

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 16, 2005, 4:02 PM

TFR Industry Aggregate Report  
93054 - OTS-Regulated: West Virginia  
December 2004

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Description	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value
<b>Number of Institutions</b>	6	7	7	7	7

Schedule NS --- Optional Narrative Statement		Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0	0	N/A
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
<b>ASSETS</b>						
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 244,509</b>	<b>\$ 272,923</b>	<b>\$ 295,711</b>	<b>\$ 304,530</b>	<b>\$ 306,858</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 23,672	\$ 27,335	\$ 27,292	\$ 26,267	\$ 32,272
Interest-Earning Deposits in FHLBs	SC112	\$ 26,901	\$ 48,495	\$ 51,244	\$ 60,961	\$ 40,963
Other Interest-Earning Deposits	SC118	\$ 17,123	\$ 23,153	\$ 35,524	\$ 38,662	\$ 40,288
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 10,110	\$ 1,809	\$ 1,448	\$ 2,364	\$ 2,055
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 142,617	\$ 148,269	\$ 154,708	\$ 149,609	\$ 161,647
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 6,173	\$ 5,452	\$ 5,300	\$ 5,217	\$ 5,084
State and Municipal Obligations	SC180	\$ 4,588	\$ 7,352	\$ 7,736	\$ 7,486	\$ 7,485
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Other Investment Securities	SC185	\$ 12,024	\$ 9,510	\$ 10,885	\$ 12,273	\$ 15,369
Accrued Interest Receivable	SC191	\$ 1,301	\$ 1,548	\$ 1,574	\$ 1,691	N/A
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 156,180</b>	<b>\$ 177,128</b>	<b>\$ 173,197</b>	<b>\$ 163,158</b>	<b>N/A</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 156,180</b>	<b>\$ 177,128</b>	<b>\$ 173,197</b>	<b>\$ 163,158</b>	<b>\$ 166,357</b>
Pass-Through - Total	SUB0073	\$ 155,064	\$ 175,891	\$ 171,898	\$ 161,808	N/A
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 155,064	\$ 175,891	\$ 171,898	\$ 161,808	\$ 165,192
Other Pass-Through	SC215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 495	\$ 552	\$ 602	\$ 690	N/A
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 163	\$ 188	\$ 208	\$ 235	N/A
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 332	\$ 364	\$ 394	\$ 451	N/A
Other	SC222	\$ 0	\$ 0	\$ 0	\$ 4	N/A
Accrued Interest Receivable	SC228	\$ 621	\$ 685	\$ 697	\$ 660	N/A

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 16, 2005, 4:02 PM

TFR Industry Aggregate Report  
93054 - OTS-Regulated: West Virginia  
December 2004

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SC --- Consolidated Statement of Condition		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	N/A
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 416,542</b>	<b>\$ 601,301</b>	<b>\$ 593,112</b>	<b>\$ 587,046</b>	<b>N/A</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 413,487</b>	<b>\$ 597,417</b>	<b>\$ 589,251</b>	<b>\$ 583,321</b>	<b>\$ 576,719</b>
Construction Loans - Total	SUB0100	\$ 11,520	\$ 21,017	\$ 23,225	\$ 22,095	\$ 20,091
Residential - Total	SUB0110	\$ 11,459	\$ 16,396	\$ 15,342	\$ 14,207	\$ 14,142
1-4 Dwelling Units	SC230	\$ 11,430	\$ 14,746	\$ 13,872	\$ 12,902	\$ 12,607
Multifamily (5 or more) Dwelling Units	SC235	\$ 29	\$ 1,650	\$ 1,470	\$ 1,305	\$ 1,535
Nonresidential Property	SC240	\$ 61	\$ 4,621	\$ 7,883	\$ 7,888	\$ 5,949
Permanent Loans - Total	SUB0121	\$ 403,531	\$ 578,051	\$ 567,688	\$ 562,683	N/A
Residential - Total	SUB0131	\$ 370,744	\$ 505,943	\$ 496,944	\$ 489,528	N/A
1-4 Dwelling Units - Total	SUB0141	\$ 353,558	\$ 480,770	\$ 472,756	\$ 465,161	N/A
Revolving Open-End Loans	SC251	\$ 2,112	\$ 18,761	\$ 17,283	\$ 15,150	\$ 14,299
All Other - First Liens	SC254	\$ 346,567	\$ 455,976	\$ 450,277	\$ 447,214	N/A
All Other - Junior Liens	SC255	\$ 4,879	\$ 6,033	\$ 5,196	\$ 2,797	N/A
Multifamily (5 or more) Dwelling Units	SC256	\$ 17,186	\$ 25,173	\$ 24,188	\$ 24,367	\$ 24,216
Nonresidential Property (Except Land)	SC260	\$ 29,836	\$ 66,445	\$ 65,279	\$ 67,702	\$ 63,880
Land	SC265	\$ 2,951	\$ 5,663	\$ 5,465	\$ 5,453	\$ 6,138
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 11,304	\$ 8,155	\$ 6,135	N/A	N/A
Accrued Interest Receivable	SC272	\$ 1,484	\$ 2,222	\$ 2,192	\$ 2,260	\$ 2,280
Advances for Taxes and Insurance	SC275	\$ 7	\$ 11	\$ 7	\$ 8	\$ 9
Allowance for Loan and Lease Losses	SC283	\$ 3,055	\$ 3,884	\$ 3,861	\$ 3,725	\$ 3,688
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 29,225</b>	<b>\$ 84,549</b>	<b>\$ 89,010</b>	<b>\$ 87,375</b>	<b>N/A</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 28,429</b>	<b>\$ 82,831</b>	<b>\$ 87,331</b>	<b>\$ 85,824</b>	<b>\$ 88,241</b>
Commercial Loans - Total	SC32	\$ 8,676	\$ 22,497	\$ 23,570	\$ 23,430	\$ 26,219
Secured	SC300	\$ 8,420	\$ 22,231	\$ 23,290	\$ 23,141	\$ 25,900
Unsecured	SC303	\$ 256	\$ 266	\$ 280	\$ 289	\$ 319
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 20,414	\$ 61,625	\$ 64,971	\$ 63,492	\$ 63,193
Loans on Deposits	SC310	\$ 5,185	\$ 7,743	\$ 7,918	\$ 7,851	\$ 7,808
Home Improvement Loans (Not secured by real estate)	SC316	\$ 250	\$ 842	\$ 975	\$ 1,042	\$ 2,305
Education Loans	SC320	\$ 214	\$ 207	\$ 88	\$ 153	\$ 370
Auto Loans	SC323	\$ 4,867	\$ 42,954	\$ 46,288	\$ 47,512	\$ 47,514
Mobile Home Loans	SC326	\$ 1,120	\$ 1,265	\$ 1,292	\$ 1,368	\$ 981
Credit Cards	SC328	\$ 0	\$ 266	\$ 270	\$ 260	\$ 454

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>93054 - OTS-Regulated: West Virginia</b>	<b>(\$Thousands)</b>
<b>Run Date: February 16, 2005, 4:02 PM</b>	<b>December 2004</b>	

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule SC --- Consolidated Statement of Condition</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Other, Including Lease Receivables	SC330	\$ 8,778	\$ 8,348	\$ 8,140	\$ 5,306	\$ 3,761
Accrued Interest Receivable	SC348	\$ 135	\$ 427	\$ 469	\$ 453	\$ 463
Allowance for Loan and Lease Losses	SC357	\$ 796	\$ 1,718	\$ 1,679	\$ 1,551	\$ 1,634
<b>Repossessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 884</b>	<b>\$ 1,769</b>	<b>\$ 1,574</b>	<b>\$ 1,300</b>	<b>\$ 1,597</b>
<b>Repossessed Assets - Total</b>	<b>SC40</b>	<b>\$ 831</b>	<b>\$ 1,687</b>	<b>\$ 1,507</b>	<b>\$ 1,249</b>	<b>\$ 1,551</b>
Real Estate - Total	SUB0210	\$ 870	\$ 1,723	\$ 1,560	\$ 1,280	\$ 1,516
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 866	\$ 1,470	\$ 1,307	\$ 882	\$ 773
1-4 Dwelling Units	SC415	\$ 866	\$ 1,470	\$ 1,307	\$ 882	\$ 773
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 0	\$ 251	\$ 251	\$ 396	\$ 743
Land	SC428	\$ 4	\$ 2	\$ 2	\$ 2	\$ 0
Other Repossessed Assets	SC430	\$ 14	\$ 46	\$ 14	\$ 20	\$ 81
General Valuation Allowances	SC441	\$ 53	\$ 82	\$ 67	\$ 51	\$ 46
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 830</b>	<b>\$ 830</b>	<b>\$ 830</b>	<b>\$ 830</b>	<b>\$ 830</b>
<b>Equity Investments Not Subj to FASB Statement 115 - Total</b>	<b>SC51</b>	<b>\$ 3,996</b>	<b>\$ 6,357</b>	<b>\$ 6,378</b>	<b>\$ 6,024</b>	<b>\$ 6,047</b>
Federal Home Loan Bank Stock	SC510	\$ 3,996	\$ 6,327	\$ 6,348	\$ 5,994	\$ 6,017
Other	SC540	\$ 0	\$ 30	\$ 30	\$ 30	\$ 30
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 13,133</b>	<b>\$ 17,822</b>	<b>\$ 17,971</b>	<b>\$ 18,222</b>	<b>\$ 18,480</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 2,897</b>	<b>\$ 11,197</b>	<b>\$ 15,989</b>	<b>\$ 11,626</b>	<b>N/A</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 2,897</b>	<b>\$ 11,197</b>	<b>\$ 15,989</b>	<b>\$ 11,626</b>	<b>\$ 10,818</b>
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 122	\$ 125	\$ 125	\$ 125	\$ 125
Bank-Owned Life Insurance - Other	SC625	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 7	\$ 473	\$ 485	\$ 453	\$ 455
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 0	\$ 6,204	\$ 6,193	\$ 6,218	\$ 6,250
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 2,768	\$ 4,395	\$ 9,186	\$ 4,830	\$ 4,113
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>93054 - OTS-Regulated: West Virginia</b>	<b>(\$Thousands)</b>
<b>Run Date: February 16, 2005, 4:02 PM</b>	<b>December 2004</b>	

