.- Ronald Leon Moore, President  
Cashier- Stephanie Kent

Brs: City of Salem -  
1634 West Main Street  
Carroll County -  
185 South Main Street, Hillsville  
Floyd County -  
Northeast corner of U.S. Highway 221  
and Conners Grove, Willis  
Montgomery County -  
2145 Roanoke Street, Christiansburg  
Roanoke County -  
4094 Postal Drive  
4309 Starkey Road

Bank of Hampton Roads, The  
201 Volvo Parkway  
P.O. Box 1000  
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  
239 Battlefield Boulevard South  
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  
999 Waterside Drive  
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  
P.O. Box 1869  
Kilmarnock 22482-1869 (Lancaster County)  
C.E.O.- Austin L. Roberts, III, President  
Cashier- Deborah M. Evans, 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  
P.O. Box 1067  
Marion 24354-1067 (Smyth County)  
C.E.O.- John E. Stringer, President  
Cashier- Christopher B. Snodgrass,  
Chief Financial Officer

Brs: City of Bristol -  
3124 Lee Highway, Suite 1  
Russell County -  
702 Fairmont Avenue, Honaker

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 2005

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\*Bank of Marion, The (Continued)

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  
101 East Main Street, Marion  
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

OUT OF STATE

Tennessee -  
2867 Boones Creek Road, Johnson City

EFT:  
Smyth County -  
1193 North Main Street, Marion

Bank of McKenney  
20701 First Street  
P.O. Box 370  
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  
P.O. Box 9  
Heathsville 22473-0009 (Northumberland County)  
C.E.O.- Lewis R. Reynolds, President  
Cashier- Ron Blevins, Chief Financial Officer

Brs: Lancaster County -  
437 North Main Street, Kilmarnock

Northumberland County -  
Southwest Corner of U.S. Route 360 &  
State Route 200, Burgess  
U.S. Route 360, Callao

Bank of Southside Virginia, The  
17208 Halligan Park Road  
P.O. Box 40  
Carson 23830-0040 (Dinwiddie County)  
C.E.O.- J. Peter Clements, President  
Cashier- Carol C. Chappell

Brs: City of Colonial Heights -  
764 East Ellerslie Ave

City of Franklin -  
Southampton Shopping Center  
1310 Armory Drive

City of Petersburg -  
2703 South Crater Road

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 & 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 -  
Main Street, Stony Creek  
630 N. County Drive, Wakefield  
Jarrett Avenue

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  
P.O. Box 687  
Tazewell 24651-0687 (Tazewell County)  
Cashier- J. Robert Buchanan,  
Chief Operating Officer

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 2005

*Bank of Tazewell County (Continued)	City of Virginia Beach -
Brs: Smyth County -	1124 First Colonial Road
303 South Commerce Street, Marion	1870 Kempsville Road
Tazewell County -	2712 North Mall Drive
2070 Leatherwood Lane, Bluefield	3720 Virginia Beach Boulevard
511 Virginia Avenue, Bluefield	EFT:
1155 Claypool Hill Mall Road, Cedar Bluff	City of Norfolk -
1905 Front Street, Richlands	150 Park Avenue
612 Market Street, Tazewell	Bank of the James
621 East Riverside Drive, Tazewell	828 Main Street
846 Fincastle Turnpike, Tazewell	P.O. Box 1200
Washington County -	Lynchburg 24505-1200
968 West Main Street, Abingdon	C.E.O.- Robert R. Chapman, III, President
Wythe County -	Cashier- J. Todd Scruggs, Chief Financial Officer
185 East Main Street, Wytheville	
EFT:	
Tazewell County -	Brs: City of Lynchburg -
108 Spruce Street, Bluefield	5204 Fort Avenue
	615 Church Street
Bank of Virginia	Amherst County -
11730 Hull Street Road	4698 S. Amherst Highway, Madison Heights
Post Office Box 5658	Bedford County -
Midlothian 23112-0028 (Chesterfield County)	17000 Forest Road, Forest
C.E.O.- Francis Bell, III, President	
Cashier- Kenneth P. Mulkey, Chief Financial Officer	Benchmark Community Bank
Brs: Chesterfield County -	100-102 South Broad Street
6657 Lake Harbour Drive, Midlothian	P.O. Box 569
10014 Robious Road	Kenbridge 23944-0569 (Lunenburg County)
	C.E.O.- Michael O. Walker, President
	Cashier- Edwin Neil Burke, Vice President
Bank of Williamsburg, The	Brs: Brunswick County -
5125 John Tyler Highway	220 W. Fifth Avenue, Lawrenceville
Williamsburg 23185 (James City County)	Lunenburg County -
C.E.O.- Robert L. Bailey, President	1910 Main Street, Victoria
Cashier- D. Anthony Peay, Chief Financial Officer	Mecklenburg County -
Brs: City of Newport News -	845 E. Second Street, Chase City
603 Pilot House Drive	133 College Street, Clarksville
City of Williamsburg -	828 North Mecklenburg Avenue, South Hill
171 Monticello Avenue	Nottoway County -
	400 Church Street, Blackstone
*Bank of the Commonwealth	1500-1508 W. Virginia Avenue, Crewe
403 Boush Street	Prince Edward County -
P.O. Box 1177	East Third Street & South Street, Farmville
Norfolk 23501-1177	Southwest Corner of Main Street
C.E.O.- Edward J. Woodard, Jr.,	and Milnwood Road, Farmville
Chairman of the Board	
Cashier- Cynthia A. Sabol, Chief Financial Officer	Blue Grass Valley Bank, The
Brs: City of Chesapeake -	6 Main Street
3343 Western Branch Boulevard	P.O. Box 6
Las Gaviotas Shopping Center	Blue Grass 24413-0006 (Highland County)
1217 Cedar Road	C.E.O.- Anthony E. Crane, Cashier
City of Norfolk -	Brs: Highland County -
4101 Granby Street	South Side of East Main Street
9636 Cape View Avenue	two blocks east of U.S. Route 220,
City of Portsmouth -	Monterey
4940 West Norfolk Road	

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 2005

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<p>*Branch Banking and Trust Company of Virginia 823 East Main Street Richmond 23219-3310 C.E.O.- John A. Allison, IV, Chief Executive Officer Cashier- Christopher L. Henson, Senior Executive Vice President</p>	<p>City of Hampton - 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 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 131 West Ocean View Avenue 2008 Cromwell Drive 2100 Colonial Avenue 2200 Norview Avenue 2222 East Little Creek Road 245 East Little Creek Road 3935 East Princess Anne Road 500 East Main Street 555 Main Street 6145 Sewells Point Road 7420 Granby Street 901 West Little Creek Road East Ring Road and Military Circle Shopping Center City of Petersburg - 117 West Washington Street 3340 South Crater Road 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</p>
<p>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 Colonial Heights - 2609 Boulevard 810 Southpark Boulevard City of Covington - 1113 South Craig Avenue 116 West Riverside Street City of Danville - 1017 West Main Street 125 Collins Drive 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 City of Fredericksburg - 1151 Carl D. Silver Parkway 400 George Street 401 Jefferson Davis Highway City of Galax - 1100 East Stuart Drive</p>	

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 2005

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

City of Radford - 522 West Main Street	38 Rouss Avenue
City of Richmond - 200 East Belt Boulevard 4710 Walmsley Boulevard 5711 Patterson Avenue 6980 Forest Hill Avenue 7100 Three Chopt Road 9004 Huguenot Road	Accomack County - 13350 Lankford Highway, Mappsville 44 Market Street, Onancock 25386 Lankford Highway, Onley
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 6625 Williamson Road, N.W.	Albemarle County - 5764 Three Notch'd Road, Crozet 146 James River Road, Scottsville 100 Riverbend Drive 1652 State Farm Boulevard 250 Pantops Mountain Road 3267 Proffit Road
City of Salem - 121 Electric Road 231 South College Avenue 2809 West Main Street	Alleghany County - 1633 Main Street, Clifton Forge
City of Staunton - 125 North Central Avenue	Amelia County - 15301 Patrick Henry Highway
City of Suffolk - 101 East Washington Street 1512 Holland Road 1525 North Main Street 3131 Bridge Road 6617 Holland Road	Amherst County - 115 Richmond Highway Route 60 East, Amherst 118 Amelon Square, Madison Heights 4068 South Amherst Highway, Madison Heights
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	Appomattox County - Rt. 4 Box 99X (History Junction SC), Appomattox
City of Waynesboro - 105 Hopeman Parkway	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
City of Williamsburg - 1031 Richmond Road 300 Second Street	Augusta County - 23 Scenic Highway, Suite 102, Churchville 125 West Craig Street, Craigsville 4033 Lee-Jackson Highway, Greenville 2857 Stuarts Draft Highway, Stuarts Draft 488 Frontier Drive
City of Winchester - 1000 Berryville Avenue 115 North Cameron Street 1800 Amherst Street 2004 South Pleasant Valley Road 2082 South Pleasant Valley Road 2500 Valley Avenue	Bath County - 1 Main Street, Hot Springs
	Bedford County - 14785 Forest Road, Forest 17923 Forest Road, Forest
	Bland County - 629 Main Street, Bland
	Botetourt County - 817 Main Street, Buchanan
	Buckingham County - U.S. Routes 15 & 60, Dillwyn
	Campbell County - 700 Main Street, Altavista 440 Lusardi Drive, Brookneal

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 2005

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

Campbell County -	2941 Chain Bridge Road, Oakton
35 Campbell Highway, Rustburg	11100 South Lakes Drive, Reston
21437 Timberlake Road	1490 North Point Village Center, Reston
7901 Timberlake Road	7000 Bland Street, Springfield
Carroll County -	7509 Huntsman Boulevard, Springfield
15497 Fancy Gap Highway, Cana	8432 Old Keene Mill Road, Springfield
145 N Main Street, Hillsville	1953 Gallows Road, Vienna
Charles City County -	260 Cedar Lane, Vienna
10000 Courthouse Road, Charles City	415 Maple Avenue, West, Vienna
Charlotte County -	440 Maple Avenue East, Vienna
185 King Street, Keysville	8385-A Leesburg Pike, Vienna
Chesterfield County -	11230 Waples Mill Road
12840 Jefferson Davis Highway, Chester	12220 Fairfax Towne Center
11010 Hull Street Road, Midlothian	1224 West Broad Street
1366 Sycamore Square Drive, Midlothian	1640 Belle View Boulevard
6512 Harbour View Court, Midlothian	2513 Fox Mill Road
1120 Huguenot Road	3012 Annandale Road
11400 Midlothian Turnpike	5203 Franconia Road
11500 Midlothian Turnpike	6120-A Arlington Boulevard
5756 Hopkins Road	6400 Arlington Boulevard
7747 Midlothian Turnpike	6402 Arlington Boulevard
9960 Midlothian Turnpike	6618 Richmond Highway
9970 Ironbridge Road	7393-A Lee Highway
Clarke County -	7960 Fort Hunt Road
23 North Church Street, Berryville	8416 Arlington Boulevard
Culpeper County -	8650 Richmond Highway
703 James Madison Highway	9521 Braddock Road
Cumberland County -	Fauquier County -
Route 60, Anderson Highway, Cumberland	11047 Marsh Road, Bealeton
Dickenson County -	3420 Catlett Road, Catlett
730 Chase Street, Clintwood	8318 East Main Street, Marshall
305 Main Street, Haysi	100 John Stone Street, Remington
Dinwiddie County -	21 Main Street, Warrenton
25901 Cox Road	Intersection of Winchester Street and West Lee Highway, Warrenton
Fairfax County -	Fluvanna County -
4401 Backlick Road, Annandale	4342 James Madison Highway, Fork Union
5871 Leesburg Pike, Bailey's Crossroads	13526 James Madison Highway, Palmyra
6045-A Burke Centre Parkway, Burke	Franklin County -
6411 Shiplett Boulevard, Burke	40 Main Street, Boones Mill
9502 Burke Road, Burke	4505 Timberline Road, Ferrum
5105 Westfields Boulevard, Centreville	37 Village Springs Drive, Hardy
6130 Redwood Square, Centreville	35 Shepherd Drive, Rocky Mount
13045 Lee Jackson Memorial Highway, Chantilly	45 Powder Creek Lane, Rocky Mount
13821 Lee-Jackson Highway, Chantilly	12094 Old Franklin Turnpike, Union Hall
5700 Union Mill Road, Clifton	Frederick County -
8920 Village Shops Drive, Fairfax Station	7800 Main Street, Middletown
7025-A Manchester Boulevard, Franconia	126 Fairfax Pike, Stephens City
9915 Georgetown Pike, Great Falls	5511 Main Street, Stephens City
7716 Telegraph Road, Hayfield	1521 Martinsburg Pike
13360 Franklin Farm Road, Herndon	1855 Senseny Road
2148 Centreville Road, Herndon	300 Westminster-Canterbury Drive
230 Herndon Parkway, Herndon	Giles County -
1455 Chain Bridge Road, McLean	300 Main Street, Narrows
6220 Old Dominion Drive, McLean	800 Wenonah Avenue, Pearisburg
8200 Greensboro Drive, McLean	5862 Virginia Avenue, Pembroke
	250 Virginia Avenue, Rich Creek

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 2005

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

Gloucester County - 7171 George Washington Memorial Hwy., Gloucester	20522 Falcons Landing Circle, Sterling 20921 Davenport Drive Suite 105, Sterling 22550 Davis Drive, Sterling 20789 Great Falls Plaza
2324 George Washington Memorial Hwy., Hayes	Louisa County - 223 Mineral Avenue, Mineral
Grayson County - 473 West Main Street, Fries	Lunenburg County - 204 South Broad Street, Kenbridge
Greene County - 7003 Seminole Trail, Ruckersville	Mecklenburg County - 3828 Highway 903, Bracey 212 East Atlantic Street, South Hill
Halifax County - 4028-4030 Halifax Road, South Boston	Middlesex County - 16498 Puller Highway, Deltaville 899 Gloucester Road, Saluda 40 Cross Street, Urbanna
Hanover County - 700 England Street, Ashland 9707 Sliding Hill Road, Ashland 7021 Mechanicsville Turnpike, Mechanicsville 8074 Mechanicsville Turnpike, Mechanicsville 9186 Chamberlayne Road, Mechanicsville	Montgomery County - 902 Price's Fork Road, Blacksburg 50 Peppers Ferry Road, N.W., Christiansburg 985 Cambria Street NE, Christiansburg 6936 Roanoke Road, Shawsville
Henrico County - 11400 Nuckols Road, Glen Allen Short Pump Towne Center 11704 West Broad Street, Glen Allen 1 Richard E. Byrd Terminal Drive 10000 West Broad Street 11200 Patterson Avenue 1300 E Parham Road 1900 Lauderdale Drive 3214 Skipwith Road 4799 S. Laburnum Avenue 5001 Lakeside Avenue 5600 West Broad Street River Road Shopping Center 6201 River Road	Nelson County - 10190 Critzer Shop Road, Afton 93 Front Street, Lovingston
Henry County - 2680 Virginia Avenue, Collinsville 4860 Greensboro Road, Ridgeway 1460 Fairystone Park Highway, Stanleytown	Northampton County - 4070 Lankford Highway, Exmore
Isle of Wight County - 1803 South Church Street, Smithfield	Nottoway County - 200 South Main Street, Blackstone
James City County - 100 McLaws Circle	Orange County - 202 South Main Street, Gordonsville 235 Madison Road, Orange
King and Queen County - State Routes 33 & 670, Mattaponi	Page County - 1 East Main Street, Luray 700 East Main Street, Luray
King George County - 15375 Dahlgren Road 9319 Kings Highway	Patrick County - 3607 Jeb Stuart Highway, Meadows of Dan 22121 Jeb Stuart Highway, Patrick Springs 100 Stonewall Court, Stuart
Loudoun County - 43365 Junction Plaza, Ashburn 38997 East Colonial Highway, Hamilton 101 Catocin 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	Pittsylvania County - 148 Tightsqueeze Plaza, Chatham 2 North Main Street, Chatham 2801 Westover Drive
	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 - 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 10420 Portsmouth Road

