

Office of Thrift Supervision Financial Reporting System Run Date: August 17, 2007, 11:08 AM	TFR Industry Aggregate Report 93054 - OTS-Regulated: West Virginia June 2007	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Description	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value
Number of Regulated Institutions	6	6	6	6	6

Schedule NS --- Optional Narrative Statement		Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value	Jun 2006 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	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 192,387	\$ 210,921	\$ 210,829	\$ 220,747	\$ 221,892
Cash and Non-Interest-Earning Deposits	SC110	\$ 18,376	\$ 22,803	\$ 22,807	\$ 27,507	\$ 17,397
Interest-Earning Deposits in FHLBs	SC112	\$ 21,813	\$ 22,280	\$ 27,338	\$ 15,242	\$ 16,128
Other Interest-Earning Deposits	SC118	\$ 1,787	\$ 2,024	\$ 2,579	\$ 2,580	\$ 2,976
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 1,636	\$ 5,785	\$ 8,581	\$ 17,617	\$ 25,716
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 130,684	\$ 130,788	\$ 129,232	\$ 136,390	\$ 139,154
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 5,519	\$ 5,155	\$ 5,717	\$ 5,654	\$ 5,201
State and Municipal Obligations	SC180	\$ 3,533	\$ 3,540	\$ 3,541	\$ 3,711	\$ 3,711
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 7,479	\$ 16,902	\$ 9,626	\$ 10,467	\$ 10,322
Accrued Interest Receivable	SC191	\$ 1,560	\$ 1,644	\$ 1,408	\$ 1,579	\$ 1,287
Mortgage-Backed Securities - Gross	SUB0072	\$ 115,812	\$ 112,434	\$ 113,929	\$ 114,805	\$ 120,742
Mortgage-Backed Securities - Total	SC22	\$ 115,812	\$ 112,434	\$ 113,929	\$ 114,805	\$ 120,742
Pass-Through - Total	SUB0073	\$ 115,123	\$ 111,750	\$ 113,228	\$ 114,090	\$ 119,984
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 115,123	\$ 111,750	\$ 113,228	\$ 114,090	\$ 119,984
Other Pass-Through	SC215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 216	\$ 231	\$ 242	\$ 256	\$ 274
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 85	\$ 85	\$ 85	\$ 85	\$ 86
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 131	\$ 146	\$ 157	\$ 171	\$ 188
Other	SC222	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Accrued Interest Receivable	SC228	\$ 473	\$ 453	\$ 459	\$ 459	\$ 484

Office of Thrift Supervision
Financial Reporting System
Run Date: August 17, 2007, 11:08 AM