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule SC --- Consolidated Statement of Condition</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 3,904</b>	<b>\$ 5,684</b>	<b>\$ 5,607</b>	<b>\$ 5,327</b>	<b>N/A</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 868,196</b>	<b>\$ 1,173,876</b>	<b>\$ 1,193,772</b>	<b>\$ 1,180,111</b>	<b>N/A</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 864,292</b>	<b>\$ 1,168,192</b>	<b>\$ 1,188,165</b>	<b>\$ 1,174,784</b>	<b>\$ 1,175,901</b>
<b>LIABILITIES</b>						
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 735,919</b>	<b>\$ 992,589</b>	<b>\$ 1,004,456</b>	<b>\$ 1,000,400</b>	<b>\$ 999,007</b>
Deposits	SC710	\$ 734,856	\$ 991,491	\$ 1,002,310	\$ 998,697	\$ 997,132
Escrows	SC712	\$ 1,063	\$ 1,098	\$ 2,146	\$ 1,703	\$ 1,875
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 10,410</b>	<b>\$ 30,413</b>	<b>\$ 42,017</b>	<b>\$ 32,721</b>	<b>\$ 38,036</b>
Advances from FHLBank	SC720	\$ 10,400	\$ 30,403	\$ 42,006	\$ 32,709	\$ 38,022
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 10	\$ 10	\$ 11	\$ 12	\$ 14
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 3,211</b>	<b>\$ 4,191</b>	<b>\$ 3,274</b>	<b>\$ 4,479</b>	<b>\$ 4,125</b>
Accrued Interest Payable - Deposits	SC763	\$ 111	\$ 175	\$ 151	\$ 180	\$ 160
Accrued Interest Payable - Other	SC766	\$ 54	\$ 53	\$ 55	\$ 54	\$ 56
Accrued Taxes	SC776	\$ 377	\$ 625	\$ 572	\$ 1,247	\$ 709
Accounts Payable	SC780	\$ 717	\$ 1,469	\$ 1,034	\$ 1,000	\$ 994
Deferred Income Taxes	SC790	\$ 1,758	\$ 1,515	\$ 1,198	\$ 1,490	\$ 1,374
Other Liabilities and Deferred Income	SC796	\$ 194	\$ 354	\$ 264	\$ 508	\$ 832
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
<b>Total Liabilities</b>	<b>SC70</b>	<b>\$ 749,540</b>	<b>\$ 1,027,193</b>	<b>\$ 1,049,747</b>	<b>\$ 1,037,600</b>	<b>\$ 1,041,168</b>

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 4:02 PM	TFR Industry Aggregate Report 93054 - OTS-Regulated: West Virginia December 2004	Frozen Aggregated Data (\$Thousands)
--	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SC --- Consolidated Statement of Condition		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
<b>Minority Interest</b>	<b>SC800</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>N/A</b>
<b>EQUITY CAPITAL</b>						
<b>Equity Capital - Total</b>	<b>SC80</b>	<b>\$ 114,752</b>	<b>\$ 141,000</b>	<b>\$ 138,417</b>	<b>\$ 137,185</b>	<b>\$ 134,733</b>
Stock - Total	SUB0311	\$ 7,613	\$ 20,054	\$ 20,054	\$ 20,054	\$ 20,054
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock - Par Value	SC820	\$ 1,010	\$ 1,020	\$ 1,020	\$ 1,020	\$ 1,020
Common Stock - Paid in Excess of Par	SC830	\$ 6,603	\$ 19,034	\$ 19,034	\$ 19,034	\$ 19,034
Accumulated Other Comprehensive Income - Total	SC86	\$ 2,788	\$ 2,533	\$ 1,891	\$ 2,683	N/A
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 2,788	\$ 2,533	\$ 1,891	\$ 2,683	\$ 2,441
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Retained Earnings	SC880	\$ 104,351	\$ 118,413	\$ 116,472	\$ 114,448	\$ 112,238
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0	\$ 0	N/A
<b>Total Liabilities, Minority Interest and Equity Capital</b>	<b>SC90</b>	<b>\$ 864,292</b>	<b>\$ 1,168,193</b>	<b>\$ 1,188,164</b>	<b>\$ 1,174,785</b>	<b>\$ 1,175,901</b>

Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: February 16, 2005, 4:02 PM

TFR Industry Aggregate Report  
 93054 - OTS-Regulated: West Virginia  
 December 2004

Frozen Aggregated Data  
 (\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

### Other Codes As of Dec 2004

#### Other Asset Codes

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	1	\$ 93
4	Net deferred tax assets	2	\$ 62
7	Prepaid expenses	6	\$ 810
13	Noninterest-bearing accts recv from Hold Co/Affl	2	\$ 554
14	Other noninterest-bearing short-term accounts recv	1	\$ 36
99	Other	4	\$ 1,105

#### Other Liability Codes

Code	Description	Count	Amount
99	Other	4	\$ 194

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 4:02 PM	TFR Industry Aggregate Report 93054 - OTS-Regulated: West Virginia December 2004	Frozen Aggregated Data (\$Thousands)
--	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SO --- Consolidated Statement of Operations		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
<b>QUARTERLY INCOME &amp; EXPENSES</b>						
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 10,404</b>	<b>\$ 14,507</b>	<b>\$ 14,303</b>	<b>\$ 14,349</b>	<b>\$ 14,777</b>
Deposits and Investment Securities	SO115	\$ 1,707	\$ 1,948	\$ 1,960	\$ 2,000	N/A
Mortgage-Backed Securities	SO125	\$ 1,898	\$ 2,008	\$ 1,924	\$ 1,899	N/A
Mortgage Loans	SO141	\$ 6,318	\$ 9,093	\$ 8,942	\$ 8,963	N/A
Nonmortgage Loans - Total	SUB0950	\$ 481	\$ 1,458	\$ 1,477	\$ 1,487	N/A
Commercial Loans and Leases	SO160	\$ 126	\$ 460	\$ 458	\$ 472	\$ 505
Consumer Loans and Leases	SO171	\$ 355	\$ 998	\$ 1,019	\$ 1,015	N/A
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 25</b>	<b>\$ 21</b>	<b>\$ 22</b>	<b>\$ 21</b>	<b>\$ 13</b>
Federal Home Loan Bank Stock	SO181	\$ 25	\$ 21	\$ 22	\$ 21	\$ 13
Other	SO185	\$ 0	\$ 0	\$ 0	\$ 0	N/A
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 3,555</b>	<b>\$ 5,245</b>	<b>\$ 5,296</b>	<b>\$ 5,432</b>	<b>\$ 5,703</b>
Deposits	SO215	\$ 3,389	\$ 4,766	\$ 4,840	\$ 4,966	\$ 5,212
Escrows	SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 166	\$ 479	\$ 456	\$ 466	\$ 491
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>	<b>SO312</b>	<b>\$ 6,874</b>	<b>\$ 9,283</b>	<b>\$ 9,029</b>	<b>\$ 8,938</b>	<b>\$ 9,087</b>
<b>Net Provision for Losses on Interest-Bearing Assets</b>	<b>SO321</b>	<b>\$ 120</b>	<b>\$ 375</b>	<b>\$ 404</b>	<b>\$ 258</b>	<b>\$ 219</b>
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$ 6,754</b>	<b>\$ 8,908</b>	<b>\$ 8,625</b>	<b>\$ 8,680</b>	<b>\$ 8,868</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$ 647</b>	<b>\$ 1,044</b>	<b>\$ 1,011</b>	<b>\$ 938</b>	<b>\$ 1,577</b>
Mortgage Loan Serving Fees	SO410	\$ 0	\$ 24	\$ 57	\$ 29	\$ 66
Other Fees and Charges	SO420	\$ 530	\$ 970	\$ 901	\$ 796	\$ 877
Net Income (Loss) from Other - Total	SUB0451	\$ 63	\$ 9	\$ 27	\$ 34	\$ 471
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 0	\$ 17	\$ 29	\$ 42	\$ 504
Operations & Sale of Repossessed Assets	SO461	\$ 63	\$ - 8	\$ - 3	\$ - 23	\$ - 46
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$ 1	\$ 2	\$ 0

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 16, 2005, 4:02 PM

TFR Industry Aggregate Report  
93054 - OTS-Regulated: West Virginia  
December 2004