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 2005

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

Prince William County -  
13414 Dumfries Road  
7801 Sudley Road  
Pulaski County -  
189 Broad Street, Dublin  
1105 Bob White Boulevard  
Rappahannock County -  
644 Zachary Taylor Highway, Flint Hill  
Roanoke County -  
1920 East Washington Avenue, Vinton  
3119 Chaparral Drive  
Rockbridge County -  
5874 North Lee Highway, Fairfield  
836 Rockbridge Rd, Glasgow  
719 N. Lee Highway, Lexington  
Rockingham County -  
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  
430 Highlands Place  
Russell County -  
U.S. Highway 58, Castlewood  
402 Redbud Highway, Honaker  
Russell County Shopping Center  
894 East 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  
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 -  
4630 Mine Road, Lee's Hill  
3600 Plank Road  
Stafford County -  
117 Garrisonville Road, Stafford  
375 Chatham Heights Road  
760 Warrenton Road  
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  
814 West Riverside Drive, Tazewell  
Market Street and Hillsboro Drive, Tazewell  
Warren County -  
102 East Main Street, Front Royal  
1355 N. Shenandoah Avenue, Front Royal  
432 South Street, Front Royal  
473 South Street, Front Royal  
Washington County -  
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 -  
621 Wood Avenue East, Big Stone Gap  
335 Front Street, Coeburn  
11231 South Main Street, Pound  
1510 Wise County Plaza  
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

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 2005

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

Botetourt County -  
604 Minute Market,  
Route 220 Alternate  
Carroll County -  
U.S. Route 58 & State Route 743  
Franklin County -  
Franklin Minute Market  
Route 40 East, Rocky Mount  
Panda Minute Market,  
616 North Main Street, Rocky Mount  
Ferrum Minute Market, Route 40 West  
Penhook Minute Market, Route 40 East  
Redwood Minute Market, Route 40 East

1451 Dolley Madison Boulevard, McLean  
1900 Centennial Park Drive, Reston  
133 Maple Avenue, Unit 100, Vienna  
Loudoun County -  
45975 Nokes Boulevard, Suite 130, Sterling

Capital One Bank  
4851 Cox Road  
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

\*Burke & Herbert Bank & Trust Company

100 South Fairfax Street  
P.O. Box 268  
Alexandria 22313-0268  
C.E.O.- Charles K Collum, Jr.,  
Chairman of the Board  
Cashier- Jeffrey L. Stryker

\*Cardinal Bank  
8270 Greensboro Drive  
McLean 22102 (Fairfax County)  
C.E.O.- Bernard H. Clineburg,  
Chairman of the Board  
Cashier- Robert A. Cern, Chief Financial Officer

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 -  
6200 Backlick Road, Springfield  
2604 Sherwood Hall Lane  
5519 Franconia Road  
5705 Seminary Road  
5731 Telegraph Road  
6210 Interparcel Road  
8736-38 Cooper Road  
Prince William County -  
14008 Smoketown Road, Woodbridge

Brs: City of Alexandria -  
1737 King Street  
City of Fairfax -  
10641 Lee Highway  
City of Fredericksburg -  
501 C Jefferson Davis Highway  
City of Manassas -  
9626 Center Street  
Arlington County -  
2100 North Glebe Road  
Fairfax County -  
4115 Annandale Road, Annandale  
5766 Union Mill Road, Clifton  
199 Elden Street, Herndon  
1313 Dolley Madison Boulevard, McLean  
1650 Tysons Boulevard, Suite 100, McLean  
8270 Greensboro Drive, Suite 500, McLean  
11150 Sunset Hills Road, Reston  
10695 Braddock Road  
4100 Monument Corner Drive  
Loudoun County -  
20 Catocin Circle, S. E., Leesburg  
440 East Main Street, Purcellville  
46005 Regal Plaza, Suite 180, Sterling  
Prince William County -  
13870 Smoketown Road, Woodbridge  
14000 Jefferson Davis Highway, Woodbridge  
Stafford County -  
289 Garrisonville Road

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

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

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 2005

Central Virginia Bank  
2351 Anderson Highway  
P.O. Box 39  
Powhatan 23139-0039 (Powhatan County)  
C.E.O.- Ralph Larry Lyons, President  
Cashier- Charles F. Catlett, III,  
Chief Financial Officer

Brs: Chesterfield County -  
2500 Promenade Parkway, Midlothian  
4901 Millridge Parkway East, Midlothian  
Village Marketplace Shopping Center  
Midlothian Turnpike & Old Buckingham,  
Midlothian

Cumberland County -  
State Routes 45 and 649, Cartersville  
1368 Anderson Highway

Henrico County -  
3490 Lauderdale Drive

Powhatan County -  
2036 New Dorset Road  
2490 Anderson Highway

\*Chesapeake Bank  
97 North Main Street  
P.O. Box 1419  
Kilmarnock 22482-1419 (Lancaster County)  
C.E.O.- Jeffrey M. Szyperski, President  
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 -  
6619 Richmond Road, Lightfoot  
4492 John Tyler Highway  
5700 Williamsburg Landing Drive

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, Glenss

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

Lancaster County -  
Rappahannock General Hospital  
Harris Road

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

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.- Joseph D. Borgerding, President  
Cashier- Ronald E. Baron, Senior Vice President

Brs: City of Colonial Heights -  
497 Southpark Circle

Amelia County -  
State Route 38 & Church Street, Amelia

Chesterfield County -  
10001 Courtview Lane

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

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

Citizens Community Bank  
800 North Mecklenburg Avenue  
P.O. Box 490  
South Hill 23970-0490 (Mecklenburg County)  
C.E.O.- Thomas C. Manson, President  
Cashier- John S. Joachim, Treasurer

Brs: Brunswick County -  
4209 Gasburg Road, Gasburg

Mecklenburg County -  
581 Madison Street, Boydton

\*Citizens and Farmers Bank  
802 Main Street  
P.O. Box 391  
West Point 23181-0391 (King William County)  
C.E.O.- Larry G. Dillon, Chairman of the Board  
Cashier- Thomas Cherry, Chief Financial Officer

Brs: City of Newport News -  
698 Town Center Drive

City of Williamsburg -  
1167 Jamestown Road

Chesterfield County -  
1400 Alverser Plaza, Midlothian

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 2005

<p>*Citizens and Farmers Bank (Continued)</p> <p>Hanover County - 7021 Mechanicsville Turnpike, Mechanicsville</p> <p>Henrico County - 100 East Williamsburg Road, Sandston State Route 5 and Strath Road, Varina 8001 West Broad Street</p> <p>James City County - N.E. Corner of U.S. Route 60 and State Route 607, Norge 4780 Longhill Road</p> <p>King William County - 14th &amp; Main Streets, West Point</p> <p>Middlesex County - SW Corner of the Intersection of State Route 33 &amp; State Route 227</p> <p>New Kent County - U.S. Route 60 &amp; State Route 155, Providence Forge State Route 249, Quinton</p> <p>EFTS:</p> <p>King William County - 100 Winter Street, West Point</p> <p>Middlesex County - U. S. Route 17 Bypass Food Lion Store, Saluda</p> <p>Colonial Virginia Bank 6720 Sutton Road P.O. Box 2120 Gloucester 23061-2120 (Gloucester County) C.E.O.- William J. Farinholt, President Cashier- Kenneth E. Smith, Chief Financial Officer</p> <p>Br: Gloucester County - 1553 George Washington Memorial Hwy, Gloucester Point</p> <p>Community Bankers' Bank 2601 Promenade Parkway P.O. Box 268 Midlothian 23113-0268 (Chesterfield County) C.E.O.- William H. McFaddin, Chief Executive Officer Cashier- Stephen R. Kinnier, Chief Financial Officer</p> <p>Community First Bank 1646 Graves Mill Road P.O. Box 4314 Lynchburg 24502-0314 C.E.O.- Francis F. Falls, President Cashier- T. Clay Davis, Chief Financial Officer</p> <p>Brs: City of Lynchburg - 2301 Langhorne Road</p> <p>Campbell County - 20479 Timberlake Road</p>	<p>Nelson County - 150 Front Street, Lovingson</p> <p>*Consolidated Bank and Trust Company 320 N First Street P.O. Box 26823 Richmond 23261-6823 C.E.O.- Kim D. Saunders, President Cashier- Alan A. Howard, Chief Financial Officer</p> <p>Brs: City of Hampton - 101 N Armstead Ave</p> <p>Henrico County - 5214 Chamberlayne Avenue</p> <p>*Farmers &amp; Merchants Bank 205 South Main Street P.O. Box 1111 Timberville 22853-1111 (Rockingham County) C.E.O.- Dean W. Withers, President Cashier- Neil Hayslett, Chief Financial Officer</p> <p>Brs: City of Harrisonburg - 207 University Boulevard, Suite 100</p> <p>Rockingham County - 100 Plaza Drive, Bridgewater State Route 259, Broadway #10 Elkton Plaza Shopping Center, Elkton 127 West Rockingham Street, Elkton</p> <p>Shenandoah County - 120 South Main Street, Edinburg 161 South Main Street, Woodstock</p> <p>Farmers &amp; Merchants Bank of Craig County, The 306 Main Street P.O. Box 400 New Castle 24127-0400 (Craig County) C.E.O.- Phil W. Shelton, Chief Executive Officer</p> <p>Br: Craig County - N.W. Corner of Walnut &amp; Court Street, New Castle</p> <p>Farmers Bank of Appomattox, The 18 Main Street P.O. Box 216 Appomattox 24522-0216 (Appomattox County) C.E.O.- Floyd E. Williams, President Cashier- Anthony Pinelli, Jr., Chief Financial Officer</p> <p>Brs: Appomattox County - Triangle Plaza Shopping Center Route 460, Appomattox</p> <p>Buckingham County - Southeast corner of State Rt.20 and U.S. Route 15, Dillwyn</p> <p>Campbell County - Highway 24, Concord</p>
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ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 2005

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<p>Farmers Bank, Windsor, Virginia 50 E Windsor Boulevard P.O. Box 285 Windsor 23487-0285 (Isle of Wight County) C.E.O.- Richard J. Holland, Jr., President Cashier- Kathy C. Bryant</p> <p>Brs: City of Suffolk - 1008 West Washington Street 3100 Godwin Boulevard Isle of Wight County - 1119 South Church Street, Smithfield</p> <p>Farmers and Miners Bank 403 W Morgan Avenue Pennington Gap 24277-2319 (Lee County) C.E.O.- Terry M. Estep, President Cashier- Beverly Graham</p> <p>Brs: Dickenson County - North side of State Route 83, 500 yards West of Brush Creek Road, Clintwood Lee County - U.S. Route 58 &amp; State Route 694, Cumberland Gap State Route 673 &amp; 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</p> <p>EFT: Lee County - Lee Plaza, U. S. Highway 58, Jonesville</p> <p>*Fauquier Bank, The 10 Courthouse Square P.O. Box 561 Warrenton 20188-0561 (Fauquier County) C.E.O.- Randy K. Ferrell, President Cashier- Eric P. Graap, Chief Financial Officer</p> <p>Brs: City of Manassas - 9071 Center Street Fauquier County - 6207 Station Drive, Bealeton 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 Southeast Corner of the Intersection of U.S. Route 29 and State Route 600 Prince William County - 8091 Sudley Road</p>	<p>EFT: Fauquier County - 6417 Lee Highway, Warrenton</p> <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 - 1835 Valley Avenue 661 North Loudoun Street Frederick County - 3143 Valley Pike Shenandoah County - 5304 Main Street, Mt. Jackson 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 P.O. Box 1000 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 - 1880 East Market Street 396 South High Street City of Norton - 1026 Park Avenue City of Staunton - 1030 Richmond Road Augusta County - 1563 Commerce Road, Verona Russell County - 970 East Main Street, Lebanon Washington County - 933 E Main Street, Abingdon Intersection of US Routes 19 and 11 Wise County - 303 West Main Street Wythe County - 150 West Main Street, Wytheville</p>
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ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 2005

<p>*First Bank and Trust Company, The (Continued) 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 23030-0000 (Henrico County) C.E.O.- Robert G. Watts Jr., President Cashier- William Ranson</p> <p>Brs: City of Richmond - 1776 Staples Mill Road Chesterfield County - 1580 Koger Center Boulevard Hanover County - 113 Junction Drive, Ashland</p> <p>First Sentinel Bank 315 Railroad Ave P. O. Box 1050 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 P.O. Box 6400 Danville 24541-6400 C.E.O.- Kelvin G. Perry, President Cashier- Sheila Williamson-Branch, Chief Financial Officer</p> <p>Brs: City of Danville - 1296 Piney Forest Road 201 N Union Street</p> <p>First and Citizens Bank P.O. Box 529 Monterey 24465-0529 (Highland County) C.E.O.- Vernon D. Wooddell, President Cashier- Tracey S. McCray, Chief Financial Officer</p> <p>Br: Bath County - East side of U S Route 220, Mitchelltown</p>	<p>Freedom Bank of Virginia, The 502 Maple Avenue West P.O. Box 2229 Vienna 22183-2229 (Fairfax County) C.E.O.- John T. Rohrback, President Cashier- Karin Johns, Senior Vice President</p> <p>Br: City of Fairfax - 10555 Main Street</p> <p>Hanover Bank 8071 Mechanicsville Turnpike P.O. Box 397 Mechanicsville 23111-0397 (Hanover County) C.E.O.- William E. Martin Jr., President Cashier- Michael S. Harris, Controller</p> <p>Brs: Hanover County - 10374 Leadbetter Road, Ashland 201 N. Washington Highway, Ashland 4241 Mechanicsville Turnpike, Mechanicsville</p> <p>*Heritage Bank 841 North Military Highway P.O. Box 3749 Norfolk 23514-3749 C.E.O.- Michael S. Ives, President Cashier- John O. Guthrie, Chief Financial Officer</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 City of Virginia Beach - 3500 Virginia Beach Boulevard Little Neck Towers Bldg., Suite 110</p> <p>Highlands Community Bank 307 Thacker Avenue P.O. Box 1059 Covington 24426-5059 C.E.O.- H. C. Rhodes, Jr., President Cashier- Sally Gilbert</p> <p>Brs: Alleghany County - 1501 Main Street, Clifton Forge</p> <p>Highlands Union Bank 340 West Main Street P.O. Box 1128 Abingdon 24212-1128 (Washington County) C.E.O.- Samuel L. Neese, Chief Executive Officer Cashier- James R. Edmondson, Chief Financial Officer</p>
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ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 2005

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<p>Highlands Union Bank (Continued) 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>OUT OF STATE</p> <p>North Carolina - 100 West Main Street, Banner Elk 1013 Highway 105, Boone</p> <p>Tennessee - The NW Corner of State Highway 394 and Blountville Boulevard, Bristol 4020 Highway 66 South, Rogersville 739 Dolly Parton Parkway, Suite C, Sevierville</p> <p>HomeTown Bank 202 South Jefferson Street Roanoke 24011 C.E.O.- William Clark, President</p> <p>James Monroe Bank 3033 Wilson Boulevard Arlington 22201-3843 (Arlington County) C.E.O.- John R. Maxwell, President Cashier- John J. Brough, Chief Financial Officer</p> <p>Brs: City of Fairfax - 10509 Judicial Drive Fairfax County - 7023 Little River Tnpk., Suite 101, Annandale 3914 Centreville Road, Chantilly Loudoun County - 10 West Market Street, Leesburg 606 South King Street, Leesburg Prince William County - 7900 Sudley Road</p> <p>OUT OF STATE</p> <p>Maryland - 12165 Darnestown Road, Gaithersburg</p> <p>Lee Bank &amp; Trust Company 600 West Morgan Avenue P.O. Box 100 Pennington Gap 24277-0100 (Lee County) C.E.O.- Lewis S. Oatts, President</p>	<p>Brs: City of Bristol - 707 Gate City Highway Lee County - U.S. Route 58, Dryden Corner of Church &amp; Institute Streets, Jonesville Washington County - 17510 Lee Highway, Abingdon</p> <p>MainStreet Bank 727 Elden Street Herndon 20170 (Fairfax County) C.E.O.- Jeffrey W. Dick, President Cashier- Thomas J. Chmelik, Chief Financial Officer</p> <p>Marathon Bank, The 4095 Valley Pike P.O. Box 998 Stephens City 22655-0998 (Frederick County) C.E.O.- Donald L. Unger, Chairman of the Board Cashier- Frederick A. Board</p> <p>Brs: City of Winchester - 1041 Berryville Avenue 139 N. Cameron Street 2252 Valley Avenue 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 - 2135 Reliance Road, Middletown 1511 Martinsburg Pike Warren County - 851 John Marshall Highway, Front Royal</p> <p>*Middleburg Bank 111 West Washington St P.O. Box 5 Middleburg 20118-0005 (Loudoun County) C.E.O.- Joseph L. Boling, President Cashier- Kate J. Chappell, Senior Vice President</p> <p>Brs: Fairfax County - 1779 Fountain Drive, Reston Fauquier County - 530 Blackwell Road, Warrenton Loudoun County - 20955 Professional Plaza, Ashburn 211 Fort Evans Road, NE, Leesburg 4 South King Street, Leesburg Harrison Street and Catocin Circle, Leesburg</p>
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ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 2005