TFR Industry Aggregate Report
93054 - OTS-Regulated: West Virginia
June 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 552,816	\$ 551,862	\$ 542,517	\$ 528,248	\$ 515,798
Mortgage Loans - Total	SC26	\$ 548,229	\$ 547,933	\$ 538,864	\$ 524,639	\$ 512,212
Construction Loans - Total	SUB0100	\$ 11,191	\$ 10,110	\$ 14,031	\$ 12,791	\$ 11,828
Residential - Total	SUB0110	\$ 10,602	\$ 9,624	\$ 13,542	\$ 12,302	\$ 11,388
1-4 Dwelling Units	SC230	\$ 10,602	\$ 9,624	\$ 13,542	\$ 12,302	\$ 11,388
Multifamily (5 or more) Dwelling Units	SC235	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	SC240	\$ 589	\$ 486	\$ 489	\$ 489	\$ 440
Permanent Loans - Total	SUB0121	\$ 539,207	\$ 539,715	\$ 526,468	\$ 513,597	\$ 502,101
Residential - Total	SUB0131	\$ 481,796	\$ 482,730	\$ 469,004	\$ 458,017	\$ 446,251
1-4 Dwelling Units - Total	SUB0141	\$ 455,655	\$ 456,254	\$ 443,537	\$ 432,186	\$ 419,879
Revolving Open-End Loans	SC251	\$ 4,574	\$ 4,344	\$ 4,479	\$ 4,879	\$ 4,584
All Other - First Liens	SC254	\$ 445,593	\$ 446,423	\$ 433,440	\$ 421,608	\$ 410,022
All Other - Junior Liens	SC255	\$ 5,488	\$ 5,487	\$ 5,618	\$ 5,699	\$ 5,273
Multifamily (5 or more) Dwelling Units	SC256	\$ 26,141	\$ 26,476	\$ 25,467	\$ 25,831	\$ 26,372
Nonresidential Property (Except Land)	SC260	\$ 54,105	\$ 54,380	\$ 54,810	\$ 52,937	\$ 52,930
Land	SC265	\$ 3,306	\$ 2,605	\$ 2,654	\$ 2,643	\$ 2,920
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 573	\$ 9,326	\$ 14,111	\$ 12,459	\$ 17,755
Accrued Interest Receivable	SC272	\$ 2,417	\$ 2,035	\$ 2,016	\$ 1,857	\$ 1,867
Advances for Taxes and Insurance	SC275	\$ 1	\$ 2	\$ 2	\$ 3	\$ 2
Allowance for Loan and Lease Losses	SC283	\$ 4,587	\$ 3,929	\$ 3,653	\$ 3,609	\$ 3,586
Nonmortgage Loans - Gross	SUB0162	\$ 34,371	\$ 34,826	\$ 37,296	\$ 38,055	\$ 36,676
Nonmortgage Loans - Total	SC31	\$ 31,740	\$ 33,075	\$ 35,798	\$ 36,661	\$ 35,302
Commercial Loans - Total	SC32	\$ 16,122	\$ 16,590	\$ 17,543	\$ 17,292	\$ 15,648
Secured	SC300	\$ 15,655	\$ 15,913	\$ 16,692	\$ 16,195	\$ 14,326
Unsecured	SC303	\$ 122	\$ 124	\$ 136	\$ 147	\$ 158
Lease Receivables	SC306	\$ 345	\$ 553	\$ 715	\$ 950	\$ 1,164
Consumer Loans - Total	SC35	\$ 18,011	\$ 17,970	\$ 19,442	\$ 20,479	\$ 20,803
Loans on Deposits	SC310	\$ 4,623	\$ 4,641	\$ 4,660	\$ 5,175	\$ 4,905
Home Improvement Loans (Not secured by real estate)	SC316	\$ 154	\$ 144	\$ 175	\$ 215	\$ 213
Education Loans	SC320	\$ 33	\$ 184	\$ 119	\$ 110	\$ 62
Auto Loans	SC323	\$ 4,647	\$ 4,374	\$ 5,125	\$ 4,906	\$ 4,910
Mobile Home Loans	SC326	\$ 444	\$ 505	\$ 547	\$ 599	\$ 675
Credit Cards	SC328	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 17, 2007, 11:08 AM

TFR Industry Aggregate Report
93054 - OTS-Regulated: West Virginia
June 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 8,110	\$ 8,122	\$ 8,816	\$ 9,474	\$ 10,038
Accrued Interest Receivable	SC348	\$ 238	\$ 266	\$ 311	\$ 284	\$ 225
Allowance for Loan and Lease Losses	SC357	\$ 2,631	\$ 1,751	\$ 1,498	\$ 1,394	\$ 1,374
Repossessed Assets - Gross	SUB0201	\$ 2,870	\$ 825	\$ 1,021	\$ 686	\$ 784
Repossessed Assets - Total	SC40	\$ 2,870	\$ 818	\$ 1,011	\$ 669	\$ 770
Real Estate - Total	SUB0210	\$ 2,617	\$ 568	\$ 764	\$ 353	\$ 455
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 2,617	\$ 568	\$ 764	\$ 353	\$ 455
1-4 Dwelling Units	SC415	\$ 1,739	\$ 568	\$ 764	\$ 353	\$ 455
Multifamily (5 or more) Dwelling Units	SC425	\$ 878	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	SC428	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 253	\$ 257	\$ 257	\$ 333	\$ 329
General Valuation Allowances	SC441	\$ 0	\$ 7	\$ 10	\$ 17	\$ 14
Real Estate Held for Investment	SC45	\$ 831	\$ 830	\$ 830	\$ 830	\$ 830
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 4,590	\$ 4,292	\$ 4,488	\$ 4,193	\$ 4,191
Federal Home Loan Bank Stock	SC510	\$ 4,508	\$ 4,300	\$ 4,492	\$ 4,197	\$ 4,195
Other	SC540	\$ 82	\$ - 8	\$ - 4	\$ - 4	\$ - 4
Office Premises and Equipment	SC55	\$ 14,214	\$ 14,416	\$ 14,623	\$ 14,671	\$ 14,789
Other Assets - Gross	SUB0262	\$ 4,717	\$ 3,502	\$ 3,541	\$ 3,408	\$ 3,298
Other Assets - Total	SC59	\$ 4,713	\$ 3,494	\$ 3,532	\$ 3,398	\$ 3,286
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 110	\$ 109	\$ 109	\$ 117	\$ 117
Other	SC625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 749	\$ 752	\$ 803	\$ 856	\$ 911
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 3,858	\$ 2,641	\$ 2,629	\$ 2,435	\$ 2,267
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: August 17, 2007, 11:08 AM