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SO --- Consolidated Statement of Operations		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 0	\$ 0	\$ 13	\$ 13
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 54	\$ 41	\$ 26	\$ 79	\$ 163
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
<b>Noninterest Expense - Total</b>	<b>SO51</b>	<b>\$ 5,110</b>	<b>\$ 6,790</b>	<b>\$ 6,489</b>	<b>\$ 6,265</b>	<b>\$ 7,221</b>
All Personnel Compensation and Expense	SO510	\$ 2,927	\$ 3,996	\$ 3,733	\$ 3,496	\$ 4,089
Legal Expense	SO520	\$ 25	\$ 25	\$ 40	\$ 43	\$ 59
Office Occupancy and Equipment Expense	SO530	\$ 1,069	\$ 1,414	\$ 1,415	\$ 1,434	\$ 1,594
Marketing and Other Professional Services	SO540	\$ 364	\$ 419	\$ 344	\$ 291	\$ 398
Loan Servicing Fees	SO550	\$ 14	\$ 19	\$ 14	\$ 13	\$ 19
Goodwill and Other Intangibles Expense	SO560	\$ 0	\$ - 11	\$ 25	\$ 32	\$ 37
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Expense	SO580	\$ 711	\$ 928	\$ 918	\$ 956	\$ 1,025
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
<b>Income (Loss) Before Income Taxes</b>	<b>SO60</b>	<b>\$ 2,291</b>	<b>\$ 3,162</b>	<b>\$ 3,147</b>	<b>\$ 3,353</b>	<b>\$ 3,224</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$ 719</b>	<b>\$ 1,223</b>	<b>\$ 1,117</b>	<b>\$ 1,133</b>	<b>\$ 1,233</b>
Federal	SO710	\$ 604	\$ 1,084	\$ 969	\$ 971	\$ 1,077
State, Local & Other	SO720	\$ 115	\$ 139	\$ 148	\$ 162	\$ 156
<b>Inc/Loss Before Extraord Items/Effects of Accounting Changes</b>	<b>SO81</b>	<b>\$ 1,572</b>	<b>\$ 1,939</b>	<b>\$ 2,030</b>	<b>\$ 2,220</b>	<b>\$ 1,991</b>
<b>Extraord Items, Net of Effects (Tax &amp; Cum Accting Changes)</b>	<b>SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Net Income (Loss)</b>	<b>SO91</b>	<b>\$ 1,572</b>	<b>\$ 1,939</b>	<b>\$ 2,030</b>	<b>\$ 2,220</b>	<b>\$ 1,991</b>

Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: February 16, 2005, 4:02 PM

TFR Industry Aggregate Report  
 93054 - OTS-Regulated: West Virginia  
 December 2004

Frozen Aggregated Data  
 (\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

### Other Codes As of Dec 2004

#### Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	1	\$ 1
5	Net income(loss) from real estate held for invest	1	\$ 17
15	Income from corporate-owned life insurance	1	\$- 3
99	Other	5	\$ 32

#### Other Noninterest Expense Codes

Code	Description	Count	Amount
2	OTS assessments	2	\$ 8
6	Supervisory examination fees	1	\$ 6
7	Office supplies, printing, and postage	5	\$ 88
8	Telephone, including data lines	2	\$ 76
13	Misc taxes other than income & real estate	2	\$ 97
15	Foreclosure expenses	1	\$ 28
99	Other	5	\$ 86

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: February 16, 2005, 4:02 PM</b>	<b>TFR Industry Aggregate Report</b> <b>93054 - OTS-Regulated: West Virginia</b> <b>December 2004</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
---	---	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule SO --- Consolidated Statement of Operations</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>YEAR TO DATE INCOME &amp; EXPENSES</b>						
<b>YTD - Interest Income - Total</b>	<b>Y_SO11</b>	<b>\$ 41,107</b>	<b>\$ 43,159</b>	<b>\$ 28,652</b>	<b>\$ 14,349</b>	<b>\$ 59,277</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 7,319	\$ 5,908	\$ 3,960	\$ 2,000	N/A
YTD - Mortgage-Backed Securities	Y_SO125	\$ 7,214	\$ 5,831	\$ 3,823	\$ 1,899	N/A
YTD - Mortgage Loans	Y_SO141	\$ 24,924	\$ 26,998	\$ 17,905	\$ 8,963	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 438	\$ 1,390	\$ 930	\$ 472	\$ 1,900
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 1,212	\$ 3,032	\$ 2,034	\$ 1,015	N/A
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 66</b>	<b>\$ 64</b>	<b>\$ 43</b>	<b>\$ 21</b>	<b>N/A</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 66	\$ 64	\$ 43	\$ 21	N/A
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0	\$ 0	N/A
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 14,381</b>	<b>\$ 15,973</b>	<b>\$ 10,728</b>	<b>\$ 5,432</b>	<b>\$ 24,176</b>
YTD - Deposits	Y_SO215	\$ 13,704	\$ 14,572	\$ 9,806	\$ 4,966	\$ 22,319
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0	\$ 0	N/A
YTD - Advances from FHLBank	Y_SO230	\$ 677	\$ 1,401	\$ 922	\$ 466	\$ 1,856
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</b>	<b>Y_SO312</b>	<b>\$ 26,792</b>	<b>\$ 27,250</b>	<b>\$ 17,967</b>	<b>\$ 8,938</b>	<b>N/A</b>
<b>YTD - Net Provision for Losses on Interest-Bearing Assets</b>	<b>Y_SO321</b>	<b>\$ 449</b>	<b>\$ 1,037</b>	<b>\$ 662</b>	<b>\$ 258</b>	<b>\$ 1,013</b>
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$ 26,343</b>	<b>\$ 26,213</b>	<b>\$ 17,305</b>	<b>\$ 8,680</b>	<b>N/A</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 2,440</b>	<b>\$ 2,993</b>	<b>\$ 1,949</b>	<b>\$ 938</b>	<b>N/A</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 0	\$ 110	\$ 86	\$ 29	\$ 234
YTD - Other Fees and Charges	Y_SO420	\$ 2,162	\$ 2,667	\$ 1,697	\$ 796	\$ 3,487
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 84	\$ 70	\$ 61	\$ 34	\$ 1,584
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 0	\$ 88	\$ 71	\$ 42	\$ 850
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 68	\$- 34	\$- 26	\$- 23	\$- 106
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 3	\$ 3	\$ 3	\$ 2	\$ 3

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: February 16, 2005, 4:02 PM</b>	<b>TFR Industry Aggregate Report</b> <b>93054 - OTS-Regulated: West Virginia</b> <b>December 2004</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
---	---	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule SO --- Consolidated Statement of Operations</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 13	\$ 13	\$ 13	\$ 13	\$ 837
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 194	\$ 146	\$ 105	\$ 79	N/A
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 19,551</b>	<b>\$ 19,544</b>	<b>\$ 12,754</b>	<b>\$ 6,265</b>	<b>\$ 26,318</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 11,436	\$ 11,225	\$ 7,229	\$ 3,496	\$ 14,418
YTD - Legal Expense	Y_SO520	\$ 109	\$ 108	\$ 83	\$ 43	\$ 232
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 4,238	\$ 4,263	\$ 2,849	\$ 1,434	\$ 5,742
YTD - Marketing and Other Professional Services	Y_SO540	\$ 1,171	\$ 1,054	\$ 635	\$ 291	\$ 1,368
YTD - Loan Servicing Fees	Y_SO550	\$ 60	\$ 46	\$ 27	\$ 13	\$ 67
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 0	\$ 46	\$ 57	\$ 32	\$ 173
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Expense	Y_SO580	\$ 2,537	\$ 2,802	\$ 1,874	\$ 956	\$ 4,318
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$ 9,232</b>	<b>\$ 9,662</b>	<b>\$ 6,500</b>	<b>\$ 3,353</b>	<b>\$ 13,513</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$ 3,241</b>	<b>\$ 3,473</b>	<b>\$ 2,250</b>	<b>\$ 1,133</b>	<b>\$ 4,806</b>
YTD - Federal	Y_SO710	\$ 2,863	\$ 3,024	\$ 1,940	\$ 971	\$ 4,158
YTD - State, Local, and Other	Y_SO720	\$ 378	\$ 449	\$ 310	\$ 162	\$ 648
<b>YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg</b>	<b>Y_SO81</b>	<b>\$ 5,991</b>	<b>\$ 6,189</b>	<b>\$ 4,250</b>	<b>\$ 2,220</b>	<b>\$ 8,707</b>
<b>YTD - Extraord Items, Net of Effects (Tax &amp; Cum Accting Chg)</b>	<b>Y_SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Net Income (Loss)</b>	<b>Y_SO91</b>	<b>\$ 5,991</b>	<b>\$ 6,189</b>	<b>\$ 4,250</b>	<b>\$ 2,220</b>	<b>\$ 8,707</b>

  

<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>RECONCILIATION: VALUATION ALLOWANCES</b>						
<b>General Valuation Allowances - Beginning Balance</b>	<b>VA105</b>	<b>\$ 3,823</b>	<b>\$ 5,608</b>	<b>\$ 5,329</b>	<b>\$ 5,367</b>	<b>\$ 5,194</b>
Net Provision for Loss	VA115	\$ 120	\$ 375	\$ 404	\$ 258	\$ 459
Transfers	VA125	\$- 3	\$ 27	\$- 3	\$- 18	\$- 10
Recoveries	VA135	\$ 4	\$ 74	\$ 45	\$ 36	\$ 36
Adjustments	VA145	\$ 53	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 92	\$ 400	\$ 167	\$ 314	\$ 312
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 3,905</b>	<b>\$ 5,684</b>	<b>\$ 5,608</b>	<b>\$ 5,329</b>	<b>\$ 5,367</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 64</b>	<b>\$ 91</b>	<b>\$ 100</b>	<b>\$ 91</b>	<b>\$ 325</b>
Net Provision for Loss	VA118	\$ 0	\$ 0	\$ 0	\$ 0	\$- 240

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 16, 2005, 4:02 PM

TFR Industry Aggregate Report  
93054 - OTS-Regulated: West Virginia  
December 2004

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 3	\$- 27	\$ 3	\$ 18	\$ 10
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 14	\$ 0	\$ 12	\$ 9	\$ 4
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 53</b>	<b>\$ 64</b>	<b>\$ 91</b>	<b>\$ 100</b>	<b>\$ 91</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 3,887</b>	<b>\$ 5,699</b>	<b>\$ 5,429</b>	<b>\$ 5,458</b>	<b>\$ 5,519</b>
Net Provision for Loss	VA120	\$ 120	\$ 375	\$ 404	\$ 258	\$ 219
Recoveries	VA140	\$ 4	\$ 74	\$ 45	\$ 36	\$ 36
Adjustments	VA150	\$ 53	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 106	\$ 400	\$ 179	\$ 323	\$ 316
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 3,958</b>	<b>\$ 5,748</b>	<b>\$ 5,699</b>	<b>\$ 5,429</b>	<b>\$ 5,458</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>						
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 92</b>	<b>\$ 400</b>	<b>\$ 167</b>	<b>\$ 314</b>	<b>N/A</b>
<b>Deposits and Investment Securities</b>	<b>VA36</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>N/A</b>
<b>Mortgage-Backed Securities</b>	<b>VA370</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>N/A</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 14</b>	<b>\$ 199</b>	<b>\$ 20</b>	<b>\$ 59</b>	<b>\$ 25</b>
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 14	\$ 199	\$ 20	\$ 59	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 14	\$ 199	\$ 20	\$ 59	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 25
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 28</b>	<b>\$ 182</b>	<b>\$ 133</b>	<b>\$ 233</b>	<b>\$ 236</b>
Commercial Loans	VA520	\$ 0	\$ 0	\$ 0	\$ 37	\$ 58
Consumer Loans - Total	SUB2061	\$ 28	\$ 182	\$ 133	\$ 196	N/A
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 15
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 12	\$ 150	\$ 104	\$ 134	\$ 131
Mobile Home Loans	VA550	\$ 11	\$ 3	\$ 17	\$ 1	\$ 19