<p>*Middleburg Bank (Continued) Loudoun County - 431 East Main Street, Purcellville</p> <p>Miners Exchange Bank 483 Front Street P.O. Box 1197 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>OUT OF STATE</p> <p>Tennessee - 5575 Bobby Hicks Highway, Johnson City</p> <p>Monarch Bank 750 Volvo Parkway Chesapeake 23320-2817 C.E.O.- William F. Rountree, Jr., President Cashier- Brad E. Schwartz, Chief Financial Officer</p> <p>Brs: City of Chesapeake - 601 Battlefield Boulevard South City of Norfolk - 240 East Main Street 318 West 21st Street City of Virginia Beach - 100 Lynnhaven Parkway 3701 Pacific Avenue 4216 Virginia Beach Boulevard, Suite 180</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 75 Commonwealth Avenue Buchanan County - Northeast corner of State Routes 80 &amp; 600, Davenport West side of U. S. Route 460 at the southern town limit, Grundy</p>	<p>Dickenson County - Colley Shopping Center, Highway 83, Clintwood 402 Main Street, Haysi</p> <p>Russell County - 102 Miners Drive, Castlewood Route 2, Cleveland 685 East Main Street, Lebanon</p> <p>Scott County - Main Street, Dungannon 326 East Jackson Street, Gate City 131 U. S. Route 23 South, Weber City</p> <p>Tazewell County - U.S. Routes 19 and 460, Pounding Mill 2302 Second Street, Richlands 157 Tazewell Mall Circle, Tazewell 514 Commerce Drive</p> <p>Washington County - 350 West Main Street, Abingdon</p> <p>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 P.O. Box 68 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</p> <p>Lancaster County - 284 North Main Street, Kilmarnock 485 Chesapeake Drive, White Stone</p> <p>Northumberland County - 15043 Northumberland Highway, Burgess Route 360 - Main Street, Reedville</p> <p>Richmond County - Time Square Shopping Center U.S. Route 360, Warsaw</p> <p>Westmoreland County - State Route 3, Montross</p>
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ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 2005

<p>Page Valley Bank, The 17 West Main Street P.O. Box 609 Luray 22835-0609 (Page County) C.E.O.- Monte 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 P.O. Box 71960 Richmond 23255-1960 (Henrico County) C.E.O.- James H. Atkinson, Jr., Chief Executive Officer Cashier- Vera H. Primm, Chief Financial Officer</p> <p>Brs: Chesterfield County - 14441 Sommerville Court, Midlothian 5734 Hopkins Road 6951 Commons Plaza</p> <p>Peoples Bank, The Highway 58 P.O. Box 99 Ewing 24248-0099 (Lee County) C.E.O.- Micki Tye Yeary 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 P.O. Box 306 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 Westmoreland County - 2875 Kings Highway, Oak Grove</p>	<p>Pioneer Bank 252 E. Main Street P.O. Box 10 Stanley 22851-0010 (Page County) C.E.O.- Thomas R. Rosazza, President Cashier- Lori G. Hassett, Chief Financial Officer</p> <p>Brs: City of Charlottesville - 257 Ridge McIntire Road 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 P.O. Box 1309 Staunton 24402-1309 C.E.O.- James T. Huerth, President Cashier- Jeffrey W. Farrar, Chief Financial Officer</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 2307 W Beverly Street City of Waynesboro - 100 Lucy Lane 251 N Poplar Avenue Alleghany County - 110 Mall Road Augusta County - 12 Parkway Lane, Fishersville U.S. Route 250 &amp; State Route 640, Fishersville U.S. Route 340 &amp; State Route 608, Stuarts Draft U.S. Route 11, Verona Greenville Avenue Route 250 East Bedford County - 2201 Graves Mill Road, Suites C &amp; D, Forest Franklin County - 369 Franklin Street, Rocky Mount 20 Jubal Early Highway, Wirtz Prince Edward County - 1508 South Main Street, Farmville Rockbridge County - 9 Lloyd Tolley Road, Natural Bridge Station 1197 North Lee Highway</p>
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ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 2005

<p>*Planters Bank &amp; Trust Company of Virginia (Continued)</p> <p>Rockingham County - 106 Sixth Street, Grottoes</p> <p>Tazewell County - 1155 Claypool Hill Mall Road, Cedar Bluff 201 West Main Street, Tazewell</p> <p>EFTS:</p> <p>City of Staunton - 600 North Coalter Street</p> <p>Rockingham County - 305 Augusta Avenue, Grottoes</p> <p>Potomac Bank of Virginia 9910 Main Street P.O. Box 2726 Fairfax 22031-0726 C.E.O.- G. Lawrence Warren, President Cashier- Patricia A. Ferrick, Chief Financial Officer</p> <p>Brs: Fairfax County - 14231 Willard Road, Suite 100, Chantilly 414 Maple Avenue East, Vienna 8501 Arlington Boulevard</p> <p>Prosperity Bank &amp; Trust Company 5803 Rolling Road P.O. Box 2789 Springfield 22152-0789 (Fairfax County) C.E.O.- Robert J. McDonough, President Cashier- William T. Freitag</p> <p>6050 A Burke Commons Road, Burke 6975-A Springfield Blvd, Springfield</p> <p>Resource Bank 4429 Bonney Road P.O. Box 61009 Virginia Beach 23466-1009 C.E.O.- Theodore A. Grell Jr., President Cashier- James M. Miller, Executive Vice President</p> <p>Brs: City of Chesapeake - 501 Independence Parkway, Suite 105</p> <p>City of Newport News - 735 Thimble Shoals Boulevard, Suite 170</p> <p>City of Richmond - 8730 Stony Point Parkway, Suite 100</p> <p>City of Virginia Beach - Hilltop North Shopping Center 1616 Laskin Road</p> <p>Fairfax County - 625 Elden Street, Herndon</p>	<p>River City Bank 6127 Mechanicsville Turnpike Mechanicsville 23111 (Hanover County) C.E.O.- William D. Stegeman, Chief Executive Officer Cashier- Zirkle Blakey, Chief Financial Officer</p> <p>Br: Hanover County - 8051 Mechanicsville Turnpike, Mechanicsville</p> <p>Rockingham Heritage Bank 110 University Boulevard P.O. Box 352 Harrisonburg 22803-0352 C.E.O.- John K. Stephens, President Cashier- Frederick W. Galway, Jr., CPA, Contoller</p> <p>Brs: City of Harrisonburg - 1980 S. Main Street 624 Chicago Avenue 677 Chicago Avenue</p> <p>Augusta County - 54 Franklin Street, Suite 102, Weyers Cave 49 Lee Jackson Highway, Suite 101 Wellington Plaza, Jefferson Highway</p> <p>Rockingham County - 309 North Main Street, Bridgewater 410 Spotswood Avenue, Elkton</p> <p>*Second Bank &amp; Trust 102 S Main Street P.O. Box 71 Culpeper 22701-0071 (Culpeper County) C.E.O.- Christopher J. Honenberger, President Cashier- Richard L. Love, Contoller</p> <p>Brs: City of Harrisonburg - 1920E Medical Avenue 390 University Boulevard</p> <p>Albemarle County - 1807 Seminole Trail</p> <p>Culpeper County - 231 Southgate Shopping Center, Culpeper Dominion Square Shopping Center 717 James Madison Highway, Culpeper</p> <p>Madison County - Southwest Corner of the Intersection US Route 29 &amp; State Route 673, Madison</p> <p>Orange County - Market Place Shopping Center at Lake of the Woods, 36081 Goodwin Drive, Locust Grove 134-136 West Main Street, Orange</p> <p>Shenandoah County - 300 West Reservoir Road, Woodstock</p>
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ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 2005

## \*Second Bank &amp; Trust (Continued)

EFT:

Culpeper County -  
501 Sunset Lane, Culpeper

Shore Bank  
25253 Lankford Highway  
P.O. Box 920  
Onley 23418-0920 (Accomack County)  
C.E.O.- Scott C. Harvard, President  
Cashier- Steven M. Belote, Chief Financial Officer

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

## OUT OF STATE

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

\*Southside Bank  
307 Church Lane  
P.O. Box 1005  
Tappahannock 22560-1005 (Essex County)  
C.E.O.- Joseph A. Shearin, President  
Cashier- Ron Blevins, Chief Financial Officer

Brs: Caroline County -  
202 North Main Street, Bowling Green  
Essex County -  
Essex Square Shopping Center  
1665 Tappahannock Boulevard,  
Tappahannock  
Gloucester County -  
14833 George Washington Memorial Hwy.,  
Glenns  
7132 George Washington Memorial Hwy.,  
Gloucester  
1953 George Washington Memorial Hwy.,  
Gloucester Point  
King William County -  
Route 360, Aylett  
East side of U.S. Route 360 at  
State Route 662  
Middlesex County -  
Routes 33 & 1101, Deltaville  
State Routes 3 & 33, Hartfield  
291 Virginia Street, Urbanna  
Southampton County -  
22241 Main Street, Courtland  
22510 Linden Street, Courtland  
Surry County -  
176 Colonial Trail East, Surry

Sussex County -  
209 West Main Street, Waverly  
233 South County Drive, Waverly

SuffolkFirst Bank  
100 Bosley Avenue  
P.O. Box 1340  
Portsmouth 23703  
C.E.O.- Darrell G. Swanigan, President  
Cashier- Robert E Clary, Chief Financial Officer

Br: City of Suffolk -  
1000 N. Main Street

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

Brs: City of Chesapeake -  
1312 Greenbrier Parkway  
137 Mount Pleasant Road  
City of Hampton -  
550 Settlers Landing Road  
City of Newport News -  
1 Old Oyster Point Road  
11001 Warwick Boulevard  
1103 William Styron Square South  
13769 Warwick Boulevard  
City of Norfolk -  
109 E. Main Street  
City of Portsmouth -  
200 High Street  
6201 Portsmouth Boulevard  
City of Virginia Beach -  
2101 Parks Avenue, Suite 100  
297 Constitution Drive  
984 First Colonial Road  
James City County -  
1312 Jamestown Road  
6000 Patriots Colony Drive  
York County -  
6515 George Washington Memorial Hwy,  
Yorktown

TruPoint Bank  
Walnut Street & Main Street  
P.O. Box 1010  
Grundy 24614-1010 (Buchanan County)  
C.E.O.- Barry C. Elswick, President  
Cashier- Belinda Shrader

Brs: City of Bristol -  
1897 Lee Highway  
Buchanan County -  
U.S. Route 460 East, Grundy

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 2005

TruPoint Bank (Continued)

Buchanan County -  
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

\*Union Bank and Trust Company  
211 N Main Street  
P.O. Box 446  
Bowling Green 22427-0446 (Caroline County)  
C.E.O.- John C. Neal, President

Brs: City of Charlottesville -  
1924 Arlington Boulevard  
400 East Main Street

City of Fredericksburg -  
2811 Fall Hill Avenue  
700 Kenmore Avenue

Albemarle County -  
3290 Worth Crossing, Forest Lakes  
1658 State Farm Boulevard  
1700 Seminole Trail

Caroline County -  
U.S. Route 1 and State Route 639, Ladysmith  
U.S. Route 301, Port Royal

Chesterfield County -  
11101 Hull Street Road, Midlothian  
13644 Hull Street Road, Midlothian  
13700 Midlothian Turnpike, Midlothian

Fluvanna County -  
Outparcel 1, Lake Monticello Plaza  
State Route 53 and Turkey Sag Trail,  
Lake Monticello

Hanover County -  
9665 Sliding Hill Road, Ashland  
U.S. Route 1 & State Route 657, Ashland  
6479 Mechanicsville Turnpike,  
Mechanicsville  
8300 Bell Creek Road, Mechanicsville  
9534 Chamberlayne Road, Mechanicsville

Henrico County -  
4690 Pouncey Tract Road, Glen Allen  
1773 Parham Road

King George County -  
State Route 3, King George

King William County -  
Route 360 East Approx 1.5 Mi S of  
State Route 30, Manquin

Nelson County -  
124 Main Street, Lovingson

Spotsylvania County -  
5510 Morris Road, Thornburg  
10415 Courthouse Road  
11625 Brock Road  
4210 Plank Road  
4540 Lafayette Boulevard  
8520 Jefferson Davis Highway

Stafford County -  
622 Cambridge Street

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

EFT:

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

\*United Bank  
11185 Main Street  
P. O. Box 600  
Fairfax 22030-0600  
C.E.O.- Kendal E. Carson, President  
Cashier- James J. Consagra, Jr.,  
Chief Financial Officer

Brs: City of Alexandria -  
302 South Washington Street

City of Manassas -  
9872 Liberia Avenue

Arlington County -  
2300 Ninth Street, South  
3801 Wilson Boulevard  
5335 Lee Highway  
6402 Williamsburg Blvd

Fairfax County -  
3289 Woodburn Road, Annandale  
4501 Daly Drive, Chantilly  
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  
13060 Fair Lakes Blvd  
7787 Leesburg Pike  
George Mason University  
4400 University Drive

Loudoun County -  
531-A East Market Street, Leesburg  
21036 Triple Seven Road, Sterling

Prince William County -  
18116 Triangle Shopping Plaza, Dumfries

OUT OF STATE

Washington, D.C. -  
1001 G Street, N.W.

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 2005

## \*United Bank (Continued)

Washington, D.C. -  
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.  
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  
P.O. Box 2740  
Roanoke 24001-2740  
C.E.O.- Ellis L. Gutshall, President  
Cashier- Kimberly B. Snyder, Senior Vice President

## Brs: City of Roanoke -

1327 Grandin Road, SW  
1518 Hershberger Road, N.W.  
2203 Crystal Spring Avenue, SW  
3850 Keagy Road Southwest

## City of Salem -

8 East Main Street

## Roanoke County -

1003 Hardy Road, Vinton  
4467 Starkey Road, SW

## Village Bank

1231 Alverser Drive  
P.O. Box 330  
Midlothian 23113-0330 (Chesterfield County)  
C.E.O.- Thomas W. Winfree, President  
Cashier- C. Harril Whitehurst, Jr.,  
Chief Financial Officer

## Brs: Chesterfield County -

4221 West Hundred Road, Chester  
13531 Midlothian Turnpike, Midlothian  
6736 Southshore Drive, Midlothian  
13521 Waterford Place  
6551 Centralia Road

## \*Virginia Bank and Trust Company

336 Main Street  
P.O. Box 3447  
Danville 24543-3447  
C.E.O.- L. Frank King, Jr., President  
Cashier- Roger Gillespie, Chief Financial Officer

## Brs: City of Danville -

2600 Riverside Drive  
Kings Fairground Plaza  
3300 North Main Street  
U.S. Route 58 East and Airport Drive

## Pittsylvania County -

55 North Main Street, Chatham  
4080 Franklin Turnpike

## 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  
2401 Mount Vernon Avenue  
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  
4221 Walney Road, Suite 120, Chantilly  
1356 Chain Bridge Road, McLean  
8251 Greensboro Drive, McLean  
11820 Spectrum Center, Reston  
374 Maple Avenue, Vienna  
7901 Richmond Highway

## Prince William County -

2030 Old Bridge Road, Lake Ridge  
10830 Balls Ford Road

## EFT:

City of Alexandria -  
185 Somerville Street

## Virginia Community Bank

State Route 22 & U.S. Route 33  
P.O. Box 888  
Louisa 23093-0888 (Louisa County)  
C.E.O.- A. Pierce Stone, Chairman of the Board  
Cashier- Mike McAllister, Chief Financial Officer

## Brs: Culpeper County -

701 South Main Street, Culpeper

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 2005

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## Virginia Community Bank (Continued)

Louisa County -  
Main Street & Cutler Avenue, Louisa  
Mineral Avenue & Fouth Street, Mineral  
Orange County -  
185 Madison Rd  
Spotsylvania County -  
10645 Courthouse Road

Virginia Company Bank  
601 Thimble Shoals Boulevard  
P.O. Box 12038  
Newport News 23612  
C.E.O.- Jon A. Nystrom, Chief Executive Officer  
Cashier- Geoffrey C. Warner,  
Chief Financial Officer