TFR Industry Aggregate Report
93054 - OTS-Regulated: West Virginia
June 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
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
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 4	\$ 8	\$ 9	\$ 10	\$ 12
General Valuation Allowances - Total	SUB2092	\$ 7,222	\$ 5,695	\$ 5,170	\$ 5,030	\$ 4,986
Total Assets - Gross	SUB0283	\$ 922,608	\$ 933,908	\$ 929,074	\$ 925,643	\$ 919,000
Total Assets	SC60	\$ 915,386	\$ 928,213	\$ 923,904	\$ 920,613	\$ 914,014
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 755,328	\$ 774,326	\$ 768,159	\$ 769,690	\$ 765,993
Deposits	SC710	\$ 753,458	\$ 772,925	\$ 766,653	\$ 768,690	\$ 764,004
Escrows	SC712	\$ 1,840	\$ 1,345	\$ 1,414	\$ 866	\$ 1,812
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 30	\$ 56	\$ 92	\$ 134	\$ 177
Borrowings - Total	SC72	\$ 20,824	\$ 15,203	\$ 18,217	\$ 15,213	\$ 15,185
Advances from FHLBank	SC720	\$ 20,571	\$ 15,174	\$ 18,177	\$ 15,180	\$ 15,183
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	\$ 0
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 253	\$ 29	\$ 40	\$ 33	\$ 2
Other Liabilities - Total	SC75	\$ 3,297	\$ 4,206	\$ 3,859	\$ 3,650	\$ 2,886
Accrued Interest Payable - Deposits	SC763	\$ 292	\$ 568	\$ 441	\$ 412	\$ 249
Accrued Interest Payable - Other	SC766	\$ 108	\$ 109	\$ 110	\$ 109	\$ 108
Accrued Taxes	SC776	\$ 348	\$ 384	\$ 476	\$ 425	\$ 323
Accounts Payable	SC780	\$ 866	\$ 1,370	\$ 1,063	\$ 1,156	\$ 985
Deferred Income Taxes	SC790	\$ 1,506	\$ 1,411	\$ 1,627	\$ 1,466	\$ 1,169
Other Liabilities and Deferred Income	SC796	\$ 177	\$ 364	\$ 142	\$ 82	\$ 52
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

Office of Thrift Supervision
Financial Reporting System
Run Date: August 17, 2007, 11:08 AM

TFR Industry Aggregate Report
93054 - OTS-Regulated: West Virginia
June 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value
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
Total Liabilities	SC70	\$ 779,449	\$ 793,735	\$ 790,235	\$ 788,553	\$ 784,064
Minority Interest	SC800	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 15,958	\$ 13,958	\$ 13,958	\$ 13,958	\$ 13,958
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock:						
Par Value	SC820	\$ 1,010	\$ 1,010	\$ 1,010	\$ 1,010	\$ 1,010
Paid in Excess of Par	SC830	\$ 14,948	\$ 12,948	\$ 12,948	\$ 12,948	\$ 12,948
Accumulated Other Comprehensive Income - Total	SC86	\$ 2,143	\$ 2,105	\$ 2,377	\$ 2,199	\$ 1,566
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 2,143	\$ 2,105	\$ 2,377	\$ 2,199	\$ 1,566
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 117,836	\$ 118,411	\$ 117,333	\$ 115,907	\$ 114,424
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Equity Capital	SC80	\$ 135,937	\$ 134,474	\$ 133,668	\$ 132,064	\$ 129,948
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 915,386	\$ 928,209	\$ 923,903	\$ 920,617	\$ 914,012

Office of Thrift Supervision
 Financial Reporting System
 Run Date: August 17, 2007, 11:08 AM

TFR Industry Aggregate Report
 93054 - OTS-Regulated: West Virginia
 June 2007

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Other Codes As of Jun 2007

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	1	\$ 27
3	Federal, State, or other taxes receivable	2	\$ 351
4	Net deferred tax assets	2	\$ 57
7	Prepaid expenses	6	\$ 875
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 16
14	Other noninterest-bearing short-term accounts recv	1	\$ 764
99	Other	3	\$ 1,453