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 16, 2005, 4:02 PM

TFR Industry Aggregate Report  
93054 - OTS-Regulated: West Virginia  
December 2004

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 0	\$ 12	\$ 1	\$ 1	\$ 1
Other	VA560	\$ 5	\$ 17	\$ 11	\$ 60	\$ 12
<b>Reposessed Assets - Total</b>	<b>VA60</b>	<b>\$ 50</b>	<b>\$ 19</b>	<b>\$ 14</b>	<b>\$ 22</b>	<b>\$ 47</b>
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 50	\$ 4	\$ 14	\$ 22	\$ 47
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 15	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>VA70</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA820</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA930</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 4</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 4</b>	<b>\$ 74</b>	<b>\$ 45</b>	<b>\$ 36</b>	<b>N/A</b>
<b>Deposits and Investment Securities</b>	<b>VA37</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>N/A</b>
<b>Mortgage-Backed Securities</b>	<b>VA371</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>N/A</b>
<b>Mortgage Loans - Total</b>	<b>VA47</b>	<b>\$ 0</b>	<b>\$ 26</b>	<b>\$ 0</b>	<b>\$ 3</b>	<b>\$ 8</b>
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0	\$ 0	\$ 5
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 5
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 0	\$ 26	\$ 0	\$ 3	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 0	\$ 26	\$ 0	\$ 0	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 0	\$ 3	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 4</b>	<b>\$ 48</b>	<b>\$ 45</b>	<b>\$ 33</b>	<b>\$ 28</b>
Commercial Loans	VA521	\$ 1	\$ 6	\$ 2	\$ 0	\$ 1
Consumer Loans - Total	SUB2161	\$ 3	\$ 42	\$ 43	\$ 33	N/A
Loans on Deposits	VA511	\$ 0	\$ 1	\$ 0	\$ 0	\$ 4
Home Improvement Loans	VA517	\$ 1	\$ 0	\$ 4	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 2	\$ 20	\$ 29	\$ 29	\$ 19

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 16, 2005, 4:02 PM

TFR Industry Aggregate Report  
93054 - OTS-Regulated: West Virginia  
December 2004

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 0	\$ 18	\$ 0	\$ 1	\$ 0
Credit Cards	VA557	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA561	\$ 0	\$ 3	\$ 10	\$ 3	\$ 4
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA821</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA931</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$ 3</b>	<b>\$- 27</b>	<b>\$ 4</b>	<b>\$ 18</b>	<b>N/A</b>
<b>Deposits and Investment Securities</b>	<b>VA38</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>N/A</b>
<b>Mortgage-Backed Securities</b>	<b>VA372</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>N/A</b>
<b>Mortgage Loans - Total</b>	<b>VA48</b>	<b>\$- 1</b>	<b>\$- 38</b>	<b>\$- 1</b>	<b>\$ 0</b>	<b>\$- 232</b>
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$- 1	\$- 38	\$- 1	\$ 0	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 1	\$- 38	\$- 1	\$ 0	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 0	\$ 0	\$- 242
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$ 4</b>	<b>\$ 11</b>	<b>\$ 5</b>	<b>\$ 18</b>	<b>\$ 3</b>
Commercial Loans	VA522	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2261	\$ 4	\$ 11	\$ 5	\$ 18	N/A
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 0	\$ 12	\$ 0	\$ 2	\$ 1
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 4	\$- 1	\$ 5	\$ 16	\$ 2
<b>Reposessed Assets - Total</b>	<b>VA62</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 16, 2005, 4:02 PM

TFR Industry Aggregate Report  
93054 - OTS-Regulated: West Virginia  
December 2004

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>VA72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA822</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA932</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Adjusted Net Charge-offs - Assets - Total</b>	<b>SUB2326</b>	<b>\$ 91</b>	<b>\$ 299</b>	<b>\$ 126</b>	<b>\$ 296</b>	<b>N/A</b>
<b>Deposits and Investment Securities</b>	<b>VA39</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>N/A</b>
<b>Mortgage-Backed Securities</b>	<b>VA375</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>N/A</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$ 13</b>	<b>\$ 135</b>	<b>\$ 19</b>	<b>\$ 56</b>	<b>\$- 215</b>
Construction - Total	SUB2330	\$ 0	\$ 0	\$ 0	\$ 0	\$- 5
1-4 Dwelling Units	VA425	\$ 0	\$ 0	\$ 0	\$ 0	\$- 5
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 13	\$ 135	\$ 19	\$ 56	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 13	\$ 135	\$ 19	\$ 59	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 0	\$ 0	\$ 0	\$- 3	\$- 217
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 28</b>	<b>\$ 145</b>	<b>\$ 93</b>	<b>\$ 218</b>	<b>\$ 211</b>
Commercial Loans	VA525	\$- 1	\$- 6	\$- 2	\$ 37	\$ 57
Consumer Loans - Total	SUB2361	\$ 29	\$ 151	\$ 95	\$ 181	N/A
Loans on Deposits	VA515	\$ 0	\$- 1	\$ 0	\$ 0	\$ 11
Home Improvement Loans	VA519	\$- 1	\$ 0	\$- 4	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 10	\$ 142	\$ 75	\$ 107	\$ 113
Mobile Home Loans	VA555	\$ 11	\$- 15	\$ 17	\$ 0	\$ 19
Credit Cards	VA559	\$ 0	\$ 12	\$ 1	\$ 1	\$ 1
Other	VA565	\$ 9	\$ 13	\$ 6	\$ 73	\$ 10
<b>Repossessed Assets - Total</b>	<b>VA65</b>	<b>\$ 50</b>	<b>\$ 19</b>	<b>\$ 14</b>	<b>\$ 22</b>	<b>\$ 47</b>
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 50	\$ 4	\$ 14	\$ 22	\$ 47

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 4:02 PM	TFR Industry Aggregate Report 93054 - OTS-Regulated: West Virginia December 2004	Frozen Aggregated Data (\$Thousands)
--	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data			Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item		Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618		\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627		\$ 0	\$ 15	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631		\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633		\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>VA75</b>		<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA825</b>		<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA935</b>		<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 4</b>
<b>TROUBLED DEBT RESTRUCTURED</b>							
<b>Amount this Quarter</b>	<b>VA940</b>		<b>\$ 78</b>	<b>\$ 152</b>	<b>\$ 412</b>	<b>\$ 96</b>	<b>\$ 184</b>
<b>Amount in Schedule SC Complying with Modified Terms</b>	<b>VA942</b>		<b>\$ 658</b>	<b>\$ 920</b>	<b>\$ 828</b>	<b>\$ 639</b>	<b>N/A</b>
<b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>							
<b>Mortgage Loans Foreclosed During Quarter - Total</b>	<b>VA95</b>		<b>\$ 104</b>	<b>\$ 545</b>	<b>\$ 705</b>	<b>\$ 435</b>	<b>\$ 392</b>
Construction	VA951		\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952		\$ 104	\$ 545	\$ 705	\$ 435	\$ 182
Permanent - Multifamily (5 or more) Dwelling Units	VA953		\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954		\$ 0	\$ 0	\$ 0	\$ 0	\$ 210
Permanent - Land	VA955		\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>CLASSIFICATION OF ASSETS</b>							
<b>Quarter End Balance - Special Mention</b>	<b>VA960</b>		<b>\$ 2,689</b>	<b>\$ 3,127</b>	<b>\$ 2,851</b>	<b>\$ 3,670</b>	<b>\$ 4,962</b>
<b>Classified Assets - Quarter End Balance - Total</b>	<b>SUB2811</b>		<b>\$ 6,377</b>	<b>\$ 10,464</b>	<b>\$ 10,925</b>	<b>\$ 10,529</b>	<b>\$ 11,780</b>
Substandard	VA965		\$ 6,291	\$ 10,147	\$ 10,537	\$ 10,296	\$ 11,475
Doubtful	VA970		\$ 86	\$ 317	\$ 388	\$ 233	\$ 305
Loss	VA975		\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule PD --- Consolidated Past Due and Nonaccrual			Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item		Value	Value	Value	Value	Value
<b>DELINQUENT LOANS</b>							
<b>Delinquent Loans - Total</b>	<b>SUB2410</b>		<b>\$ 12,662</b>	<b>\$ 23,137</b>	<b>\$ 24,166</b>	<b>\$ 24,189</b>	<b>\$ 24,289</b>
Mortgages - Total	SUB2421		\$ 12,157	\$ 19,346	\$ 19,628	\$ 20,921	N/A
Construction and Land Loans	SUB2430		\$ 1,055	\$ 887	\$ 756	\$ 967	\$ 779
Permanent Loans Secured by 1-4 Property	SUB2441		\$ 9,816	\$ 13,380	\$ 14,092	\$ 13,465	N/A
Permanent Loans Secured by All Other Property	SUB2450		\$ 2,047	\$ 5,966	\$ 5,536	\$ 7,234	\$ 5,621
Nonmortgages - Total	SUB2461		\$ 505	\$ 3,791	\$ 4,538	\$ 3,268	N/A
<b>PAST DUE &amp; STILL ACCRUING</b>							
<b>Past Due &amp; Still Accruing - Total</b>	<b>SUB2470</b>		<b>\$ 10,150</b>	<b>\$ 19,752</b>	<b>\$ 20,300</b>	<b>\$ 20,494</b>	<b>\$ 20,516</b>