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

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

Virginia Heritage Bank  
11166 Fairfax Boulevard, Suite 100  
Fairfax 22030  
C.E.O.- Douglas M. Church, Jr.,  
Chairman of the Board  
Cashier- Charles C. Brockett,  
Chief Financial Officer

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(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, 2005

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<b>CITIES</b>	
CITY OF ALEXANDRIA	Brs: New Peoples Bank, Inc. 2975 Lee Highway 75 Commonwealth Avenue
Br: Branch Banking and Trust Company of Virginia 1717 King Street	Br: TruPoint Bank 1897 Lee Highway
Brs: 233 South Van Dorn Street 300 South Washington Street 4999 Seminary Road	CITY OF BUENA VISTA
Burke & Herbert Bank & Trust Company 100 South Fairfax Street	Br: Branch Banking and Trust Company of Virginia 1002 Magnolia Avenue
Brs: 155 N Paxton Street 1705 Fern Street 1775 Jamieson Avenue 306 E Monroe Avenue 621 King Street	Br: Planters Bank & Trust Company of Virginia 2101 Forest Avenue
EFT: 2836 Duke Street	CITY OF CHARLOTTESVILLE
Br: Cardinal Bank 1737 King Street	Br: Albemarle First Bank 100 5th Street, SE
Br: United Bank 302 South Washington Street	Brs: 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
Brs: Virginia Commerce Bank 1414 Prince Street 2401 Mount Vernon Avenue 506 King Street 5140 Duke Street	Br: Pioneer Bank 257 Ridge McIntire Road
EFT: 185 Somerville Street	Brs: Union Bank and Trust Company 1924 Arlington Boulevard 400 East Main Street
CITY OF BEDFORD	CITY OF CHESAPEAKE
Br: Bank of Fincastle, The 1387 American Way Court	Bank of Hampton Roads, The 201 Volvo Parkway
CITY OF BRISTOL	Brs: 1400 Kempsville Road, Suite 102 1500 Mt Pleasant Road 239 Battlefield Boulevard South 4108 Portsmouth Boulevard 4720 Battlefield Boulevard, South 712 Liberty Street 852 N. George Washington Highway
Br: Bank of Marion, The 3124 Lee Highway, Suite 1	EFT: 1320 Northwest Boulevard Suite 100
Br: Branch Banking and Trust Company of Virginia 3000 Lee Highway	Brs: Bank of the Commonwealth 3343 Western Branch Boulevard Las Gaviotas Shopping Center, 1217 Cedar Road
Brs: First Bank and Trust Company, The 1419 West State Street 38 East Valley Drive	Brs: Branch Banking and Trust Company of Virginia 111 Mill Creek Parkway, Suite 100
Brs: Highlands Union Bank 821 Commonwealth Avenue 999 Old Airport Road	
Br: Lee Bank & Trust Company 707 Gate City Highway	

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 2005

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## CITY OF CHESAPEAKE (Continued)

Brs: Branch Banking and Trust Company of  
Virginia (Continued)  
1401 Greenbrier Parkway  
1809 Greenbrier Parkway  
238 South Battlefield Boulevard  
3113 Western Branch Boulevard  
825 Volvo Parkway  
EFT: 681-A North Battlefield Boulevard  
Br: Heritage Bank  
1450 South Military Highway

Monarch Bank  
750 Volvo Parkway  
Br: 601 Battlefield Boulevard South  
Br: Resource Bank  
501 Independence Parkway, Suite 105

Brs: Towne Bank  
1312 Greenbrier Parkway  
137 Mount Pleasant Road

## CITY OF COLONIAL HEIGHTS

Br: Bank of McKenney  
3115 Boulevard  
Br: Bank of Southside Virginia, The  
764 East Ellerslie Ave  
EFT: South Park Avenue and Roslyn Road

Brs: Branch Banking and Trust Company of  
Virginia  
2609 Boulevard  
810 Southpark Boulevard  
Br: Citizens Bank and Trust Company  
497 Southpark Circle

## CITY OF COVINGTON

Brs: Branch Banking and Trust Company of  
Virginia  
1113 South Craig Avenue  
116 West Riverside Street

Highlands Community Bank  
307 Thacker Avenue

Br: Planters Bank & Trust Company of Virginia  
450 West Main Street

## CITY OF DANVILLE

Brs: Branch Banking and Trust Company of  
Virginia  
1017 West Main Street  
125 Collins Drive  
1410 Piney Forest Road  
705 Main Street  
First State Bank  
445 Mount Cross Road  
Brs: 1296 Piney Forest Road  
201 N Union Street

Virginia Bank and Trust Company  
336 Main Street  
Brs: 2600 Riverside Drive, Kings Fairground  
Plaza  
3300 North Main Street  
U.S. Route 58 East and Airport Drive

## CITY OF EMPORIA

Br: Branch Banking and Trust Company of  
Virginia  
301 West Atlantic Street

## CITY OF FAIRFAX

Brs: Branch Banking and Trust Company of  
Virginia  
10302 Willard Way  
4117 Chain Bridge Road

Br: Cardinal Bank  
10641 Lee Highway

Br: Freedom Bank of Virginia, The  
10555 Main Street

Br: James Monroe Bank  
10509 Judicial Drive

Potomac Bank of Virginia  
9910 Main Street

United Bank  
11185 Main Street

Br: Virginia Commerce Bank  
10777 Main Street

Virginia Heritage Bank  
11166 Fairfax Boulevard, Suite 100

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 2005

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## CITY OF FALLS CHURCH

- Br: Branch Banking and Trust Company of  
Virginia  
191 West Broad Street
- Br: Burke & Herbert Bank & Trust Company  
225 West Broad Street

## CITY OF FRANKLIN

- Br: Bank of Southside Virginia, The  
Southampton Shopping Center,  
1310 Armory Drive
- Brs: Branch Banking and Trust Company of  
Virginia  
100 East Fourth Avenue  
201 North College Drive

## CITY OF FREDERICKSBURG

- Brs: Branch Banking and Trust Company of  
Virginia  
1151 Carl D. Silver Parkway  
400 George Street  
401 Jefferson Davis Highway
- Br: Cardinal Bank  
501 C Jefferson Davis Highway
- Brs: Union Bank and Trust Company  
2811 Fall Hill Avenue  
700 Kenmore Avenue
- Br: Virginia Heartland Bank  
1016 Charles Street

## CITY OF GALAX

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

## CITY OF HAMPTON

- Br: Branch Banking and Trust Company of  
Virginia  
2160 Coliseum Drive
- Br: Consolidated Bank and Trust Company  
101 N Armstead Ave
- Br: Towne Bank  
550 Settlers Landing Road

## 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
- Br: Farmers & Merchants Bank  
207 University Boulevard, Suite 100
- Brs: First Bank and Trust Company, The  
1880 East Market Street  
396 South High Street
- Brs: Pioneer Bank  
890 West Market Street  
932 West Market Street
- Br: Planters Bank & Trust Company of Virginia  
375 North Mason Street
- Rockingham Heritage Bank  
110 University Boulevard
- Brs: 1980 S. Main Street  
624 Chicago Avenue  
677 Chicago Avenue
- Brs: Second Bank & Trust  
1920E Medical Avenue  
390 University Boulevard

## CITY OF HOPEWELL

- EFT: Bank of Southside Virginia, The  
5201 Oaklawn Boulevard
- Br: Branch Banking and Trust Company of  
Virginia  
106 North Second Avenue

## CITY OF LEXINGTON

- Br: Branch Banking and Trust Company of  
Virginia  
537 East Nelson Street

## CITY OF LYNCHBURG

- Bank of the James  
828 Main Street
- Brs: 5204 Fort Avenue  
615 Church Street
- Brs: Branch Banking and Trust Company of  
Virginia

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 2005

CITY OF LYNCHBURG (Continued)	955 Harpersville Road
Brs: Branch Banking and Trust Company of Virginia (Continued) 2015 Wards Road 2120 Langhorne Road 2477 Rivermont Avenue 3638 Old Forest Road 4925 Boonsboro Road 925 Main Street	Br: Citizens and Farmers Bank 698 Town Center Drive
EFTS: Liberty University, 3765 Candler's Mountain Road Randolph-Macon Woman's College, 2500 Rivermont Avenue	Br: Resource Bank 735 Thimble Shoals Boulevard,, Suite 170
Community First Bank 1646 Graves Mill Road Br: 2301 Langhorne Road	Brs: Towne Bank 1 Old Oyster Point Road 11001 Warwick Boulevard 1103 William Styron Square South 13769 Warwick Boulevard
CITY OF MANASSAS	Virginia Company Bank 601 Thimble Shoals Boulevard
Brs: Branch Banking and Trust Company of Virginia 10040 Dumfries Road 8650 Centreville Road 8780 Centreville Road 9201 W Church Street	CITY OF NORFOLK
Br: Cardinal Bank 9626 Center Street	Brs: Bank of Hampton Roads, The 4037 East Little Creek Road 4500 East Princess Anne Road 500 Plume Street East, Suite 100 999 Waterside Drive
Br: Fauquier Bank, The 9071 Center Street	Bank of the Commonwealth 403 Boush Street
Br: United Bank 9872 Liberia Avenue	Brs: 4101 Granby Street 9636 Cape View Avenue
CITY OF MANASSAS PARK	EFT: 150 Park Avenue
Br: Alliance Bank Corporation 9150 Manassas Drive	Brs: Branch Banking and Trust Company of Virginia 1020 Fisherman's Road 131 West Ocean View Avenue 2008 Cromwell Drive 2100 Colonial Avenue 2200 Norview Avenue 2222 East Little Creek Road 245 East Little Creek Road 3935 East Princess Anne Road 500 East Main Street 555 Main Street 6145 Sewells Point Road 7420 Granby Street 901 West Little Creek Road East Ring Road and Military Circle, Shopping Center
CITY OF MARTINSVILLE	EFT: Sentara-Norfolk General Hospital, 600 Gresham Drive
Br: Branch Banking and Trust Company of Virginia 1 Ellsworth Street	Heritage Bank 841 North Military Highway
CITY OF NEWPORT NEWS	Brs: 200 East Plume Street 4807 Colley Avenue 735 E. Ocean View Avenue
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	

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 2005

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## CITY OF NORFOLK (Continued)

Brs: Monarch Bank  
240 East Main Street  
318 West 21st Street

Br: Towne Bank  
109 E. Main Street

## 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

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

## 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

Brs: 200 High Street  
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: First Capital Bank  
1776 Staples Mill Road

Br: Resource Bank  
8730 Stony Point Parkway, Suite 100

## 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  
6625 Williamson Road, N.W.

HomeTown Bank  
202 South Jefferson Street

Valley Bank  
36 Church Avenue, SW  
Brs: 1327 Grandin Road, SW  
1518 Hershberger Road, N.W.  
2203 Crystal Spring Avenue, SW  
3850 Keagy Road Southwest

## CITY OF SALEM

Br: Bank of Floyd  
1634 West Main Street

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

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 2005

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## 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

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

Br: Heritage Bank  
3500 Virginia Beach Boulevard,  
Little Neck Towers Bldg., Suite 110

## 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  
6617 Holland Road

Brs: Farmers Bank, Windsor, Virginia  
1008 West Washington Street  
3100 Godwin Boulevard

SuffolkFirst Bank  
100 Bosley Avenue  
Br: 1000 N. Main Street

Brs: Monarch Bank  
100 Lynnhaven Parkway  
3701 Pacific Avenue  
4216 Virginia Beach Boulevard., Suite 180

Resource Bank  
4429 Bonney Road  
Br: Hilltop North Shopping Center,  
1616 Laskin Road

Brs: Towne Bank  
2101 Parks Avenue, Suite 100  
297 Constitution Drive  
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 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  
2712 North Mall Drive  
3720 Virginia Beach Boulevard

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

## CITY OF WILLIAMSBURG

Br: Bank of Williamsburg, The  
171 Monticello Avenue

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

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 2005

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## CITY OF WINCHESTER

Brs: Bank of Clarke County  
190 Campus Boulevard, Suite 120  
202 North Loudoun Street  
625 East Jubal Early Drive

Brs: Branch Banking and Trust Company of  
Virginia  
1000 Berryville Avenue  
115 North Cameron Street  
1800 Amherst Street  
2004 South Pleasant Valley Road  
2082 South Pleasant Valley Road  
2500 Valley Avenue  
38 Rouss Avenue

Brs: First Bank  
1835 Valley Avenue  
661 North Loudoun Street

Brs: Marathon Bank, The  
1041 Berryville Avenue  
139 N. Cameron Street  
2252 Valley Avenue

## COUNTIES

## ACCOMACK COUNTY

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

Shore Bank  
25253 Lankford Highway  
Onley

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

## ALBEMARLE COUNTY

Albemarle First Bank  
1265 Seminole Trail

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

Br: Second Bank & Trust  
1807 Seminole Trail

Brs: Union Bank and Trust Company  
1658 State Farm Boulevard  
1700 Seminole Trail  
3290 Worth Crossing, Forest Lakes

## ALLEGHANY COUNTY

Br: Branch Banking and Trust Company of  
Virginia  
1633 Main Street, Clifton Forge

Br: Highlands Community Bank  
1501 Main Street, Clifton Forge

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

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 2005

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ARLINGTON COUNTY (Continued)	U.S. Route 250 & State Route 640, Fishersville
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	U.S. Route 340 & State Route 608, Stuarts Draft
EFTS: 1701 North George Mason Drive Ballston Common Mall, 4238 Wilson Boulevard	Brs: Rockingham Heritage Bank 49 Lee Jackson Highway, Suite 101 54 Franklin Street, Suite 102, Weyers Cave Wellington Plaza, Jefferson Highway
Br: Burke & Herbert Bank & Trust Company 500 South 23rd Street	BATH COUNTY
Br: Cardinal Bank 2100 North Glebe Road	Br: Branch Banking and Trust Company of Virginia 1 Main Street, Hot Springs
James Monroe Bank 3033 Wilson Boulevard	Br: First and Citizens Bank East side of U S Route 220, Mitchelltown
Brs: United Bank 2300 Ninth Street, South 3801 Wilson Boulevard 5335 Lee Highway 6402 Williamsburg Blvd	BEDFORD COUNTY
Virginia Commerce Bank 5350 Lee Highway	Br: Bank of the James 17000 Forest Road, Forest
Brs: 2930 Wilson Boulevard 6500 Williamsburg Boulevard	Brs: Branch Banking and Trust Company of Virginia 14785 Forest Road, Forest 17923 Forest Road, Forest
AUGUSTA COUNTY	Br: Planters Bank & Trust Company of Virginia 2201 Graves Mill Road, Suites C & D, Forest
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	BLAND COUNTY
Br: First Bank and Trust Company, The 1563 Commerce Road, Verona	Br: Branch Banking and Trust Company of Virginia 629 Main Street, Bland
Brs: Planters Bank & Trust Company of Virginia 12 Parkway Lane, Fishersville Greenville Avenue Route 250 East U.S. Route 11, Verona	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 200 The Glebe Boulevard, Daleville 5192 Lee Highway S., Troutville 5825 Cloverdale Road 614 Lee Highway, Cloverdale 98 Blue Ridge Boulevard

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 2005

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## BOTETOURT COUNTY (Continued)

Brs: Bank of Fincastle, The (Continued)  
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

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

## BRUNSWICK COUNTY

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

Br: Citizens Community Bank  
4209 Gasburg Road, Gasburg

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

## BUCHANAN COUNTY

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

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

## CARROLL COUNTY

TruPoint Bank  
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

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

## BUCKINGHAM COUNTY

Br: Branch Banking and Trust Company of  
Virginia  
U.S. Routes 15 & 60, Dillwyn

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

## CHARLES CITY COUNTY

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

## 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

## 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

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 2005

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## 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

Bank of Virginia  
11730 Hull Street Road  
Midlothian

Brs: 10014 Robious Road  
6657 Lake Harbour Drive, Midlothian

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  
2500 Promenade Parkway, Midlothian  
4901 Millridge Parkway East, Midlothian  
Village Marketplace Shopping Center,  
Midlothian Turnpike & Old Buckingham,  
Midlothian

Br: Citizens Bank and Trust Company  
10001 Courtview Lane

Br: Citizens and Farmers Bank  
1400 Alverser Plaza, Midlothian

Community Bankers' Bank  
2601 Promenade Parkway  
Midlothian

Br: First Capital Bank  
1580 Koger Center Boulevard

Brs: Peoples Bank of Virginia  
14441 Sommerville Court, Midlothian  
5734 Hopkins Road  
6951 Commons Plaza