Other Liability Codes

Code	Description	Count	Amount
7	Deferred gains from the sale of real estate	1	\$ 47
99	Other	3	\$ 130

Office of Thrift Supervision
Financial Reporting System
Run Date: August 17, 2007, 11:08 AM

TFR Industry Aggregate Report
93054 - OTS-Regulated: West Virginia
June 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 13,241	\$ 13,055	\$ 13,035	\$ 12,805	\$ 12,369
Deposits and Investment Securities	SO115	\$ 2,033	\$ 2,137	\$ 2,097	\$ 2,105	\$ 2,111
Mortgage-Backed Securities	SO125	\$ 1,494	\$ 1,440	\$ 1,410	\$ 1,445	\$ 1,514
Mortgage Loans	SO141	\$ 8,897	\$ 8,704	\$ 8,648	\$ 8,391	\$ 7,957
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 47	\$ 10	N/A	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 756	\$ 762	\$ 880	\$ 864	\$ 787
Commercial Loans and Leases	SO160	\$ 429	\$ 430	\$ 495	\$ 478	\$ 416
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 8	\$ 0	N/A	N/A	N/A
Consumer Loans and Leases	SO171	\$ 327	\$ 332	\$ 385	\$ 386	\$ 371
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 6	\$ 2	N/A	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115- Total	SO18	\$ 65	\$ 81	\$ 79	\$ 56	\$ 52
Federal Home Loan Bank Stock	SO181	\$ 65	\$ 81	\$ 79	\$ 56	\$ 52
Other	SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 6,052	\$ 5,867	\$ 5,737	\$ 5,427	\$ 4,946
Deposits	SO215	\$ 5,806	\$ 5,634	\$ 5,494	\$ 5,191	\$ 4,729
Escrows	SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 246	\$ 232	\$ 243	\$ 236	\$ 217
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	\$ 1	\$ 0	\$ 0	\$ 0
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 7,254	\$ 7,269	\$ 7,377	\$ 7,434	\$ 7,475
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 161	\$ 672	\$ 200	\$ 100	\$ 358
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 7,093	\$ 6,597	\$ 7,177	\$ 7,334	\$ 7,117
Noninterest Income - Total	SO42	\$ 673	\$ 591	\$ 872	\$ 493	\$ 600
Mortgage Loan Servicing Fees	SO410	\$ 9	\$ 12	\$ 12	\$ 13	\$ 6
Servicing Amortization and Valuation Adjustments	SO411	\$ 0	\$ 0	N/A	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: August 17, 2007, 11:08 AM

TFR Industry Aggregate Report
93054 - OTS-Regulated: West Virginia
June 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 686	\$ 616	\$ 819	\$ 612	\$ 626
Net Income (Loss) from Other - Total	SUB0451	\$- 21	\$- 54	\$- 28	\$- 126	\$- 39
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Operations & Sale of Repossessed Assets	SO461	\$- 22	\$- 54	\$- 114	\$- 114	\$- 39
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	\$ 1	\$ 0	\$ 86	\$ 0	\$ 1
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 0	\$ 0	\$- 12	\$- 1
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$- 1	\$ 17	\$ 69	\$- 6	\$ 7
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
Noninterest Expense - Total	SO51	\$ 5,468	\$ 5,470	\$ 5,906	\$ 5,528	\$ 5,512
All Personnel Compensation and Expense	SO510	\$ 3,168	\$ 3,156	\$ 3,500	\$ 3,220	\$ 3,183
Legal Expense	SO520	\$ 22	\$ 20	\$ 34	\$ 26	\$ 38
Office Occupancy and Equipment Expense	SO530	\$ 1,151	\$ 1,166	\$ 1,223	\$ 1,175	\$ 1,197
Marketing and Other Professional Services	SO540	\$ 251	\$ 227	\$ 325	\$ 316	\$ 280
Loan Servicing Fees	SO550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Other Intangibles Expense	SO560	\$ 61	\$ 51	\$ 53	\$ 55	\$ 56
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Expense	SO580	\$ 815	\$ 850	\$ 771	\$ 736	\$ 758
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
Income (Loss) Before Income Taxes	SO60	\$ 2,298	\$ 1,718	\$ 2,143	\$ 2,299	\$ 2,205
Income Taxes - Total	SO71	\$ 778	\$ 639	\$ 719	\$ 813	\$ 830
Federal	SO710	\$ 617	\$ 549	\$ 680	\$ 667	\$ 717