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>93054 - OTS-Regulated: West Virginia</b>	<b>(\$Thousands)</b>
<b>Run Date: February 16, 2005, 4:02 PM</b>	<b>December 2004</b>	

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
<b>Past Due &amp; Still Accruing - 30-89 Days - Total</b>	<b>PD10</b>	<b>\$ 7,602</b>	<b>\$ 15,567</b>	<b>\$ 16,072</b>	<b>\$ 16,662</b>	<b>\$ 16,459</b>
Mortgage Loans - Total	SUB2481	\$ 7,345	\$ 13,079	\$ 12,910	\$ 14,387	N/A
Construction	PD115	\$ 294	\$ 0	\$ 0	\$ 222	\$ 0
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 0	\$ 480	\$ 393	\$ 229	\$ 9,630
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 6,820	\$ 9,066	\$ 9,297	\$ 8,502	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 57	\$ 44	\$ 57	\$ 36	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 302	\$ 147	\$ 507	\$ 600
Permanent - Nonresidential Property (Except Land)	PD135	\$ 155	\$ 3,138	\$ 2,984	\$ 4,859	\$ 3,401
Permanent - Land	PD138	\$ 19	\$ 49	\$ 32	\$ 32	\$ 41
Nonmortgage Loans - Commercial Loans	PD140	\$ 14	\$ 432	\$ 1,354	\$ 686	\$ 980
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 243	\$ 2,056	\$ 1,808	\$ 1,589	N/A
Loans on Deposits	PD161	\$ 34	\$ 387	\$ 75	\$ 220	\$ 112
Home Improvement Loans	PD163	\$ 7	\$ 65	\$ 81	\$ 33	\$ 102
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 76	\$ 1,447	\$ 1,365	\$ 1,139	\$ 1,391
Mobile Home Loans	PD169	\$ 51	\$ 55	\$ 72	\$ 52	\$ 57
Credit Cards	PD171	\$ 0	\$ 10	\$ 10	\$ 14	\$ 8
Other	PD180	\$ 75	\$ 92	\$ 205	\$ 131	\$ 137
Memo - Troubled Debt Restructured Included Above	PD190	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 2	\$ 10	\$ 0	\$ 14	N/A
<b>Past Due &amp; Still Accruing - 90 Days or More - Total</b>	<b>PD20</b>	<b>\$ 2,548</b>	<b>\$ 4,185</b>	<b>\$ 4,228</b>	<b>\$ 3,832</b>	<b>\$ 4,057</b>
Mortgage Loans - Total	SUB2491	\$ 2,309	\$ 2,914	\$ 2,879	\$ 2,910	N/A
Construction	PD215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 0	\$ 240	\$ 207	\$ 177	\$ 2,995
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 2,141	\$ 2,162	\$ 2,268	\$ 2,412	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 21	\$ 1	\$ 2	\$ 9	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 46	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential Property (Except Land)	PD235	\$ 147	\$ 353	\$ 402	\$ 312	\$ 0
Permanent - Land	PD238	\$ 0	\$ 112	\$ 0	\$ 0	\$ 19
Nonmortgage Loans - Commercial Loans	PD240	\$ 38	\$ 226	\$ 329	\$ 242	\$ 176
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 201	\$ 1,045	\$ 1,020	\$ 680	N/A
Loans on Deposits	PD261	\$ 120	\$ 396	\$ 292	\$ 225	\$ 307
Home Improvement Loans	PD263	\$ 0	\$ 24	\$ 43	\$ 30	\$ 59

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 16, 2005, 4:02 PM

TFR Industry Aggregate Report  
93054 - OTS-Regulated: West Virginia  
December 2004

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 41	\$ 501	\$ 562	\$ 328	\$ 394
Mobile Home Loans	PD269	\$ 20	\$ 29	\$ 7	\$ 14	\$ 12
Credit Cards	PD271	\$ 0	\$ 15	\$ 22	\$ 12	\$ 12
Other	PD280	\$ 20	\$ 80	\$ 94	\$ 71	\$ 83
Memo - Troubled Debt Restructured Included Above	PD290	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 0	\$ 0	\$ 0	\$ 0	N/A
<b>NONACCRUAL</b>						
<b>Nonaccrual - Total</b>	<b>PD30</b>	<b>\$ 2,512</b>	<b>\$ 3,385</b>	<b>\$ 3,866</b>	<b>\$ 3,695</b>	<b>\$ 3,773</b>
Mortgage Loans - Total	SUB2501	\$ 2,503	\$ 3,353	\$ 3,839	\$ 3,624	N/A
Construction	PD315	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2,163
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 777	\$ 1,367	\$ 1,864	\$ 2,077	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 0	\$ 20	\$ 4	\$ 23	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 406	\$ 407	\$ 411	\$ 0	\$ 0
Permanent - Nonresidential Property (Except Land)	PD335	\$ 578	\$ 833	\$ 836	\$ 811	\$ 841
Permanent - Land	PD338	\$ 742	\$ 726	\$ 724	\$ 713	\$ 719
Nonmortgage Loans - Commercial Loans	PD340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 9	\$ 32	\$ 27	\$ 71	N/A
Loans on Deposits	PD361	\$ 1	\$ 1	\$ 1	\$ 1	\$ 1
Home Improvement Loans	PD363	\$ 2	\$ 2	\$ 3	\$ 3	\$ 33
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 0	\$ 29	\$ 7	\$ 1	\$ 0
Mobile Home Loans	PD369	\$ 6	\$ 0	\$ 12	\$ 62	\$ 10
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 0	\$ 0	\$ 4	\$ 4	\$ 6
Memo - Troubled Debt Restructured Included Above	PD390	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 0	\$ 0	\$ 0	\$ 0	N/A

Schedule LD --- Loan Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
<b>HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE</b>						
<b>Balances at Quarter-end - Total</b>	<b>SUB5100</b>	<b>\$ 1,039</b>	<b>\$ 4,913</b>	<b>\$ 6,407</b>	<b>\$ 6,291</b>	<b>\$ 5,588</b>

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 4:02 PM	TFR Industry Aggregate Report 93054 - OTS-Regulated: West Virginia December 2004	Frozen Aggregated Data (\$Thousands)
--	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule LD --- Loan Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	\$ 916	\$ 2,748	\$ 3,317	\$ 3,317	\$ 2,923
100% and greater LTV	LD120	\$ 123	\$ 2,165	\$ 3,090	\$ 2,974	\$ 2,665
<b>Past Due and Nonaccrual Balances - Total</b>	<b>SUB5250</b>	<b>\$ 92</b>	<b>\$ 141</b>	<b>\$ 301</b>	<b>\$ 444</b>	<b>\$ 432</b>
<b>Past Due and Still Accruing - Total</b>	<b>SUB5240</b>	<b>\$ 92</b>	<b>\$ 76</b>	<b>\$ 111</b>	<b>\$ 216</b>	<b>\$ 204</b>
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 92	\$ 76	\$ 76	\$ 166	\$ 154
90% up to 100% LTV	LD210	\$ 65	\$ 0	\$ 0	\$ 137	\$ 59
100% and greater LTV	LD220	\$ 27	\$ 76	\$ 76	\$ 29	\$ 95
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 35	\$ 50	\$ 50
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 9	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 26	\$ 50	\$ 50
<b>Nonaccrual - Total</b>	<b>SUB5230</b>	<b>\$ 0</b>	<b>\$ 65</b>	<b>\$ 190</b>	<b>\$ 228</b>	<b>\$ 228</b>
90% up to 100% LTV	LD250	\$ 0	\$ 65	\$ 65	\$ 62	\$ 62
100% and greater LTV	LD260	\$ 0	\$ 0	\$ 125	\$ 166	\$ 166
<b>Net Charge-offs - Total</b>	<b>SUB5300</b>	<b>\$ 0</b>	<b>\$ 62</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 62	\$ 0	\$ 0	\$ 0
<b>Purchases - Total</b>	<b>SUB5320</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Originations - Total</b>	<b>SUB5330</b>	<b>\$ 90</b>	<b>\$ 195</b>	<b>\$ 964</b>	<b>\$ 322</b>	<b>\$ 704</b>
90% up to 100% LTV	LD430	\$ 45	\$ 195	\$ 0	\$ 203	\$ 0
100% and greater LTV	LD440	\$ 45	\$ 0	\$ 964	\$ 119	\$ 704
<b>Sales - Total</b>	<b>SUB5340</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 325</b>
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 231
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 94

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
<b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total</b>	<b>SUB3380</b>	<b>\$ 10,161</b>	<b>\$ 16,642</b>	<b>\$ 14,493</b>	<b>\$ 12,197</b>	<b>\$ 15,325</b>
Mortgage Construction Loans	CC105	\$ 9,232	\$ 15,543	\$ 13,550	\$ 11,047	\$ 14,164
Other Mortgage Loans	CC115	\$ 929	\$ 1,099	\$ 943	\$ 1,150	\$ 1,161
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 146	\$ 218	\$ 200	\$ 28	\$ 18
<b>Commitments Outstanding to Originate Mortgages - Total</b>	<b>SUB3330</b>	<b>\$ 2,936</b>	<b>\$ 5,358</b>	<b>\$ 11,210</b>	<b>\$ 8,495</b>	<b>\$ 5,526</b>
1-4 Dwelling Units	CC280	\$ 2,681	\$ 3,722	\$ 10,624	\$ 7,205	\$ 5,288