Brs: Union Bank and Trust Company  
11101 Hull Street Road, Midlothian  
13644 Hull Street Road, Midlothian  
13700 Midlothian Turnpike, Midlothian

## Village Bank

1231 Alverser Drive  
Midlothian

Brs: 13521 Waterford Place  
13531 Midlothian Turnpike, Midlothian  
4221 West Hundred Road, Chester  
6551 Centralia Road  
6736 Southshore Drive, Midlothian

## CLARKE COUNTY

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

Br: Branch Banking and Trust Company of  
Virginia  
23 North Church Street, Berryville

## CRAIG COUNTY

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

Br: N.W. Corner of Walnut & Court Street,  
New Castle

## CULPEPER COUNTY

Br: Branch Banking and Trust Company of  
Virginia  
703 James Madison Highway

Second Bank & Trust  
102 S Main Street  
Culpeper

Brs: 231 Southgate Shopping Center, Culpeper  
Dominion Square Shopping Center,  
717 James Madison Highway, Culpeper

EFT: 501 Sunset Lane, Culpeper

Br: Virginia Community Bank  
701 South Main Street, Culpeper

## CUMBERLAND COUNTY

Br: Branch Banking and Trust Company of  
Virginia  
Route 60, Anderson Highway, Cumberland

Brs: Central Virginia Bank  
1368 Anderson Highway  
State Routes 45 and 649, Cartersville

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 2005

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## DICKENSON COUNTY

Brs: Branch Banking and Trust Company of  
Virginia  
305 Main Street, Haysi  
730 Chase Street, Clintwood

Br: Farmers and Miners Bank  
North side of State Route 83,, 500 yards West  
of Brush Creek Road, Clintwood

Brs: New Peoples Bank, Inc.  
402 Main Street, Haysi  
Colley Shopping Center, Highway 83,  
Clintwood

## DINWIDDIE COUNTY

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

Bank of Southside Virginia, The  
17208 Halligan Park Road  
Carson  
Brs: 14003 Boydton Plank Road  
U.S. Route 1 and State Route 226

Br: Branch Banking and Trust Company of  
Virginia  
25901 Cox Road

## ESSEX COUNTY

Bank of Essex  
323 Prince Street  
Tappahannock  
Br: 1398 Tappahannock Boulevard,  
Tappahannock

Brs: Northern Neck State Bank  
1649 Tappahannock Boulevard,  
Tappahannock  
1660 Tappahannock Boulevard,  
Tappahannock

Southside Bank  
307 Church Lane  
Tappahannock  
Br: Essex Square Shopping Center,  
1665 Tappahannock Boulevard,  
Tappahannock

## 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  
12220 Fairfax Towne Center  
1224 West Broad Street  
13045 Lee Jackson Memorial Highway,  
Chantilly  
13360 Franklin Farm Road, Herndon  
13821 Lee-Jackson Highway, Chantilly  
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  
6130 Redwood Square, Centreville  
6220 Old Dominion Drive, McLean  
6400 Arlington Boulevard  
6402 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  
7960 Fort Hunt Road  
8200 Greensboro Drive, McLean  
8385-A Leesburg Pike, Vienna  
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

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 2005

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FAIRFAX COUNTY (Continued)

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

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

Cardinal Bank  
8270 Greensboro Drive  
McLean

Brs: 10695 Braddock Road  
11150 Sunset Hills Road, Reston  
1313 Dolley Madison Boulevard, McLean  
1650 Tysons Boulevard, Suite 100, McLean  
199 Elden Street, Herndon  
4100 Monument Corner Drive  
4115 Annandale Road, Annandale  
5766 Union Mill Road, Clifton  
8270 Greensboro Drive, Suite 500, McLean

Freedom Bank of Virginia, The  
502 Maple Avenue West  
Vienna

Brs: James Monroe Bank  
3914 Centreville Road, Chantilly  
7023 Little River Tnpk., Suite 101,  
Annandale

MainStreet Bank  
727 Elden Street  
Herndon

Br: Middleburg Bank  
1779 Fountain Drive, Reston

Brs: Potomac Bank of Virginia  
14231 Willard Road, Suite 100, Chantilly  
414 Maple Avenue East, Vienna  
8501 Arlington Boulevard

Prosperity Bank & Trust Company  
5803 Rolling Road  
Springfield

Br: Resource Bank  
625 Elden Street, Herndon

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  
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  
4221 Walney Road, Suite 120, Chantilly  
4230 John Marr Drive, Annandale  
7901 Richmond Highway  
8251 Greensboro Drive, McLean

FAUQUIER COUNTY

Brs: Branch Banking and Trust Company of  
Virginia  
100 John Stone Street, Remington  
11047 Marsh Road, Bealeton  
21 Main Street, Warrenton  
3420 Catlett Road, Catlett  
8318 East Main Street, Marshall  
Intersection of Winchester Street,  
and West Lee Highway, Warrenton

Fauquier Bank, The  
10 Courthouse Square  
Warrenton

Brs: 216 Broadview Avenue, Warrenton  
6207 Station Drive, Bealeton  
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

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 2005

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FAUQUIER COUNTY (Continued)	Brs: Branch Banking and Trust Company of Virginia
Br: Middleburg Bank 530 Blackwell Road, Warrenton	126 Fairfax Pike, Stephens City 1521 Martinsburg Pike 1855 Senseny Road
FLOYD COUNTY	300 Westminster-Canterbury Drive 5511 Main Street, Stephens City 7800 Main Street, Middletown
Bank of Floyd 101 Jacksonville Circle Floyd	
Br: Northeast corner of U.S. Highway 221, and Conners Grove, Willis	Br: First Bank 3143 Valley Pike
FLUVANNA COUNTY	Marathon Bank, The 4095 Valley Pike Stephens City
Brs: Branch Banking and Trust Company of Virginia 13526 James Madison Highway, Palmyra 4342 James Madison Highway, Fork Union	Brs: 1447 North Frederick Pike 199 Front Royal Pike EFTS: 1511 Martinsburg Pike 2135 Reliance Road, Middletown
Br: Union Bank and Trust Company Outparcel 1, Lake Monticello Plaza, State Route 53 and Turkey Sag Trail, Lake Monticello	GILES COUNTY
FRANKLIN 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
Brs: Branch Banking and Trust Company of Virginia 12094 Old Franklin Turnpike, Union Hall 35 Shepherd Drive, Rocky Mount 37 Village Springs Drive, Hardy 40 Main Street, Boones Mill 45 Powder Creek Lane, Rocky Mount 4505 Timberline Road, Ferrum	GLOUCESTER COUNTY
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: Branch Banking and Trust Company of Virginia 2324 George Washington Memorial Hwy., Hayes 7171 George Washington Memorial Hwy., Gloucester
Br: Planters Bank & Trust Company of Virginia 20 Jubal Early Highway, Wirtz 369 Franklin Street, Rocky Mount	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, Glenss
FREDERICK COUNTY	Colonial Virginia Bank 6720 Sutton Road Gloucester
Brs: Bank of Clarke County 1460 North Frederick Pike 1508 Senseny Road 1879 Berryville Pike 3360 Valley Avenue 382 Fairfax Pike, Stephens City	Br: 1553 George Washington Memorial Hwy, Gloucester Point
EFTS: 1016 Millwood Pike 1518 Martinsburg Pike 747 Fairfax Street, Stephens City	Brs: Southside Bank 14833 George Washington Memorial Hwy, Glenss 1953 George Washington Memorial Hwy., Gloucester Point 7132 George Washington Memorial Hwy, Gloucester

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 2005

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## GRAYSON COUNTY

Br: Branch Banking and Trust Company of  
Virginia  
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

Br: Branch Banking and Trust Company of  
Virginia  
4028-4030 Halifax Road, 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

Hanover Bank  
8071 Mechanicsville Turnpike  
Mechanicsville

Brs: 10374 Leadbetter Road, Ashland  
201 N. Washington Highway, Ashland  
4241 Mechanicsville Turnpike,  
Mechanicsville

River City Bank  
6127 Mechanicsville Turnpike  
Mechanicsville

Br: 8051 Mechanicsville Turnpike,  
Mechanicsville

Brs: Union Bank and Trust Company  
6479 Mechanicsville Turnpike,  
Mechanicsville  
8300 Bell Creek Road, Mechanicsville  
9534 Chamberlayne Road, Mechanicsville  
9665 Sliding Hill Road, Ashland  
U.S. Route 1 & State Route 657, Ashland

## HENRICO COUNTY

Br: Bank of Essex  
9951 Brook Road, Glen Allen

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  
1900 Lauderdale Drive  
3214 Skipwith Road  
4799 S. Laburnum Avenue  
5001 Lakeside Avenue  
5600 West Broad Street  
River Road Shopping Center,  
6201 River Road  
Short Pump Towne Center,  
11704 West Broad Street, Glen Allen

Capital One Bank  
4851 Cox Road  
Glen Allen

Br: Central Virginia Bank  
3490 Lauderdale Drive

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

Br: Consolidated Bank and Trust Company  
5214 Chamberlayne Avenue

First Capital Bank  
4101 Dominion Boulevard

Peoples Bank of Virginia  
2702 North Parham Road

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 2005

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HENRICO COUNTY (Continued)	Williamsburg Pottery Factory, Inc., Building #3, Lightfoot
Brs: Union Bank and Trust Company 1773 Parham Road 4690 Pouncey Tract Road, Glen Allen	Brs: Citizens and Farmers Bank 4780 Longhill Road N.E. Corner of U.S. Route 60 and, State Route 607, Norge
HENRY COUNTY	
Brs: Branch Banking and Trust Company of Virginia 1460 Fairystone Park Highway, Stanleytown 2680 Virginia Avenue, Collinsville 4860 Greensboro Road, Ridgeway	Brs: Towne Bank 1312 Jamestown Road 6000 Patriots Colony Drive
HIGHLAND COUNTY	KING AND QUEEN COUNTY
Blue Grass Valley Bank, The 6 Main Street Blue Grass Br: South Side of East Main Street, two blocks east of U.S. Route 220, Monterey	Br: Branch Banking and Trust Company of Virginia State Routes 33 & 670, Mattaponi
First and Citizens Bank Monterey	KING GEORGE COUNTY
ISLE OF WIGHT COUNTY	Brs: Branch Banking and Trust Company of Virginia 15375 Dahlgren Road 9319 Kings Highway
Br: Bank of Southside Virginia, The 115 Main Street, Smithfield	Br: Peoples Community Bank State Route 3, one-third mile west, of State Route 206
Br: Branch Banking and Trust Company of Virginia 1803 South Church Street, Smithfield	Br: Union Bank and Trust Company State Route 3, King George
Farmers Bank, Windsor, Virginia 50 E Windsor Boulevard Windsor Br: 1119 South Church Street, Smithfield	KING WILLIAM COUNTY
JAMES CITY COUNTY	Brs: Bank of Essex 1681 Main Street, West Point U.S. Route 360, Central Garage
Bank of Williamsburg, The 5125 John Tyler Highway	Citizens and Farmers Bank 802 Main Street West Point Br: 14th & Main Streets, West Point EFT: 100 Winter Street, West Point
Br: Branch Banking and Trust Company of Virginia 100 McLaws Circle	Brs: Southside Bank East side of U.S. Route 360 at, State Route 662 Route 360, Aylett
Brs: Chesapeake Bank 4492 John Tyler Highway 5700 Williamsburg Landing Drive 6619 Richmond Road, Lightfoot	Br: Union Bank and Trust Company Route 360 East Approx 1.5 Mi S of, State Route 30, Manquin
EFTS: Southwest corner of Ironbound Road, and State Route 5 Williamsburg Pottery Factory, Inc., Building #8, Lightfoot	LANCASTER COUNTY
	Bank of Lancaster 100 Main Street Kilmarnock

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 2005

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LANCASTER COUNTY (Continued)

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

Brs: Bank of Lancaster (Continued)  
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  
20789 Great Falls Plaza  
20921 Davenport Drive Suite 105, Sterling

20955 Professional Plaza, Ashburn  
211 Fort Evans Road, NE, Leesburg  
4 South King Street, Leesburg  
431 East Main Street, Purcellville  
Harrison Street and Catoclin Circle, 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 & Fouth 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

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 2005

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MADISON COUNTY	902 Price's Fork Road, Blacksburg 985 Cambria Street NE, Christiansburg
Br: Second Bank & Trust Southwest Corner of the Intersection, US Route 29 & State Route 673, Madison	NELSON COUNTY
MATHEWS COUNTY	Brs: Branch Banking and Trust Company of Virginia 10190 Critzer Shop Road, Afton 93 Front Street, Lovingston
Br: Chesapeake Bank State Routes 198 and 14, Mathews	Br: Community First Bank 150 Front Street, Lovingston
EFTS: State Routes 14 and 198, Mathews State Routes 198 and 3	MECKLENBURG COUNTY
MECKLENBURG COUNTY	Br: Union Bank and Trust Company 124 Main Street, Lovingston
Brs: Benchmark Community Bank 133 College Street, Clarksville 828 North Mecklenburg Avenue, South Hill 845 E. Second Street, Chase City	NEW KENT COUNTY
Br: Branch Banking and Trust Company of Virginia 212 East Atlantic Street, South Hill 3828 Highway 903, Bracey	Brs: Citizens and Farmers Bank State Route 249, Quinton U.S. Route 60 & State Route 155, Providence Forge
Citizens Community Bank 800 North Mecklenburg Avenue South Hill	NORTHAMPTON COUNTY
Br: 581 Madison Street, Boydton	Br: Branch Banking and Trust Company of Virginia 4070 Lankford Highway, Exmore
MIDDLESEX COUNTY	Brs: Shore Bank 21220 N. Bayside Drive, Cheriton 4071 Lankford Highway, Exmore
Brs: Branch Banking and Trust Company of Virginia 16498 Puller Highway, Deltaville 40 Cross Street, Urbanna 899 Gloucester Road, Saluda	NORTHUMBERLAND COUNTY
Br: Citizens and Farmers Bank SW Corner of the Intersection of, State Route 33 & State Route 227	Brs: Bank of Lancaster Route 360, Heathsville Routes 202 and 360, Callao
EFT: U. S. Route 17 Bypass, Food Lion Store, Saluda	Bank of Northumberland, Incorporated 6958 Northumberland Highway Heathsville
Brs: Southside Bank 291 Virginia Street, Urbanna Routes 33 & 1101, Deltaville State Routes 3 & 33, Hartfield	Brs: Southwest Corner of U.S. Route 360 & State Route 200, Burgess U.S. Route 360, Callao
MONTGOMERY COUNTY	Brs: Northern Neck State Bank 15043 Northumberland Highway, Burgess Route 360 - Main Street, Reedville
Br: Bank of Floyd 2145 Roanoke Street, Christiansburg	NOTTOWAY COUNTY
Brs: Branch Banking and Trust Company of Virginia 50 Peppers Ferry Road, N.W., Christiansburg 6936 Roanoke Road, Shawsville	Brs: Benchmark Community Bank 1500-1508 W. Virginia Avenue, Crewe 400 Church Street, Blackstone
	Br: Branch Banking and Trust Company of Virginia

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 2005

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## NOTTOWAY COUNTY (Continued)

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

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

## ORANGE COUNTY

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

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: Virginia Community Bank  
185 Madison Rd

## PAGE COUNTY

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

Page Valley Bank, The  
17 West Main Street  
Luray

Brs: 600 S. 3rd Street, Shenandoah  
612 East Main Street, Luray

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  
2801 Westover Drive

Brs: Virginia Bank and Trust Company  
4080 Franklin Turnpike  
55 North Main Street, Chatham

## POWHATAN COUNTY

Central Virginia Bank  
2351 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 Milnwood 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  
12435 Dillingham Square, Woodbridge  
13414 Dumfries Road  
13920 Noblewood Plaza, Woodbridge  
13927 Jefferson Davis Highway, Woodbridge

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 2005

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## PRINCE WILLIAM COUNTY (Continued)

Brs: Branch Banking and Trust Company of Virginia (Continued)  
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: Burke & Herbert Bank & Trust Company  
14008 Smoketown Road, Woodbridge

Brs: Cardinal Bank  
13870 Smoketown Road, Woodbridge  
14000 Jefferson Davis Highway, Woodbridge