Office of Thrift Supervision Financial Reporting System Run Date: August 17, 2007, 11:08 AM	TFR Industry Aggregate Report 93054 - OTS-Regulated: West Virginia June 2007	Frozen Aggregated Data (\$Thousands)
---	---	---

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
State, Local & Other	SO720	\$ 161	\$ 90	\$ 39	\$ 146	\$ 113
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 1,520	\$ 1,079	\$ 1,424	\$ 1,486	\$ 1,375
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 1,520	\$ 1,079	\$ 1,424	\$ 1,486	\$ 1,375

Office of Thrift Supervision
 Financial Reporting System
 Run Date: August 17, 2007, 11:08 AM

TFR Industry Aggregate Report
 93054 - OTS-Regulated: West Virginia
 June 2007

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Other Codes As of Jun 2007

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	\$- 8
11	Adjustments to prior periods	1	\$ 2
99	Other	2	\$ 4

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	1	\$ 28
2	OTS assessments	3	\$ 14
7	Office supplies, printing, and postage	5	\$ 146
8	Telephone, including data lines	2	\$ 79
10	ATM expense	1	\$ 67
13	Misc taxes other than income & real estate	1	\$ 42
15	Foreclosure expenses	1	\$ 16
17	Charitable contributions	1	\$ 2
99	Other	3	\$ 20

Office of Thrift Supervision
Financial Reporting System
Run Date: August 17, 2007, 11:08 AM

TFR Industry Aggregate Report
93054 - OTS-Regulated: West Virginia
June 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 26,296	\$ 13,055	\$ 50,051	\$ 37,016	\$ 24,211
YTD - Deposits and Investment Securities	Y_SO115	\$ 4,170	\$ 2,137	\$ 8,215	\$ 6,118	\$ 4,013
YTD - Mortgage-Backed Securities	Y_SO125	\$ 2,934	\$ 1,440	\$ 5,939	\$ 4,529	\$ 3,084
YTD - Mortgage Loans	Y_SO141	\$ 17,601	\$ 8,704	\$ 32,620	\$ 23,972	\$ 15,581
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 57	\$ 10	N/A	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 859	\$ 430	\$ 1,765	\$ 1,270	\$ 792
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 8	\$ 0	N/A	N/A	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 659	\$ 332	\$ 1,512	\$ 1,127	\$ 741
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 8	\$ 2	N/A	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 146	\$ 81	\$ 233	\$ 154	\$ 98
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 146	\$ 81	\$ 233	\$ 154	\$ 98
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 11,919	\$ 5,867	\$ 20,561	\$ 14,824	\$ 9,397
YTD - Deposits	Y_SO215	\$ 11,440	\$ 5,634	\$ 19,687	\$ 14,193	\$ 9,002
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 478	\$ 232	\$ 874	\$ 631	\$ 395
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	\$ 1	\$ 1	\$ 0	\$ 0	\$ 0
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 14,523	\$ 7,269	\$ 29,723	\$ 22,346	\$ 14,912
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 833	\$ 672	\$ 715	\$ 515	\$ 415
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 13,690	\$ 6,597	\$ 29,008	\$ 21,831	\$ 14,497
YTD - Noninterest Income - Total	Y_SO42	\$ 1,264	\$ 591	\$ 2,599	\$ 1,727	\$ 1,234
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 21	\$ 12	\$ 44	\$ 32	\$ 19
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$ 0	\$ 0	N/A	N/A	N/A

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93054 - OTS-Regulated: West Virginia	(\$Thousands)
Run Date: August 17, 2007, 11:08 AM	June 2007	