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 16, 2005, 4:02 PM

TFR Industry Aggregate Report  
93054 - OTS-Regulated: West Virginia  
December 2004

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 255	\$ 165	\$ 100	\$ 0	\$ 0
All Other Real Estate	CC300	\$ 0	\$ 1,471	\$ 486	\$ 1,290	\$ 238
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Loans	CC320	\$ 5,877	\$ 5,210	\$ 4,016	\$ 3,010	\$ 5,453
Commitments Outstanding to Sell Loans	CC330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 3,000	\$ 2,500	N/A
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	N/A
<b>Unused Lines of Credit - Total</b>	<b>SUB3361</b>	<b>\$ 6,801</b>	<b>\$ 22,636</b>	<b>\$ 23,349</b>	<b>\$ 20,706</b>	<b>N/A</b>
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 2,526	\$ 13,389	\$ 13,666	\$ 12,451	N/A
Commercial Lines	CC420	\$ 2,594	\$ 7,164	\$ 7,569	\$ 6,141	\$ 5,560
Open-End Consumer Lines - Credit Cards	CC423	\$ 0	\$ 979	\$ 1,004	\$ 1,006	N/A
Open-End Consumer Lines - Other	CC425	\$ 1,681	\$ 1,104	\$ 1,110	\$ 1,108	N/A
<b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b>	<b>SUB3390</b>	<b>\$ 420</b>	<b>\$ 474</b>	<b>\$ 474</b>	<b>\$ 766</b>	<b>\$ 847</b>
Commercial	CC430	\$ 0	\$ 50	\$ 50	\$ 15	\$ 86
Standby, Not Included on CC465 or CC468	CC435	\$ 420	\$ 424	\$ 424	\$ 751	\$ 761
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 7	\$ 7	\$ 8	\$ 10	\$ 13
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 7	\$ 7	\$ 8	\$ 10	\$ 13
Other Contingent Liabilities	CC480	\$ 0	\$ 37	\$ 38	\$ 40	\$ 42
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
<b>Mortgage-Backed Securities - Purchases - Total</b>	<b>SUB3811</b>	<b>\$ 9,731</b>	<b>\$ 8,421</b>	<b>\$ 26,639</b>	<b>\$ 7,283</b>	<b>N/A</b>
Pass-Through Securities	CF143	\$ 9,731	\$ 8,421	\$ 26,639	\$ 7,048	\$ 16,368
Other Mortgage-Backed Securities	CF153	\$ 0	\$ 0	\$ 0	\$ 235	N/A
<b>Mortgage-Backed Securities - Sales - Total</b>	<b>SUB3821</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 294</b>	<b>N/A</b>
Pass-Through Securities	CF145	\$ 0	\$ 0	\$ 0	\$ 294	\$ 0
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 0	\$ 0	\$ 0	N/A
<b>Mortgage-Backed Securities - Net Purchases - Total</b>	<b>SUB3826</b>	<b>\$ 9,731</b>	<b>\$ 8,421</b>	<b>\$ 26,639</b>	<b>\$ 6,989</b>	<b>N/A</b>

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: February 16, 2005, 4:02 PM</b>	<b>TFR Industry Aggregate Report</b> <b>93054 - OTS-Regulated: West Virginia</b> <b>December 2004</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
---	---	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule CF --- Consolidated Cash Flow Information</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 3,571	\$- 9,483	\$ 15,938	\$- 9,686	\$ 13,504
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 56	\$- 51	\$- 88	\$- 49	N/A
<b>Mortgage Loans Disbursed - Total</b>	<b>SUB3831</b>	<b>\$ 25,502</b>	<b>\$ 41,674</b>	<b>\$ 46,523</b>	<b>\$ 27,719</b>	<b>N/A</b>
Construction Loans - Total	SUB3840	\$ 6,413	\$ 9,003	\$ 7,424	\$ 7,719	\$ 8,579
1-4 Dwelling Units	CF190	\$ 6,188	\$ 8,632	\$ 6,971	\$ 5,299	\$ 6,705
Multifamily (5 or more) Dwelling Units	CF200	\$ 225	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential	CF210	\$ 0	\$ 371	\$ 453	\$ 2,420	\$ 1,874
Permanent Loans - Total	SUB3851	\$ 19,089	\$ 32,671	\$ 39,099	\$ 20,000	N/A
1-4 Dwelling Units	CF225	\$ 17,106	\$ 28,562	\$ 33,861	\$ 14,388	\$ 27,464
Multifamily (5 or more) Dwelling Units	CF245	\$ 696	\$ 1,371	\$ 128	\$ 267	\$ 286
Nonresidential (Except Land)	CF260	\$ 1,153	\$ 2,407	\$ 4,698	\$ 4,864	\$ 6,451
Land	CF270	\$ 134	\$ 331	\$ 412	\$ 481	\$ 1,469
<b>Loans and Participations Purchased - Total</b>	<b>SUB3880</b>	<b>\$ 3,225</b>	<b>\$ 1,584</b>	<b>\$ 1,523</b>	<b>\$ 5,703</b>	<b>\$ 2,204</b>
Secured by 1-4 Dwelling Units	CF280	\$ 1,055	\$ 464	\$ 788	\$ 4,878	\$ 1,705
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 191	\$ 308	\$ 160	\$ 0	\$ 275
Secured by Nonresidential	CF300	\$ 1,979	\$ 812	\$ 575	\$ 825	\$ 224
<b>Loans and Participations Sold - Total</b>	<b>SUB3890</b>	<b>\$ 8</b>	<b>\$ 2,354</b>	<b>\$ 6,684</b>	<b>\$ 2,768</b>	<b>\$ 6,652</b>
Secured by 1-4 Dwelling Units	CF310	\$ 0	\$ 2,325	\$ 5,641	\$ 2,768	\$ 6,652
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF330	\$ 8	\$ 29	\$ 1,043	\$ 0	\$ 0
<b>Net Purchases (Sales) of Loans and Participations - Total</b>	<b>SUB3885</b>	<b>\$ 3,217</b>	<b>\$- 770</b>	<b>\$- 5,161</b>	<b>\$ 2,935</b>	<b>\$- 4,448</b>
<b>Mortgage Loans - Cash Repayment of Principal</b>	<b>CF340</b>	<b>\$ 21,410</b>	<b>\$ 32,204</b>	<b>\$ 37,633</b>	<b>\$ 28,657</b>	<b>\$ 30,350</b>
<b>Mortgage Loans - Debits Less Credits Othr Than Repay of Prin</b>	<b>CF350</b>	<b>\$ 4,644</b>	<b>\$- 151</b>	<b>\$ 2,506</b>	<b>\$ 4,328</b>	<b>\$ 2,718</b>
<b>Mortgage Loans - Memo - Refinancing Loans</b>	<b>CF361</b>	<b>\$ 6,597</b>	<b>\$ 13,613</b>	<b>\$ 16,635</b>	<b>\$ 8,634</b>	<b>\$ 17,290</b>
<b>Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow</b>	<b>SUB3906</b>	<b>\$ 11,953</b>	<b>\$ 8,549</b>	<b>\$ 6,235</b>	<b>\$ 6,325</b>	<b>N/A</b>
<b>Nonmortgage Loans Closed or Purchased - Total</b>	<b>SUB3910</b>	<b>\$ 8,779</b>	<b>\$ 5,943</b>	<b>\$ 14,335</b>	<b>\$ 12,959</b>	<b>\$ 13,556</b>
Commercial	CF390	\$ 4,012	\$ 1,974	\$ 5,680	\$ 4,147	\$ 5,133
Consumer	CF400	\$ 4,767	\$ 3,969	\$ 8,655	\$ 8,812	\$ 8,423
<b>Nonmortgage Loans - Sales - Total</b>	<b>SUB3915</b>	<b>\$ 200</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>N/A</b>
Commercial	CF395	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Consumer	CF405	\$ 200	\$ 0	\$ 0	\$ 0	N/A

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: February 16, 2005, 4:02 PM</b>	<b>TFR Industry Aggregate Report</b> <b>93054 - OTS-Regulated: West Virginia</b> <b>December 2004</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
---	---	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule CF --- Consolidated Cash Flow Information</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Net Purchases (Sales) of Nonmortgage Loans - Total</b>	<b>SUB3919</b>	<b>\$ 8,579</b>	<b>\$ 5,943</b>	<b>\$ 14,335</b>	<b>\$ 12,959</b>	<b>N/A</b>
<b>Net Deposit Gain (Loss), Excluding Acquired Deposits</b>	<b>SUB3920</b>	<b>\$ 7,299</b>	<b>\$- 10,819</b>	<b>\$ 3,615</b>	<b>\$ 1,565</b>	<b>\$ 436</b>
New Deposits Received less Deposits Withdrawn	CF420	\$ 3,960	\$- 14,975	\$- 940	\$- 3,343	\$- 4,752
Interest Credited to Deposits	CF430	\$ 3,339	\$ 4,156	\$ 4,555	\$ 4,908	\$ 5,188
<b>Deposits Acquired, Net of Dispositions in Bulk Transactions</b>	<b>CF435</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