Br: Fauquier Bank, The  
8091 Sudley Road

Br: James Monroe Bank  
7900 Sudley Road

Br: United Bank  
18116 Triangle Shopping Plaza, Dumfries

Brs: Virginia Commerce Bank  
10830 Balls Ford Road  
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

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

## 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

Brs: Bank of Floyd  
4094 Postal Drive  
4309 Starkey Road

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

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

## ROCKBRIDGE COUNTY

Brs: Bank of Botetourt  
5905 N. Lee Highway, Fairfield  
65 East Midland Trail

Brs: Branch Banking and Trust Company of Virginia  
5874 North Lee Highway, Fairfield  
719 N. Lee Highway, Lexington  
836 Rockbridge Rd, Glasgow

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

## 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  
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

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 2005

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ROCKINGHAM COUNTY (Continued)	Br: Farmers and Miners Bank U.S. Route 23 and State Route 421, Weber City
Brs: Farmers & Merchants Bank (Continued) State Route 259, Broadway	
Br: Page Valley Bank, The 9972 Spotswood Trail, McGaheysville	Brs: New Peoples Bank, Inc. 131 U. S. Route 23 South, Weber City 326 East Jackson Street, Gate City Main Street, Dungannon
Br: Planters Bank & Trust Company of Virginia 106 Sixth Street, Grottoes	
EFT: 305 Augusta Avenue, Grottoes	SHENANDOAH COUNTY
Brs: Rockingham Heritage Bank 309 North Main Street, Bridgewater 410 Spotswood Avenue, Elkton	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
RUSSELL COUNTY	
Br: Bank of Marion, The 702 Fairmont Avenue, Honaker	Brs: Farmers & Merchants Bank 120 South Main Street, Edinburg 161 South Main Street, Woodstock
Brs: Branch Banking and Trust Company of Virginia 402 Redbud Highway, Honaker Russell County Shopping Center, 894 East Main Street, Lebanon U.S. Highway 58, Castlewood	First Bank 112 West King Street Strasburg
First Bank and Trust Company, The 236 West Main Street Lebanon	Brs: 496 North Main Street, Woodstock 5304 Main Street, Mt. Jackson 860 South Main Street, Woodstock
Br: 970 East Main Street, Lebanon	EFTS: 294 Front Royal Road, Strasburg Shenandoah Memorial Hospital, 759 South Main Street, Woodstock Strasburg Square Shopping Center, U. S. Route 11 North, Strasburg
New Peoples Bank, Inc. 2 Gent Drive Honaker	Br: Marathon Bank, The 1014 South Main Street, Woodstock
Brs: 102 Miners Drive, Castlewood 685 East Main Street, Lebanon Route 2, Cleveland	Br: Second Bank & Trust 300 West Reservoir Road, Woodstock
Br: TruPoint Bank 16-18 Main Street, Lebanon	SMYTH COUNTY
SCOTT COUNTY	Bank of Marion, The 102 West Main Street Marion
Brs: Bank of Marion, The 196 East Jackson Street, Gate City U.S. Highway 23 North and, Legion Street, Weber City	Brs: 101 East Main Street, Marion 1600 N Main Street, Marion Northwest corner of, Allison Gap Road and Main Street, Saltville Parcel 'e' Chilhowie Shopping Center, Chilhowie South Main St & Washington Avenue, Marion
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	EFT: 1193 North Main Street, Marion
	Br: Bank of Tazewell County 303 South Commerce Street, Marion

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 2005

SMYTH COUNTY (Continued)

- Br: Cardinal Bank  
289 Garrisonville Road
- Brs: Branch Banking and Trust Company of  
Virginia  
1020 East Lee Highway, Chilhowie  
109 Palmer Avenue, Saltville  
5894 Lee Highway, Atkins
- Br: Peoples Community Bank  
Southeast corner of the intersection,  
of State Route 3 and State Route 607
- Br: Highlands Union Bank  
1425 North Main Street, Marion
- Br: Union Bank and Trust Company  
622 Cambridge Street

SOUTHAMPTON COUNTY

- Brs: Bank of Southside Virginia, The  
18207 Virginia Avenue, Boykins  
23003 Main Street, Capron
- Brs: Branch Banking and Trust Company of  
Virginia  
22334 General Thomas Highway, Newsoms  
22736 Main Street, Courtland  
8314 Main Street, Ivor
- Brs: Southside Bank  
22241 Main Street, Courtland  
22510 Linden Street, Courtland

SPOTSYLVANIA COUNTY

- Brs: Branch Banking and Trust Company of  
Virginia  
3600 Plank Road  
4630 Mine Road, Lee's Hill
- 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

- Br: Virginia Community Bank  
10645 Courthouse Road

- Virginia Heartland Bank  
4700 Harrison Road
- Br: 5996 Plank Road

STAFFORD COUNTY

- Brs: Branch Banking and Trust Company of  
Virginia  
117 Garrisonville Road, Stafford  
375 Chatham Heights Road  
760 Warrenton Road

SURRY COUNTY

- Br: Branch Banking and Trust Company of  
Virginia  
270 Colonial Trail East, Surry
- Br: Southside Bank  
176 Colonial Trail East, Surry

SUSSEX COUNTY

- Brs: Bank of Southside Virginia, The  
630 N. County Drive, Wakefield  
Jarrett Avenue  
Main Street, Stony Creek
- EFT: Interstate 95 and U. S. Route 301,  
Stony Creek

- Brs: Branch Banking and Trust Company of  
Virginia  
15103 Courthouse Road, Sussex  
205 Railroad Avenue, Wakefield

- Brs: Southside Bank  
209 West Main Street, Waverly  
233 South County Drive, Waverly

TAZEWELL COUNTY

- Bank of Tazewell County  
309 East Main Street  
Tazewell
- Brs: 1155 Claypool Hill Mall Road, Cedar Bluff  
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: 108 Spruce Street, Bluefield
- Brs: Branch Banking and Trust Company of  
Virginia  
1910 Second Street, Richlands  
3102 W. Cedar Valley Drive, Cedar Bluff

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 2005

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TAZEWELL COUNTY (Continued)		
Brs: Branch Banking and Trust Company of Virginia (Continued) 502 Commerce Drive, Bluefield 814 West Riverside Drive, Tazewell Corner of Water and Center Streets, Pocahontas Market Street and Hillsboro Drive, Tazewell	Brs: Branch Banking and Trust Company of Virginia 13191 Glenbrook Avenue, Meadowview 202 West Laurel Avenue, Damascus 22706 Jeb Stuart Highway, Damascus Intersection of Wyndale Road and, Highway 19, Abingdon	
First Sentinel Bank 315 Railroad Ave Richlands	Brs: First Bank and Trust Company, The 933 E Main Street, Abingdon Intersection of US Routes 19 and 11 EFT: 18528 Lee Highway, Abingdon	
Brs: East Riverside Drive and Valley View U.S. Routes 19 and 460,, one mile east of Claypool Hill	Highlands Union Bank 340 West Main Street Abingdon	
Brs: New Peoples Bank, Inc. 157 Tazewell Mall Circle, Tazewell 2302 Second Street, Richlands 514 Commerce Drive U.S. Routes 19 and 460, Pounding Mill	Brs: 164 Jonesborough Road, Abingdon 24412 Maringo Road, Abingdon 506 Maple Street, Glade Spring	
Brs: Planters Bank & Trust Company of Virginia 1155 Claypool Hill Mall Road, Cedar Bluff 201 West Main Street, Tazewell	Br: Lee Bank & Trust Company 17510 Lee Highway, Abingdon	
Br: TruPoint Bank 1425 Second Street, Richlands	Br: New Peoples Bank, Inc. 350 West Main Street, Abingdon	
	Br: TruPoint Bank 914 W. Main Street, Abingdon	
WESTMORELAND COUNTY		
Brs: Branch Banking and Trust Company of Virginia 102 East Main Street, Front Royal 1355 N. Shenandoah Avenue, Front Royal 432 South Street, Front Royal 473 South Street, Front Royal	Br: Bank of Lancaster Route 3 Kings Highway, Montross	
Brs: First Bank 1717 Shenandoah Avenue, Front Royal 508 North Commerce Avenue, Front Royal	Brs: Branch Banking and Trust Company of Virginia 416 Colonial Avenue, Colonial Beach 8518 Cople Highway, Hague	
Brs: Marathon Bank, The 1729 N. Shenandoah Avenue, Front Royal Post Office Plaza, 300 Warren Ave, Front Royal	Br: Northern Neck State Bank State Route 3, Montross	
EFT: 851 John Marshall Highway, Front Royal	Peoples Community Bank 15960 Kings Highway Montross Br: 2875 Kings Highway, Oak Grove	
WASHINGTON COUNTY		
Brs: Bank of Marion, The 744 Beaver Dam Avenue, Suite A, Damascus State Routes 91 and 750, Glade Spring	Br: Union Bank and Trust Company State Route 205 - McKinney Boulevard, Colonial Beach	
Br: Bank of Tazewell County 968 West Main Street, Abingdon	WISE COUNTY	
	Brs: Branch Banking and Trust Company of Virginia 11231 South Main Street, Pound 1510 Wise County Plaza 335 Front Street, Coeburn	

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 2005

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WISE COUNTY (Continued)

Br: Towne Bank  
6515 George Washington Memorial Hwy,  
Yorktown

Brs: Branch Banking and Trust Company of  
Virginia (Continued)  
621 Wood Avenue East, Big Stone Gap

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Br: Farmers and Miners Bank  
331 East Main Street, Wise (D-I) Drive In  
(EFT) Electronic Funds Transfer Facility

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

Br: TruPoint Bank  
28 Russell Street, St. Paul

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

Br: First Bank and Trust Company, The  
150 West 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

## OUT OF STATE BRANCHES OF VIRGINIA BANKS AS OF DECEMBER 31, 2005

## MARYLAND

2301 M Street, N.W.  
3050 Military Road, N.W.  
4900 Massachusetts Avenue, N.W.

Br: James Monroe Bank  
12165 Darnestown Road, Gaithersburg

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

## 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

## NORTH CAROLINA

Brs: Highlands Union Bank  
100 West Main Street, Banner Elk  
1013 Highway 105, Boone

## TENNESSEE

Br: Bank of Marion, The  
2867 Boones Creek Road, Johnson City

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  
739 Dolly Parton Parkway, Suite C,  
Sevierville

Br: Miners Exchange Bank  
5575 Bobby Hicks Highway, Johnson City

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

## WASHINGTON, D.C.

Brs: United Bank  
1001 G Street, N.W.  
1275 Pennsylvania Avenue, N. W.  
1667 K Street, N.W.  
1875 Eye Street, N. W.

REGISTERED BANK HOLDING COMPANIES OPERATING IN VIRGINIA  
AND THEIR SUBSIDIARIES

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Abigail Adams National Bancorp, Inc., 1130 Connecticut Avenue, Suite 200, Washington, DC 20036  
C.E.O. - Jeanne D. Hubbard, Chief Executive Officer  
The Adams National Bank, Washington, DC  
Consolidated Bank and Trust Company, Richmond, VA

Access National Corporation, 1800 Robert Fulton Drive, Suite 310, Reston, VA 20191  
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, Fairfax, 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, Winston-Salem, NC  
Branch Banking and Trust Company of South Carolina, Greenville, SC  
Branch Banking and Trust Company of Virginia, Richmond, VA

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, National Association (USA), Phoenix, AZ  
Bank of America California, National Association, San Francisco, CA  
Bank of America Georgia, National Association, Atlanta, GA  
Bank of America Oregon, National Association, Portland, OR  
Bank of America Rhode Island, National Association, Providence, RI

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

Bank of the James Financial Group, Inc., 828 Main Street, Lynchburg, VA 24505  
C.E.O. - Robert R. Chapman, III, President  
Bank of the James, Lynchburg, 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. - Michael O. Walker, President  
Benchmark Community Bank, Kenbridge, VA

REGISTERED BANK HOLDING COMPANIES OPERATING IN VIRGINIA  
AND THEIR SUBSIDIARIES

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- Blue Ridge Bankshares, Inc., P.O. Box 609, Luray, VA 22835-0609  
C.E.O. - Monte 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
- 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., P.O. Box 100, Windsor, VA 23487  
C.E.O. - Robert Spencer, 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, Glen Allen, VA  
Hibernia National Bank, New Orleans, LA
- 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 H. Clineburg, Chief Executive Officer  
Cardinal Bank, McLean, 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 23824-1842  
C.E.O. - Joseph D. Borgerding, President  
Citizens Bank and Trust Company, Blackstone, VA
- Commerce Bancorp, Inc., 1701 Route 70 East, Cherry Hill, NJ 08034  
C.E.O. - Vernon W. Hill, II, Chairman of the Board  
Commerce Bank, N.A., Philadelphia, PA  
Commerce Bank/North, Ramsey, NJ
- 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. - Barry C. Elswick, Chief Executive Officer  
TruPoint Bank, Grundy, VA
- Community First Financial Corporation, P.O. Box 4314, Lynchburg, VA 24502-0314  
C.E.O. - F. Francis Falls, President  
Community First Bank, Lynchburg, VA

REGISTERED BANK HOLDING COMPANIES OPERATING IN VIRGINIA  
AND THEIR SUBSIDIARIES

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- 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. - Dean W. Withers, President  
Farmers & Merchants Bank, Timberville, VA
- FNB Corporation, P. O. Box 600, Christiansburg, VA 24068-0600  
C.E.O. - William P. Heath, Jr., President  
Bedford Federal Savings Bank, National Association, Bedford, VA  
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. - Randy Ferrell, President  
Fauquier Bank, The, Warrenton, VA
- Fidelity Bancshares (N.C.), Inc., 100 South Main, Fuquay-Varina, NC 27526  
C.E.O. - Billy T. Woodard, Chairman of the Board  
Fidelity Bank, The, Fuquay-Varina, NC
- First Bancorp, 341 North Main Street, Troy, NC 27371  
C.E.O. - James H. Garner, President  
First Bank of Virginia, Troy, NC
- First Bancorp, Inc., P.O. Box 457, Lebanon, VA 24266  
C.E.O. - William H. Hayter, President  
First Bank and Trust Company, The, Lebanon, VA
- First 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-Citizens Bank, National Association, Roanoke, VA
- 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 Horizon National Corporation, 165 Madison Avenue, Memphis, TN 38103  
C.E.O. - J. Kenneth Glass, Chairman of the Board  
First Tennessee Bank, National Association, Memphis, TN
- First National Bankshares Corporation, 1 Cedar Street, Ronceverte, WV 24970  
C.E.O. - L. Thomas Bulla, President  
First National Bank, Ronceverte, WV

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REGISTERED BANK HOLDING COMPANIES OPERATING IN VIRGINIA  
AND THEIR SUBSIDIARIES

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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

Fulton Financial Corporation, One Penn Square, Lancaster, PA 17602  
C.E.O. - R. Scott Smith, Jr., Chairman of the Board  
Fulton Bank, Lancaster, PA  
FNB Bank, N. A., Danville, PA  
Premier Bank, Doylestown, PA  
Swineford National Bank, Middleburg, PA  
Lebanon Valley Farmers Bank, Lebanon, PA  
Lafayette Ambassador Bank, Easton, PA  
Delaware National Bank, Georgetown, DE  
The Columbia Bank, Columbia, MD  
The Peoples Bank of Elkton, Elkton, MD  
Hagerstown Trust Company, Hagerstown, MD  
Skylands Community Bank, Hackettstown, NJ  
Somerset Valley Bank, Somerville, NJ  
First Washington State Bank, Windsor, NJ  
The Bank, Woodbury, NJ  
Resource Bank, Virginia Beach, VA

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

Gateway Financial Holdings, Inc., 1145 North Road Street, Elizabeth City, NC 27909  
C.E.O. - Ben D. Berry, Chairman of the Board  
Gateway Bank & Trust Co., Elizabeth City, NC

Grayson Bankshares, Inc., P.O. Box 186, Independence, VA 24348-0186  
C.E.O. - Jacky K. Anderson, Chief Executive Officer  
Grayson National Bank, Independence, VA

Greene County Bancshares, Inc., 100 Main Street, Greeneville, TN 37744  
C.E.O. - R. Stan Puckett, Chairman of the Board  
Greene County Bank, Greeneville, TN

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., 200 East Plume Street, Norfolk, VA 23510  
C.E.O. - Michael Ives, President  
Heritage Bank, Norfolk, VA

Highland County Bankshares, Inc., P. O. Box 529, Monterey, VA 24465-0529  
C.E.O. - Vernon D. Woodell, Chief Executive Officer  
First and Citizens Bank, Monterey, VA