<b>Schedule DI --- Consolidated Deposit Information</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>BALANCES - END OF QUARTER</b>						
Total Broker - Originated Deposits - Total	SUB4061	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Fully Insured	DI100	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	DI110	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits with Balances - \$100,000 or Less	DI120	\$ 565,182	\$ 785,802	\$ 798,239	\$ 801,626	\$ 802,666
Deposits with Balances - Greater than \$100,000	DI130	\$ 170,738	\$ 206,788	\$ 206,218	\$ 198,774	\$ 194,466
Number of Deposit Accounts - Total	SUB4062	70,760	99,526	100,207	100,906	N/A
Balances of \$100,000 or Less	DI150	69,771	98,177	98,862	99,609	100,159
Balances Greater than \$100,000	DI160	989	1,349	1,345	1,297	1,275
IRA/Keogh Accounts	DI200	\$ 66,148	\$ 91,902	\$ 90,568	\$ 89,576	\$ 88,134
Uninsured Deposits	DI210	\$ 76,622	\$ 86,555	\$ 90,101	\$ 84,432	\$ 85,299
Preferred Deposits	DI220	\$ 0	\$ 9	\$ 9	\$ 9	\$ 9
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 125,220	\$ 143,303	\$ 147,818	\$ 143,614	N/A
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 54,942	\$ 84,373	\$ 87,095	\$ 87,387	N/A
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 260,539	\$ 310,978	\$ 317,371	\$ 316,058	N/A
Deposits & Escrows - Time Deposits	DI340	\$ 295,217	\$ 453,935	\$ 452,175	\$ 453,338	N/A
<b>DEPOSITS &amp; ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS</b>						
Non- Interest-Bearing Demand Deposits	DI610	\$ 37,607	\$ 40,727	\$ 41,973	\$ 40,765	\$ 40,347
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 1,899	\$ 1,747	\$ 3,324	\$ 2,677	\$ 3,657
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 126	\$ 106	\$ 102	\$ 27	\$ 17
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 2	\$ 2	\$ 2	\$ 3	\$ 3
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: February 16, 2005, 4:02 PM</b>	<b>TFR Industry Aggregate Report</b> <b>93054 - OTS-Regulated: West Virginia</b> <b>December 2004</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
---	---	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule DI --- Consolidated Deposit Information</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

<b>Schedule SI --- Consolidated Supplemental Information</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>MISCELLANEOUS DATA</b>						
Number of Full-time Equivalent Employees	SI370	271	355	364	362	362
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 50,926	\$ 59,388	\$ 60,281	\$ 60,743	\$ 56,948
Assets Held for Sale	SI387	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Loans Serviced for Others	SI390	\$ 133	\$ 56,876	\$ 56,141	\$ 52,815	\$ 51,756
<b>RESIDUAL INTERESTS</b>						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>QUALIFIED THRIFT LENDER TEST</b>						
Actual Thrift Investment Percentage - First month of Qtr	SI581	94.56%	85.84%	87.87%	88.07%	85.71%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	94.11%	90.61%	88.73%	87.74%	86.88%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	93.88%	90.83%	89.14%	88.43%	88.03%
<b>IRS DOMESTIC BUILDING AND LOAN TEST</b>						
Percent of Assets Test	SI585	65.12%	63.09%	76.16%	75.97%	N/A
Do you meet the DBLA business operations test?	SI586	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	N/A [Yes]
<b>Aggregate Investment in Service Corporations</b>	<b>SI588</b>	<b>\$ 799</b>	<b>\$ 829</b>	<b>\$ 829</b>	<b>\$ 831</b>	<b>N/A</b>
<b>CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS &amp; RELATED INTEREST</b>						
Aggregate amount of all extensions of credit	SI590	\$ 1,714	\$ 3,923	\$ 2,942	\$ 3,266	\$ 3,084
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	4	6	12	20	5
<b>RECONCILIATION OF EQUITY CAPITAL</b>						

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 16, 2005, 4:02 PM

TFR Industry Aggregate Report  
93054 - OTS-Regulated: West Virginia  
December 2004

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SI --- Consolidated Supplemental Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
<b>Beginning Equity Capital</b>	<b>SI600</b>	<b>\$ 112,127</b>	<b>\$ 138,420</b>	<b>\$ 137,182</b>	<b>\$ 134,730</b>	<b>\$ 133,894</b>
Net Income (Loss) (SO91)	SI610	\$ 1,572	\$ 1,939	\$ 2,030	\$ 2,220	\$ 1,991
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 900
Stock Issued	SI640	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 800	\$ 0	\$ 0	\$ 0	N/A
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 256	\$ 642	\$ - 792	\$ 163	N/A
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0	\$ - 10	N/A
Other Adjustments	SI671	\$ 0	\$ 0	\$ 0	\$ 79	N/A
<b>Ending Equity Capital (SC80)</b>	<b>SI680</b>	<b>\$ 114,755</b>	<b>\$ 141,001</b>	<b>\$ 138,420</b>	<b>\$ 137,182</b>	<b>\$ 134,730</b>
<b>TRANSACTIONS WITH AFFILIATES</b>						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 69	\$ 60	\$ 61	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 0	\$ 17	\$ 8	\$ 3	N/A
<b>MUTUAL FUNDS AND ANNUITIES</b>						
Sell private-label/third-party mutual funds/annuities?	SI805	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	N/A [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>AVERAGE MONTH-END BALANCES</b>						
Total Assets	SI870	\$ 856,978	\$ 1,175,244	\$ 1,177,018	\$ 1,169,739	N/A
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 221,749	\$ 253,163	\$ 271,019	\$ 280,731	N/A
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 562,330	\$ 772,068	\$ 754,463	\$ 734,217	N/A
Nonmortgage Loans	SI885	\$ 27,060	\$ 86,508	\$ 87,630	\$ 98,769	N/A
Deposits and Excrows	SI890	\$ 730,013	\$ 983,240	\$ 994,914	\$ 985,373	N/A
Total Borrowings	SI895	\$ 10,412	\$ 35,549	\$ 35,770	\$ 35,408	N/A
<b>LOANS TO EXECUTIVE OFFICERS</b>						
Number of Loans Made to Executive Officers During Quarter	SI900	0	1	6	1	0
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 0	\$ 148	\$ 225	\$ 98	\$ 0
Interest Charged on Loans Made During Quarter - Minimum	SI920	0.00	6.25	2.82	5.50	0.00
Interest Charged on Loans Made During Quarter - Maximum	SI930	0.00	6.25	5.50	5.50	0.00

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 16, 2005, 4:02 PM

TFR Industry Aggregate Report  
93054 - OTS-Regulated: West Virginia  
December 2004

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SQ --- Consolidated Supplemental Questions		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	0	0
Change in Control of Association?	SQ130	0	0	0	1	0
Merger Accounted for under the Purchase Method?	SQ160	0	0	0	0	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	1	0	1	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	0	0	0	0	0
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	0	1	1	1	N/A

Schedule FS --- Fiduciary and Related Services		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
<b>FIDUCIARY AND RELATED SERVICES</b>						
Does your institution have fiduciary powers?	FS110	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Do you have any activity to report on this schedule?	FS130	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
<b>FIDUCIARY AND RELATED ASSETS</b>						
<b>Total Assets (\$) - Fiduciary, Custody &amp; Safekeeping Accounts</b>	<b>SUB6150</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Managed Assets (\$) - Total Fiduciary Accounts</b>	<b>FS20</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS210	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: February 16, 2005, 4:02 PM</b>	<b>TFR Industry Aggregate Report</b> <b>93054 - OTS-Regulated: West Virginia</b> <b>December 2004</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
---	---	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule FS --- Fiduciary and Related Services</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp</b>	<b>FS290</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Nonmanaged Assets (\$) - Total Fiduciary Accounts</b>	<b>FS21</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS211	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmanaged Assets (\$) - Custody and Safekeeping Accounts</b>	<b>FS280</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp</b>	<b>FS291</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Managed Assets (#) - Total Fiduciary Accounts</b>	<b>FS22</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Personal Trust and Agency Accounts	FS212	0	0	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6120	0	0	0	0	0
Employee Benefit - Defined Contribution	FS222	0	0	0	0	0
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	0	0	0	0	0
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	0	0	0	0	0
Other Fiduciary Accounts	FS272	0	0	0	0	0
<b>Nonmanaged Assets (#) - Total Fiduciary Accounts</b>	<b>FS23</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Personal Trust and Agency Accounts	FS213	0	0	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6130	0	0	0	0	0
Employee Benefit - Defined Contribution	FS223	0	0	0	0	0
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	0	0	0	0	0
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	0	0	0	0	0
<b>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</b>	<b>FS281</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)</b>						
<b>YTD - Income - Total Gross Fiduciary &amp; Related Services</b>	<b>FS30</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 16, 2005, 4:02 PM

TFR Industry Aggregate Report  
93054 - OTS-Regulated: West Virginia  
December 2004

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule FS --- Fiduciary and Related Services		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>YTD - Expenses - Fiduciary and Related Services</b>	<b>FS391</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Net Losses from Fiduciary and Related Services</b>	<b>FS392</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Intracompany Inc Credits for Fiduciary/Related Service</b>	<b>FS393</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Income - Net Fiduciary and Related Services Income</b>	<b>FS35</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>FIDUCIARY MEMORANDA</b>						
<b>Managed Assets in Personal Trust and Agency Accounts - Total</b>	<b>FS40</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
State, County and Municipal Obligations	FS425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Money Market Mutual Funds	FS430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common and Preferred Stock	FS445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Miscellaneous Assets	FS460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Corporate Trust and Agency Accounts - No. of Issues - Total</b>	<b>SUB6300</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
<b>Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships</b>	<b>FS515</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 16, 2005, 4:02 PM

TFR Industry Aggregate Report  
93054 - OTS-Regulated: West Virginia  
December 2004

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule FS --- Fiduciary and Related Services		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
<b>Number of Funds - Total Collective Investment Funds</b>	<b>FS60</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
<b>Market Value - Total Collective Investment Funds</b>	<b>FS65</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>FIDUCIARY SETTLEMENTS, SURCHARGES &amp; OTHER LOSSES (CALENDAR YTD)</b>						
<b>Managed Accts - Total Fid Settlements/Surcharges/Otr Losses</b>	<b>FS70</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses</b>	<b>FS71</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Total Fid Settlements/Surcharges/Otr Losses - Recoveries</b>	<b>FS72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: February 16, 2005, 4:02 PM</b>	<b>TFR Industry Aggregate Report</b> <b>93054 - OTS-Regulated: West Virginia</b> <b>December 2004</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
---	---	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule CCR --- Consolidated Capital Requirement		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
<b>TIER 1 (CORE ) CAPITAL REQUIREMENT</b>						
Equity Capital (SC80)	CCR100	\$ 114,752	\$ 141,000	\$ 138,417	\$ 137,185	\$ 134,733
Equity Capital Deductions - Total	SUB1631	\$ 1,152	\$ 7,356	\$ 7,346	\$ 7,444	N/A
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 1,129	\$ 1,131	\$ 1,132	\$ 1,209	\$ 1,189
Goodwill and Certain Other Intangible Assets	CCR115	\$ 0	\$ 6,204	\$ 6,193	\$ 6,218	\$ 6,250
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 23	\$ 21	\$ 21	\$ 17	\$ 12
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$- 2,788	\$- 2,532	\$- 2,163	\$- 2,684	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 2,788	\$- 2,532	\$- 2,163	\$- 2,684	\$- 2,441
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Tier 1 (Core) Capital</b>	<b>CCR20</b>	<b>\$ 110,812</b>	<b>\$ 131,112</b>	<b>\$ 128,908</b>	<b>\$ 127,057</b>	<b>\$ 124,841</b>
<b>Total Assets (SC60)</b>	<b>CCR205</b>	<b>\$ 864,292</b>	<b>\$ 1,168,192</b>	<b>\$ 1,188,165</b>	<b>\$ 1,174,784</b>	<b>\$ 1,175,901</b>
Asset Deductions - Total	SUB1651	\$ 1,152	\$ 7,356	\$ 7,346	\$ 7,444	N/A
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 1,129	\$ 1,131	\$ 1,132	\$ 1,209	\$ 1,189
Goodwill and Certain Other Intangible Assets	CCR265	\$ 0	\$ 6,204	\$ 6,193	\$ 6,218	\$ 6,250
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 23	\$ 21	\$ 21	\$ 17	\$ 12
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Asset Additions - Total	SUB1661	\$- 4,788	\$- 4,340	\$- 3,690	\$- 4,563	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 4,788	\$- 4,340	\$- 3,690	\$- 4,563	\$- 4,161
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	N/A
<b>Adjusted Total Assets</b>	<b>CCR25</b>	<b>\$ 858,352</b>	<b>\$ 1,156,496</b>	<b>\$ 1,177,129</b>	<b>\$ 1,162,777</b>	<b>\$ 1,164,289</b>
<b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>	<b>CCR27</b>	<b>\$ 30,205</b>	<b>\$ 46,508</b>	<b>\$ 43,204</b>	<b>\$ 42,607</b>	<b>\$ 42,436</b>
<b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>						
<b>Tier 1 (Core) Capital</b>	<b>CCR30</b>	<b>\$ 110,812</b>	<b>\$ 131,112</b>	<b>\$ 128,908</b>	<b>\$ 127,057</b>	<b>\$ 124,841</b>
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 2,597	\$ 2,305	\$ 1,931	\$ 2,286	\$ 2,130
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>93054 - OTS-Regulated: West Virginia</b>	<b>(\$Thousands)</b>
<b>Run Date: February 16, 2005, 4:02 PM</b>	<b>December 2004</b>	

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule CCR --- Consolidated Capital Requirement</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 3,547	\$ 5,318	\$ 5,286	\$ 4,555	\$ 4,495
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Tier 2 (Supplementary) Capital</b>	<b>CCR33</b>	<b>\$ 6,144</b>	<b>\$ 7,623</b>	<b>\$ 7,217</b>	<b>\$ 6,841</b>	<b>\$ 6,625</b>
<b>Allowable Tier 2 (Supplementary) Capital</b>	<b>CCR35</b>	<b>\$ 6,144</b>	<b>\$ 7,623</b>	<b>\$ 7,217</b>	<b>\$ 6,841</b>	<b>\$ 6,625</b>
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Total Risk-Based Capital</b>	<b>CCR39</b>	<b>\$ 116,956</b>	<b>\$ 138,735</b>	<b>\$ 136,125</b>	<b>\$ 133,898</b>	<b>\$ 131,466</b>
0% R/W Category - Cash	CCR400	\$ 7,510	\$ 10,907	\$ 11,675	\$ 10,742	\$ 10,861
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 11,789	\$ 19,362	\$ 20,641	\$ 22,600	\$ 22,823
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 3,880	\$ 4,679	\$ 5,163	\$ 4,443	\$ 6,510
0% R/W Category - Assets Total	CCR420	\$ 23,179	\$ 34,948	\$ 37,479	\$ 37,785	\$ 40,194
<b>0% Risk-Weight Total for R/B Capital (CCR420 x 0%)</b>	<b>CCR40</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 152,061	\$ 166,245	\$ 165,879	\$ 153,365	\$ 154,469
20% R/W Category - Claims on FHLBs	CCR435	\$ 164,417	\$ 181,680	\$ 185,151	\$ 204,237	\$ 196,290
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 3,562	\$ 6,639	\$ 7,000	\$ 6,767	\$ 6,746
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 41,623	\$ 39,580	\$ 50,002	\$ 54,833	\$ 61,306
20% R/W Category - Other	CCR450	\$ 7,627	\$ 21,636	\$ 23,228	\$ 8,035	\$ 10,027
20% R/W Category - Assets Total	CCR455	\$ 369,290	\$ 415,780	\$ 431,260	\$ 427,237	\$ 428,838
<b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>	<b>CCR45</b>	<b>\$ 73,858</b>	<b>\$ 83,156</b>	<b>\$ 86,252</b>	<b>\$ 85,447</b>	<b>\$ 85,767</b>
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 353,737	\$ 463,431	\$ 456,759	\$ 450,431	\$ 450,943
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 16,644	\$ 24,676	\$ 23,686	\$ 24,230	\$ 24,079
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 315	\$ 344	\$ 373	\$ 427	\$ 471
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 1,038	\$ 781	\$ 778	\$ 782	\$ 779
50% R/W Category - Other	CCR480	\$ 31	\$ 31	\$ 29	\$ 29	\$ 30
50% R/W Category - Assets Total	CCR485	\$ 371,765	\$ 489,263	\$ 481,625	\$ 475,899	\$ 476,302
<b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>	<b>CCR50</b>	<b>\$ 185,884</b>	<b>\$ 244,633</b>	<b>\$ 240,815</b>	<b>\$ 237,951</b>	<b>\$ 238,150</b>

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 4:02 PM	TFR Industry Aggregate Report 93054 - OTS-Regulated: West Virginia December 2004	Frozen Aggregated Data (\$Thousands)
--	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule CCR --- Consolidated Capital Requirement		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 35,801	\$ 34,012	\$ 29,391	\$ 23,077	N/A
100% R/W Category - All Other Assets	CCR506	\$ 67,939	\$ 194,228	\$ 208,091	\$ 210,228	N/A
100% R/W Category - Assets Total	CCR510	\$ 103,740	\$ 228,240	\$ 237,482	\$ 233,305	\$ 231,362
<b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>	<b>CCR55</b>	<b>\$ 103,740</b>	<b>\$ 228,240</b>	<b>\$ 237,482</b>	<b>\$ 233,305</b>	<b>\$ 231,362</b>
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 7	\$ 7	\$ 8	\$ 10	\$ 13
<b>R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)</b>	<b>CCR62</b>	<b>\$ 88</b>	<b>\$ 88</b>	<b>\$ 100</b>	<b>\$ 125</b>	<b>\$ 163</b>
<b>Assets to Risk-Weight</b>	<b>CCR64</b>	<b>\$ 867,981</b>	<b>\$ 1,168,238</b>	<b>\$ 1,187,854</b>	<b>\$ 1,174,236</b>	<b>\$ 1,176,709</b>
<b>Subtotal Risk-Weighted Assets</b>	<b>CCR75</b>	<b>\$ 363,569</b>	<b>\$ 556,116</b>	<b>\$ 564,646</b>	<b>\$ 556,827</b>	<b>\$ 555,444</b>
Excess Allowances for Loan and Lease Losses	CCR530	\$ 304	\$ 284	\$ 252	\$ 721	\$ 827
<b>Total Risk-Weighted Assets</b>	<b>CCR78</b>	<b>\$ 363,265</b>	<b>\$ 555,832</b>	<b>\$ 564,394</b>	<b>\$ 556,106</b>	<b>\$ 554,617</b>
<b>Total Risk-Based Capital Requirement (CCR78 x 8%)</b>	<b>CCR80</b>	<b>\$ 29,060</b>	<b>\$ 44,467</b>	<b>\$ 45,151</b>	<b>\$ 44,490</b>	<b>\$ 44,369</b>
<b>CAPITAL &amp; PROMPT CORRECTIVE ACTION RATIOS</b>						
<b>Tier 1 (Core) Capital Ratio</b>	<b>CCR810</b>	<b>12.91%</b>	<b>11.34%</b>	<b>10.95%</b>	<b>10.93%</b>	<b>10.72%</b>
<b>Total Risk-Based Capital Ratio</b>	<b>CCR820</b>	<b>32.20%</b>	<b>24.96%</b>	<b>24.12%</b>	<b>24.08%</b>	<b>23.70%</b>
<b>Tier 1 Risk-Based Capital Ratio</b>	<b>CCR830</b>	<b>30.50%</b>	<b>23.59%</b>	<b>22.84%</b>	<b>22.85%</b>	<b>22.51%</b>
<b>Tangible Equity Ratio</b>	<b>CCR840</b>	<b>12.91%</b>	<b>11.34%</b>	<b>10.95%</b>	<b>10.93%</b>	<b>10.72%</b>

## \*Note

Some OTS-regulated thrifts file a consolidated Thrift Financial Report (TFR) that includes data for a subsidiary thrift, which also files its own TFR separately. Subsidiary thrifts are those that report a parent docket on TFR line SQ410. Data filed by subsidiary thrifts are excluded from the Industry Aggregate Report when both the parent thrift and its subsidiary are in the same aggregate group. This exclusion prevents double-counting of subsidiaries' data.