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

REGISTERED BANK HOLDING COMPANIES OPERATING IN VIRGINIA  
AND THEIR SUBSIDIARIES

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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

Mercantile Bankshares Corporation, Two Hopkins Plaza, P.O. Box 1477, Baltimore, MD 21201  
C.E.O. - Edward J. Kelly, III, Chief Executive Officer  
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  
Mercantile Peninsula Bank, Selbyville, DE  
Mercantile Eastern Shore Bank, Chestertown, MD  
The Citizens National Bank, Laurel, MD  
Mercantile County Bank, Elkton, MD  
Mercantile Southern Maryland Bank, Leonardtown, MD  
Farmers & Mechanics Bank, Frederick, MD  
Westminster Union Bank, Westminster, MD

Middleburg Financial Corporation, P.O. Box 5, Middleburg, VA 20118-0005  
C.E.O. - Joseph L. Boling, Chairman of the Board  
Middleburg Bank, 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., 67 Commerce 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

PNC Financial Services Group, Inc., The, One PNC Plaza, 249 Fifth Avenue, Pittsburgh, PA 15222  
C.E.O. - James E. Rohr, Chairman of the Board  
PNC Bank, National Association, Pittsburgh, PA

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

REGISTERED BANK HOLDING COMPANIES OPERATING IN VIRGINIA  
AND THEIR SUBSIDIARIES

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- Pioneer Bankshares, Inc., 252 East Main Street, Stanley, VA 22851-0010  
C.E.O. - Thomas R. Rosazza, President  
Pioneer Bank, Stanley, VA
- Powell Valley Bankshares, Inc., P.O. Box 100, Jonesville, VA 24263-0100  
C.E.O. - Joseph N. Cridlin, President  
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  
Premier Bank, Inc., Shepherdstown, WV
- Provident Bankshares Corporation, 114 E. Lexington Street, Baltimore, MD 21202  
C.E.O. - Gary N. Geisel, Chief Executive Officer  
Provident Bank of Maryland, Baltimore, MD
- RBC Centura Banks, Inc., 1417 Centura Highway, Rocky Mount, NC 27804  
C.E.O. - Scott Custer, Chief Executive Officer  
RBC Centura Bank, Rocky Mount, NC
- Shore Financial Corporation, P. O. Box 920, Onley, VA 23418-0920  
C.E.O. - Scott C. Harvard, President  
Shore Bank, Onley, 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., 300 North Main Street, Moorefield, WV 26836  
C.E.O. - H. Charles Maddy, III, President  
Shenandoah Valley National Bank, Winchester, VA  
Summit Community Bank, Inc., Moorefield, WV
- 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
- Surrey Bancorp, 145 North Renfro Street, Mount Airy, NC 27030  
C.E.O. - Edward C. Ashby, III, President  
Surrey Bank & Trust, Mount Airy, NC
- TransCommunity Financial Corporation, 4235 Innslake Drive, Glen Allen, VA 23060  
C.E.O. - Bruce B Nolte, President  
Bank of Goochland, N. A., Goochland, VA  
Bank of Louisa, National Association, Louisa, 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  
Union Bank and Trust Company, Bowling Green, VA

REGISTERED BANK HOLDING COMPANIES OPERATING IN VIRGINIA  
AND THEIR SUBSIDIARIES

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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, Fairfax, VA  
United Bank, Inc., Parkersburg, WV

United Financial Banking Companies, Inc., 8399 Leesburg Pike, Vienna, VA 22182  
C.E.O. - Harold C. Rauner, President  
Business Bank, The, Vienna, VA

Valley Financial Corporation, P. O. Box 2740, Roanoke, VA 24001-2740  
C.E.O. - Ellis L. Gutshall, President  
Valley Bank, Roanoke, VA

Village Bank and Trust Financial Corp., 1231 Alverser Drive, Midlothian, VA 23113  
C.E.O. - Thomas W. Winfree, Chief Executive Officer  
Village Bank, Midlothian, 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., Chief Executive Officer  
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



## TRUST COMPANY REPORTS OF CONDITION AS OF DECEMBER 31, 2005

	IT-3 THE TRUST COMPANY OF VIRGINIA  RICHMOND  5 OFFICES	
<b>ASSETS</b>		
1. Cash Due from Depository Institutions .....	\$ 406,105	
2. Cash Equivalent Accounts .....	0	
3. U. S. Treasury Securities .....	0	
4. U. S. Government Agency Securities .....	0	
5. Obligations of States and Political Subdivisions .....	0	
6. Other Bonds, Notes and Debentures .....	2,354,765	
7. Premises, Furniture, and Fixtures .....	59,019	
8. Accounts Receivable .....	32,535	
9. Other Assets .....	926,256	
10. TOTAL ASSETS .....	\$ 3,778,680	
<b>LIABILITIES</b>		
11. Accounts Payable .....	\$ 123,681	
12. Taxes Payable .....	(23,815)	
13. Mortgage Indebtedness .....	0	
14. Borrowings .....	0	
15. Other Liabilities .....	161,016	
16. TOTAL LIABILITIES .....	260,882	
<b>EQUITY CAPITAL</b>		
18. Perpetual Preferred Stock .....	0	
19. Common Stock .....	991,878	
20. Surplus .....	1,818,648	
21. Reserve for Operating Expenses .....	0	
22. Retained Earnings (Losses) .....	707,272	
23. TOTAL EQUITY CAPITAL .....	3,517,798	
24. TOTAL LIABILITIES AND EQUITY CAPITAL .....	\$ 3,778,680	

## ALPHABETICAL LISTING OF TRUST COMPANIES AS OF DECEMBER 31, 2005

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

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 1080  
 Vienna  
 James City County-  
 4097 Ironbound Road, Suite B

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 2005  
 PURSUANT TO THE TRUST COMPANY ACT**

**BRANCH OFFICE RELOCATIONS**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
01/18/05	The Trust Company of Virginia, Richmond, VA	From: 8000 Towers Crescent Dr., Suite 640, Vienna, Fairfax County, VA To: 8000 Towers Crescent Dr., Suite 1080, Vienna, Fairfax County, VA	Approved 02/14/05

**TRUST COMPANY STATUS CHANGES - 2005**

**BRANCH OFFICE RELOCATIONS**

February	14	The Trust Company of Virginia, Richmond, VA relocated a branch office from 8000 Towers Crescent Dr., Suite 640, Vienna, Fairfax County, VA to 8000 Towers Crescent Dr., Suite 1080, Vienna, Fairfax County, VA	
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SAVINGS INSTITUTIONS REPORTS OF CONDITION AS OF DECEMBER 31, 2005 (IN THOUSANDS)

	SL-112 ELIZABETH BUILDING AND LOAN ASSOCIATION INCORPORATED PORTSMOUTH	
	I OFFICE	
ASSETS		
1. Cash, Deposits and Investment Securities.....	\$ 0	
2. Mortgage Pool Securities .....	0	
3. Mortgage Loans.....	7,655	
4. Nonmortgage Loans .....	0	
5. Repossessed Assets .....	0	
6. Real Estate Held for Investment.....	0	
7. Investments in Service Corps and Subsidiaries.....	0	
8. Office Premises and Equipment .....	3	
9. Other Assets.....	325	
10. TOTAL ASSETS.....	\$ 7,983	
LIABILITIES		
11. Deposits .....	\$ 805	
12. Unamortized Yield Adjustments on Deposits.....	0	
13. Advances From FHLBank.....	0	
14. Other Borrowings .....	6,547	
15. Other Liabilities.....	200	
16. TOTAL LIABILITIES .....	7,552	
17. Redeemable Preferred Stock and Minority Interest .....	0	
EQUITY CAPITAL		
18. Perpetual Preferred Stock.....	0	
19. Common Stock .....	0	
20. Paid in Excess of Par .....	392	
21. Unrealized Gains (Losses) on Marketable Equity Securities.....	0	
22. Retained Earnings.....	39	
23. TOTAL EQUITY CAPITAL .....	431	
24. TOTAL LIABILITIES, REDEEMABLE PREFERRED STOCK AND EQUITY CAPITAL .....	\$ 7,983	

ALPHABETICAL LISTING BY NAME OF STATE SAVINGS INSTITUTIONS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 2005

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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

**SAVINGS INSTITUTION STATUS CHANGES - 2005**

**CONVERSIONS**

August	5	Imperial Savings & Loan Association, Incorporated converted to a Federal Mutual Savings Association
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CREDIT UNIONS CONSOLIDATED BALANCE SHEET  
AS OF DECEMBER 31

	2004	2005
<b>ASSETS</b>		
Loans .....	\$2,448,114,034	\$2,766,438,273
LESS: Allowance for loan losses .....	21,117,123	21,872,727
Cash .....	228,054,068	208,892,192
U.S. Government obligations.....	11,233,040	8,668
Federal agency securities .....	968,973,825	816,352,987
Common Trust Investments (ICU, NIFCU's, Mutual Funds) .....	20,881,095	11,356,661
Shares, deposits & certificates in Corporate Centrals .....	71,827,062	112,946,370
Shares, deposits & certificates in banks, S&L's & MSB's .....	102,608,808	76,240,337
Shares, deposits & certificates in other credit unions.....	6,305,836	5,678,799
All other investments .....	41,816,953	28,011,663
Land and buildings (net of depreciation).....	65,469,385	75,313,783
Other fixed assets (net of depreciation) .....	22,124,246	23,759,950
Share insurance capitalization deposit.....	31,161,020	31,512,640
All other assets .....	38,356,647	50,084,742
<b>TOTAL ASSETS .....</b>	<b>\$4,035,808,896</b>	<b>\$4,184,724,338</b>
<b>LIABILITIES &amp; SAVINGS EQUITY</b>		
Notes/interest payable .....	\$37,382,740	\$96,581,784
Accounts payable .....	13,954,373	18,526,187
Dividends payable.....	1,342,097	1,606,240
<b>TOTAL LIABILITIES.....</b>	<b>\$52,679,210</b>	<b>\$116,714,211</b>
Share certificates .....	\$876,366,752	\$1,036,399,636
Share draft accounts .....	415,468,995	449,362,131
IRA accounts.....	359,670,384	356,942,127
Other shares.....	1,893,117,247	1,762,403,947
<b>TOTAL SHARES .....</b>	<b>\$3,544,623,378</b>	<b>\$3,605,107,841</b>
Regular/statutory reserve .....	\$85,582,470	\$84,636,225
Other reserves .....	57,969,663	60,026,341
Unrealized Gains (Losses) on available for sale securities .....	(3,332,156)	(9,494,492)
Undivided earnings .....	298,286,331	327,734,212
<b>TOTAL EQUITY.....</b>	<b>\$438,506,308</b>	<b>\$462,902,286</b>
<b>TOTAL LIABILITIES &amp; EQUITY .....</b>	<b>\$4,035,808,896</b>	<b>\$4,184,724,338</b>
Number of credit unions in operation.....	62	59

## CREDIT UNIONS CONSOLIDATED STATEMENT OF INCOME AND EXPENSES

	2004	2005
<b>INCOME</b>		
Interest on loans (gross).....	\$153,603,927	\$167,252,122
LESS: Interest refunded.....	443,245	144,133
Income from investments.....	38,317,751	40,150,964
Fee income.....	30,966,756	32,889,581
Other operating income.....	15,981,252	19,723,812
<b>TOTAL GROSS INCOME.....</b>	<b>238,426,441</b>	<b>259,872,346</b>
<b>EXPENSES</b>		
Employee compensation & benefits.....	65,233,884	69,876,057
Travel & conference expense.....	1,966,316	1,788,441
Office occupancy expense.....	6,861,821	7,221,476
Office operations expense.....	30,932,114	32,141,001
Education & promotional expenses.....	3,592,781	4,417,817
Loan servicing expense.....	12,169,615	12,484,488
Professional & outside services.....	6,820,226	6,981,128
Provision for loan losses.....	13,162,150	14,339,237
Members insurance.....	905,264	877,718
Operating fees (examination & supervision fees).....	912,147	940,118
Miscellaneous operating expenses.....	2,265,654	2,559,403
<b>TOTAL OPERATING EXPENSES BEFORE DIVIDENDS.....</b>	<b>144,821,972</b>	<b>153,626,884</b>
<b>NET INCOME (LOSS) BEFORE DIVIDENDS.....</b>	<b>93,604,469</b>	<b>106,245,462</b>
Gains (losses) on investments.....	214,552	(301,237)
Gains (losses) on deposition of fixed assets.....	203,360	(6,942)
Other non-operating income (expense).....	198,140	75,737
<b>TOTAL NON-OPERATING GAINS (LOSSES).....</b>	<b>616,052</b>	<b>(232,442)</b>
Total net income (loss) before dividends.....	94,220,521	106,013,020
Interest on borrowed money.....	321,774	1,949,423
Dividends.....	58,507,984	70,801,139
Net income (loss) after dividends.....	35,390,763	33,262,458
LESS: Required transfer to statutory reserve (net).....	709,866	1,659,865
<b>Change to undivided earnings as a result of operations.....</b>	<b>\$34,680,897</b>	<b>\$31,602,593</b>

## CREDIT UNION APPLICATIONS RECEIVED AND/OR ACTED UPON IN 2005

## SERVICE FACILITIES

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
01/31/05	Virginia Credit Union, Inc.	13505 Tredegar Lake Parkway Midlothian, VA	Approved 02/23/05
02/28/05	Virginia Credit Union, Inc.	700 East Jackson Street Richmond, VA	Approved 03/22/05
03/16/05	Beacon Credit Union, Incorporated	19029 Forest Road Lynchburg, VA	Approved 04/05/05
07/25/05	University of Virginia Community Credit Union, Inc.	the south side of U.S. Route 33, 1/4 mile east of U.S. Route 29, Ruckersville, VA	Approved 08/15/05
08/12/05	Old Dominion University Credit Union, Inc.	4901 Hampton Boulevard, Room 1049 Norfolk, VA	Approved 09/06/05
08/29/05	Martinsville Du Pont Employees Credit Union, Incorporated	221 Johnson Street Stuart, VA	Approved 09/19/05

**CREDIT UNION STATUS CHANGES - 2005****MERGERS**

March 03 V.B.H. Employees Credit Union, Incorporated, Lynchburg, VA, merged into it Lynchburg General Credit Union, Lynchburg, VA

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

August 01 Lynchburg Postal and Federal Employee's Credit Union, Incorporated, Lynchburg, VA merged into Poanoke Postal Employees' Federal Credit Union, Roanoke, VA

November 14 New Horizon Credit Union, Manassas, VA merged into Northwest Federal Credit Union, Herndon, VA

**CHANGES IN TITLE**

March 03 V.B.H. Employees Credit Union, Incorporated, Lynchburg, VA changed its name to Centra Health Credit Union

July 06 Gwaltney Employees Credit Union, Incorporated, Smithfield, VA changed its name to Home Town Community Credit Union

**OFFICE RELOCATIONS**

November 29 Goodyear-Danville Family Credit Union, Danville, VA, moved its service facility from 2323 Riverside Drive, Danville, VA to 2321 Riverside Drive, Danville, VA

November 16 Newport News Shipbuilding Employees' Credit Union, Inc., Newport News, VA, moved its service facility from 12401 Warwick Boulevard, Newport News, VA to 12512 Warwick Boulevard, Newport News, VA

December 12 Virginia Credit Union, Inc., Richmond, VA, moved its service facility from 456 Charles Dimmock Parkway, Ste. 1, Colonial Heights, VA to 301 Temple Lake Drive, Colonial Heights, VA

December 19 Virginia Credit Union, Inc., Richmond, VA, moved its service facility from 7015 Mechanicsville Turnpike, Mechanicsville, VA to 6103 Brashier Boulevard, Mechanicsville, VA

**SERVICE FACILITIES**

April 09 Virginia Credit Union, Inc. opened a service facility at 13505 Tredegar Lake Parkway, Midlothian, VA

August 17 Newport News Shipbuilding Employees' Credit Union, Inc. opened a service facility at 2445 Old Taylor Road, Chesapeake, VA

September 19 Martinsville Du Pont Employees Credit Union, Incorporated opened a service facility at 221 Johnson Street, Stuart, VA

ALPHABETICAL LISTING BY NAME OF STATE CHARTERED CREDIT UNIONS  
SHOWING ASSETS, TREASURERS AND SERVICE FACILITIES AS OF DECEMBER 31, 2005

A B & W Credit Union, Incorporated  
6201 Richmond Highway  
Alexandria 22303  
Treasurer - Charles Fisher  
Date Opened - 4/17/1952  
Assets - \$ 26,212,728

Associates Credit Union, Inc.  
2015 Staples Mill Road  
P. O. Box 27401  
Richmond 23279  
Treasurer - Tamera Barnes  
Date Opened - 12/17/1958  
Assets - \$ 10,493,190  
*Service Facility* -  
2221 Edward Holland Drive,  
Richmond, VA 23230

Augusta Health Care Credit Union, Incorporated  
78 Medical Center Drive  
P. O. Box 1000  
Fishersville 22939  
Treasurer - Deborah Shank  
Date Opened - 4/3/1964  
Assets - \$ 8,000,057

Beacon Credit Union, Incorporated  
6320 Logans Lane  
P. O. Box 11469  
Lynchburg 24506  
Treasurer - Wesley Gordon  
Date Opened - 10/26/1939  
Assets - \$ 34,971,749

Belt Line Employees Credit Union, Incorporated  
3014 Tyre Neck Road  
Portsmouth 23703  
Treasurer - Garry Baker  
Date Opened - 12/23/1929  
Assets - \$ 3,644,868

C.C.C. Martinsville Employees Credit Union,  
Incorporated  
810 Starling Avenue  
Martinsville 24112  
Treasurer - Russell Joyce  
Date Opened - 8/10/1964  
Assets - \$ 903,235

Cadmus Credit Union, Incorporated  
2901 Byrdhill Road  
P.O. Box 27481  
Richmond 23228  
Treasurer - Donald W. Hill  
Date Opened - 6/29/1951  
Assets - \$ 3,584,999

Campbell County Employee's Credit Union, Inc.  
132 Kimball Road  
Concord 24538  
Treasurer - Elizabeth Keaton  
Date Opened - 9/19/1956  
Assets - \$ 681,889

Centra Health Credit Union  
3300 Rivermont Avenue  
Lynchburg 24503  
Treasurer - Lisa H. Hall  
Date Opened - 10/14/1966  
Assets - \$ 4,627,367  
*Service Facility* -  
1901 Tate Springs Road,  
Lynchburg, VA 24501

Chesapeake City Employees Credit Union  
401 Albemarle Drive, Suite 102  
Chesapeake 23322  
Treasurer - Carol Mayo  
Date Opened - 5/18/1971  
Assets - \$ 5,199,681

Chesapeake Public School Employee's Credit Union,  
Inc.  
544 Battlefield Boulevard South  
Chesapeake 23320  
Treasurer - William Joe  
Date Opened - 4/2/1963  
Assets - \$ 7,770,168

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 - \$ 28,447,117

Danville Postal Credit Union, Incorporated  
105 Teal Court  
P. O. Box 10011  
Danville 24541  
Treasurer - Maxine F. Powell  
Date Opened - 4/1/1927  
Assets - \$ 1,295,045

Dominion Credit Union  
One James River Plaza Lobby Level  
P.O. Box 26646  
Richmond 23261  
Treasurer - Judy Gavant  
Date Opened - 10/5/1940  
Assets - \$ 126,837,287  
*Service Facilities* -  
1201 E. 55th Street,  
Cleveland, OH 44103

ALPHABETICAL LISTING BY NAME OF STATE CHARTERED CREDIT UNIONS  
SHOWING ASSETS, TREASURERS AND SERVICE FACILITIES AS OF DECEMBER 31, 2005

<p>Dominion Credit Union (Continued) <i>Service Facilities -</i> 5000 Dominion Boulevard, Glen Allen, VA 23060 120 Tredegar Street, Richmond, VA 23219</p>	<p>Hampton Roads Educators Credit Union, Inc. 2130 Cunningham Drive Hampton 23666 Treasurer - William F. Trimble, Jr. Date Opened - 4/6/1954 Assets - \$ 24,848,951</p>
<p>DuPont Community Credit Union 140 Lucy Lane P. O. Box 1365 Waynesboro 22980 Treasurer - Everett J. Campbell Date Opened - 7/1/1959 Assets - \$ 539,938,517 <i>Service Facilities -</i> 105 Community Way, Staunton, VA 24401 2201 North Augusta Street, Staunton, VA 24401 2518 Stuarts Draft Highway, Stuarts Draft, VA 24477 315 Lee Highway, Verona, VA 24482 1140 Shenandoah Village Drive, Waynesboro, VA 22980 200 East Broad Street, Waynesboro, VA 22980 2200 W. Main Street, Waynesboro, VA 22980 305 West Court Street, Woodstock, VA 22664</p>	<p>Hampton Roads Postal Credit Union, Inc. 4013 W. Mercury Boulevard Hampton 23666 Treasurer - Fred Wright Date Opened - 3/7/1952 Assets - \$ 4,115,917</p> <p>Home Town Community Credit Union 938-C South Church Street P. O. Box 69 Smithfield 23431 Treasurer - Beatrice R. Wise Date Opened - 8/10/1961 Assets - \$ 1,550,950</p>
<p>Fort Monroe Credit Union, Incorporated 108 West Mercury Blvd. Hampton 23669 Treasurer - Anthony Eaton Date Opened - 9/15/1953 Assets - \$ 22,166,604</p>	<p>Klann Employees Credit Union, Incorporated 301 Fourth Street Waynesboro 22980 Treasurer - Carolyn Moore Date Opened - 9/2/1966 Assets - \$ 160,479</p>
<p>Goodyear-Danville Family Credit Union 1901 Goodyear Boulevard P.O. Box 2117 Danville 24541 Treasurer - Phillip A. Hynes Date Opened - 4/12/1979 Assets - \$ 6,805,945 <i>Service Facility -</i> 2321 Riverside Drive, Danville, VA 24540</p>	<p>Landmark Communications Employees Credit Union, Inc. 150 West Brambleton Avenue Norfolk 23510 Treasurer - Carol Lewis Date Opened - 8/24/1953 Assets - \$ 2,456,183</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 - \$ 6,727,049</p>	<p>Life Line Credit Union, Inc. 5855 Bremo Road, Suite 701 Richmond 23226 Treasurer - Clay Church Date Opened - 4/11/1969 Assets - \$ 6,039,763</p>
	<p>Loudoun Credit Union 112-A South Street, S.E. Leesburg 20175 Treasurer - Carol Edwards Date Opened - 2/3/1978 Assets - \$ 17,573,499</p>

ALPHABETICAL LISTING BY NAME OF STATE CHARTERED CREDIT UNIONS  
SHOWING ASSETS, TREASURERS AND SERVICE FACILITIES AS OF DECEMBER 31, 2005

<p>Martinsville Du Pont Employees Credit Union, Incorporated 35 Dupont Road P. O. Box 2158 Martinsville 24113 Treasurer - Greg Hill Date Opened - 3/23/1953 Assets - \$ 209,066,427 <i>Service Facilities -</i> 5835 Virginia Avenue, Bassett, VA 24055 41 Wheeler Avenue, Collinsville, VA 24078 1101 Brookdale Street, Martinsville, VA 24112 2828 Greensboro Road, Martinsville, VA 24112 58 E. Church Street, Martinsville, VA 24113 640 Commonwealth Drive, Martinsville, VA 24112 8500 A. L. Philpott Highway, Martinsville, VA 24112 7176 Greensboro Road, Ridgeway, VA 24148 850 Tanyard Road, Rocky Mount, VA 24151 221 Johnson Street, Stuart, VA 24171</p> <p>Martinsville Postal Credit Union, Incorporated 810 Starling Avenue Martinsville 24112 Treasurer - Gwendolyn Penn Date Opened - 7/1/1949 Assets - \$ 363,936</p> <p>N.C.S.E. Credit Union, Inc. 84 Courthouse Square Lovingston 22949 Treasurer - Phyllis M. Drumheller Date Opened - 6/25/1970 Assets - \$ 899,464</p> <p>Nabisco Employees Credit Union 6002 S. Laburnum Avenue Richmond 23231 Treasurer - John Thompson Date Opened - 8/26/1976 Assets - \$ 6,551,732</p> <p>Nansemond Credit Union, Incorporated, The 617 East Washington Street Suffolk 23434 Treasurer - Mark Croston Date Opened - 6/20/1949 Assets - \$ 2,777,988</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 - \$ 37,591,884 <i>Service Facility -</i> 210 25th. Street, Newport News, VA 23607</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 - \$ 921,848,217 <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 12512 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 4215 Marshall Avenue, Building 600, Newport News, VA 23607 433 Denbigh Boulevard, Newport News, VA 23608 5001 Hungtington 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 1463 North Main Street, Suffolk, VA 23434</p>
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ALPHABETICAL LISTING BY NAME OF STATE CHARTERED CREDIT UNIONS  
SHOWING ASSETS, TREASURERS AND SERVICE FACILITIES AS OF DECEMBER 31, 2005

Norfolk Southern Employees' Credit Union, Incorporated 1417 North Battlefield Boulevard, Suite 290 Chesapeake 23320 Treasurer - Kevin S. Peek Date Opened - 4/26/1928 Assets - \$ 2,201,017	PFD Firefighters Credit Union, Incorporated 3209 Cedar Lane Portsmouth 23703 Treasurer - Robert Wise, Jr. Date Opened - 3/24/1955 Assets - \$ 15,966,178
Norfolk, Va., Postal Credit Union, Incorporated 600 Church Street Room 111 Norfolk 23501 Treasurer - William Beck Date Opened - 3/9/1925 Assets - \$ 5,480,392	Petersburg Federal Reformatory Credit Union, Incorporated Federal Correctional Institution Petersburg 23804 Treasurer - DeWayne Rowe Date Opened - 8/27/1951 Assets - \$ 1,674,823
Northern Star Credit Union, Incorporated 5100 George Washington Highway P. O. Box 1397 Portsmouth 23705 Treasurer - Bernard G. Matthews Date Opened - 6/7/1929 Assets - \$ 104,369,404 <i>Service Facilities -</i> 3325 Taylor Road, Chesapeake, VA 23325 Elmhurst Square S. C. Outparcel 5600 Block of Portsmouth Boulevard, Portsmouth, VA 23701	Piedmont Credit Union 366 Piney Forest Road P. O. Box 4007 Danville 24540 Treasurer - Carey Wilkes Date Opened - 5/12/1969 Assets - \$ 27,502,961 <i>Service Facility -</i> 265 Corning Drive, Danville, VA 24541
Old Dominion University Credit Union, Inc. 2701 Hampton Boulevard Norfolk 23517 Treasurer - Sylvia Hudgins Date Opened - 1/16/1959 Assets - \$ 17,748,624	Portsmouth Police Credit Union, Incorporated 801 Crawford Street, 5th Floor Portsmouth 23704 Treasurer - Mary Carr Roberts Date Opened - 4/24/1957 Assets - \$ 1,252,023
P.W.C. Employees Credit Union 2080 Old Bridge Road, Suite 101 Woodbridge 22192 Treasurer - Robin R. Perkins Date Opened - 2/1/1971 Assets - \$ 29,090,150 <i>Service Facility -</i> 8807 Sudley Road, Suite 109, Manassas, VA 22110	Prime Care Credit Union, Incorporated 600 Gresham Drive Norfolk 23507 Treasurer - Terry J. Lambert Date Opened - 3/9/1970 Assets - \$ 10,767,263 <i>Service Facility -</i> 830 Kempsville Road, Sentara Leigh Hospital, Norfolk, VA 23502
P.W.H. Employees Credit Union, Inc. 8700 Sudley Road Manassas 22110 Treasurer - Fay Bowers Date Opened - 10/10/1969 Assets - \$ 2,703,523	Richmond Fire Department Credit Union, Incorporated 900 Hermitage Road Richmond 23220 Treasurer - Russell G. Acors, III Date Opened - 5/15/1929 Assets - \$ 13,655,761

ALPHABETICAL LISTING BY NAME OF STATE CHARTERED CREDIT UNIONS  
SHOWING ASSETS, TREASURERS AND SERVICE FACILITIES AS OF DECEMBER 31, 2005

<p>Richmond Police Department Credit Union, Incorporated 200 W. Grace Street Richmond 23220-5018 Treasurer - William Friday Date Opened - 11/15/1934 Assets - \$ 4,916,186</p>	<p>Tidewater Telephone Employees Credit Union, Incorporated 5648 Southern Boulevard Virginia Beach 23462 Treasurer - Sharon Emory Date Opened - 7/22/1958 Assets - \$ 32,336,031 <i>Service Facility -</i> 2130 Cunningham Drive, Hampton, VA 23666</p>
<p>Richmond Postal Credit Union Incorporated, The 1601 Ownby Lane Richmond 23220 Treasurer - Wayne Boothe Date Opened - 11/23/1923 Assets - \$ 75,334,422 <i>Service Facility -</i> 1801 Brook Road, Richmond, VA 23260</p>	<p>University of Virginia Community Credit Union, Inc. 3300 Berkmar Drive Charlottesville 22901 Treasurer - Charles T. Gillet Date Opened - 5/19/1954 Assets - \$ 327,615,752 <i>Service Facilities -</i> 1936 Arlington Boulevard, Charlottesville, VA 22903 220 Wayles Lane, Charlottesville, VA 22911 222 Lee Street, Charlottesville, VA 22908 300 Preston Avenue, Charlottesville, VA 22902 5820 Railroad Avenue, Crozet, VA 22932 5766 Thomas Jefferson Parkway Suite 201, Palmyra, VA 22963</p>
<p>Riverside Health System Employees' Credit Union, Incorporated 500 J. Clyde Morris Boulevard Newport News 23601 Treasurer - Barbara LaBonte Date Opened - 9/1/1970 Assets - \$ 6,739,115</p>	<p>Valley Industrial Credit Union 501 W. Broad St. P.O. Box 1784 Waynesboro 22980 Treasurer - Myron Cook Date Opened - 6/13/1977 Assets - \$ 6,568,496</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 - \$ 1,869,887</p>	<p>Virginia Credit Union, Inc. 720 East Broad Street Richmond 23225 Treasurer - Raymond D. Vaughan Date Opened - 12/11/1928 Assets - \$ 1,288,413,138 <i>Service Facilities -</i> 301 Temple Lake Drive, Colonial Heights, VA 23834 1301 College Avenue, Fredericksburg, VA 22401 2101 Plank Road, Fredericksburg, VA 22401 6103 Brashier Boulevard, Mechanicsville, VA 23111 11030 Hull Street Road, Midlothian, VA 23112</p>
<p>Spruance Cellophane Credit Union 7119 Jefferson Davis Highway Richmond 23237 Treasurer - George S. Fleming Date Opened - 3/24/1953 Assets - \$ 6,637,472</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 - \$ 967,721</p>	

ALPHABETICAL LISTING BY NAME OF STATE CHARTERED CREDIT UNIONS  
SHOWING ASSETS, TREASURERS AND SERVICE FACILITIES AS OF DECEMBER 31, 2005

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## Virginia Credit Union, Inc. (Continued)

*Service Facilities -*

13505 Tredegar Lake Parkway,  
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  
7500 Boulders View Drive,  
Richmond, VA 23225  
900 East Main Street  
Pocahontas Building,  
Richmond, VA 23219  
2848 Jefferson Davis Highway  
Suite 600,  
Stafford, VA 23554

## Virginia Educators' Credit Union

12626 Nettles Drive

Newport News 23606

Treasurer - Eugene Johnson

Date Opened - 11/1/1954

Assets - \$ 42,389,691

*Service Facility -*

812 Main Street,  
Newport News, VA 23605

## Virginia Gas, Credit Union, Incorporated

107 South Coalter Street

Staunton 24401

Treasurer - Darlene B. Thomas

Date Opened - 5/29/1956

Assets - \$ 3,756,162

## Virginia United Methodist Credit Union, Inc.

10330 Staples Mill Road

P. O. Box 9798

Richmond 23228

Treasurer - Thomas G. Brown

Date Opened - 3/27/1952

Assets - \$ 17,708,983

## WECCU Credit Union

347 North Court Avenue

Covington 24426

Treasurer - H. Hunter Fridley

Date Opened - 7/17/1953

Assets - \$ 59,403,077

*Service Facility -*

210 Westvaco Road,  
Low Moor, VA 24457

## Waynesboro Employees Credit Union, Inc.

250-E North Poplar Avenue

Waynesboro 22980

Treasurer - Nancy Via

Date Opened - 10/17/1958

Assets - \$ 3,504,543

**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

**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