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 1,302	\$ 616	\$ 2,655	\$ 1,836	\$ 1,224
YTD - Net Income (Loss) from Other - Total	YTD0451	\$- 75	\$- 54	\$- 190	\$- 162	\$- 36
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 76	\$- 54	\$- 264	\$- 150	\$- 36
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	\$ 1	\$ 0	\$ 88	\$ 2	\$ 2
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 0	\$ 0	\$- 14	\$- 14	\$- 2
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 16	\$ 17	\$ 90	\$ 21	\$ 27
YTD - Noninterest Expense - Total	Y_SO51	\$ 10,938	\$ 5,470	\$ 22,450	\$ 16,544	\$ 11,016
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 6,324	\$ 3,156	\$ 13,054	\$ 9,554	\$ 6,334
YTD - Legal Expense	Y_SO520	\$ 42	\$ 20	\$ 114	\$ 80	\$ 54
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 2,317	\$ 1,166	\$ 4,794	\$ 3,571	\$ 2,396
YTD - Marketing and Other Professional Services	Y_SO540	\$ 478	\$ 227	\$ 1,146	\$ 821	\$ 505
YTD - Loan Servicing Fees	Y_SO550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 112	\$ 51	\$ 222	\$ 169	\$ 114
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Expense	Y_SO580	\$ 1,665	\$ 850	\$ 3,120	\$ 2,349	\$ 1,613
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 4,016	\$ 1,718	\$ 9,157	\$ 7,014	\$ 4,715
YTD - Income Taxes - Total	Y_SO71	\$ 1,417	\$ 639	\$ 3,301	\$ 2,582	\$ 1,769
YTD - Federal	Y_SO710	\$ 1,166	\$ 549	\$ 2,872	\$ 2,192	\$ 1,525
YTD - State, Local, and Other	Y_SO720	\$ 251	\$ 90	\$ 429	\$ 390	\$ 244
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 2,599	\$ 1,079	\$ 5,856	\$ 4,432	\$ 2,946
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 2,599	\$ 1,079	\$ 5,856	\$ 4,432	\$ 2,946

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 5,697	\$ 5,172	\$ 5,032	\$ 4,987	\$ 4,686
Net Provision for Loss	VA115	\$ 161	\$ 672	\$ 200	\$ 100	\$ 358

Office of Thrift Supervision
Financial Reporting System
Run Date: August 17, 2007, 11:08 AM

TFR Industry Aggregate Report
93054 - OTS-Regulated: West Virginia
June 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA125	\$- 18	\$- 23	\$ 26	\$- 13	\$- 2
Recoveries	VA135	\$ 43	\$ 11	\$ 19	\$ 5	\$ 25
Adjustments	VA145	\$ 2,000	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 662	\$ 135	\$ 105	\$ 47	\$ 80
General Valuation Allowances - Ending Balance	VA165	\$ 7,221	\$ 5,697	\$ 5,172	\$ 5,032	\$ 4,987
Specific Valuation Allowances - Beginning Balance	VA108	\$ 30	\$ 13	\$ 53	\$ 43	\$ 41
Net Provision for Loss	VA118	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Transfers	VA128	\$ 18	\$ 23	\$- 26	\$ 13	\$ 2
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 0	\$ 6	\$ 14	\$ 3	\$ 0
Specific Valuation Allowances - Ending Balance	VA168	\$ 48	\$ 30	\$ 13	\$ 53	\$ 43
Total Valuation Allowances - Beginning Balance	VA110	\$ 5,727	\$ 5,185	\$ 5,085	\$ 5,030	\$ 4,727
Net Provision for Loss	VA120	\$ 161	\$ 672	\$ 200	\$ 100	\$ 358
Recoveries	VA140	\$ 43	\$ 11	\$ 19	\$ 5	\$ 25
Adjustments	VA150	\$ 2,000	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 662	\$ 141	\$ 119	\$ 50	\$ 80
Total Valuation Allowances - Ending Balance	VA170	\$ 7,269	\$ 5,727	\$ 5,185	\$ 5,085	\$ 5,030
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 662	\$ 135	\$ 105	\$ 47	\$ 80
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 626	\$ 121	\$ 42	\$ 6	\$ 62
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	\$ 626	\$ 121	\$ 42	\$ 6	\$ 62
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 0	\$ 42	\$ 3	\$ 25
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 616	\$ 121	\$ 0	\$ 3	\$ 37
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 10	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 29	\$ 6	\$ 30	\$ 39	\$ 11
Commercial Loans	VA520	\$ 15	\$ 0	\$ 0	\$ 24	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 17, 2007, 11:08 AM

TFR Industry Aggregate Report
93054 - OTS-Regulated: West Virginia
June 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Consumer Loans - Total	SUB2061	\$ 14	\$ 6	\$ 30	\$ 15	\$ 11
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 3	\$ 0	\$ 5	\$ 0	\$ 4
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 21	\$ 13	\$ 7
Credit Cards	VA556	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA560	\$ 11	\$ 6	\$ 4	\$ 2	\$ 0
Reposessed Assets - Total	VA60	\$ 2	\$ 8	\$ 30	\$ 0	\$ 5
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 2	\$ 8	\$ 30	\$ 0	\$ 5
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 5	\$ 0	\$ 3	\$ 2	\$ 2
GVA Recoveries - Assets - Total	SUB2126	\$ 43	\$ 11	\$ 19	\$ 5	\$ 25
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 27	\$ 1	\$ 1	\$ 2	\$ 1
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 27	\$ 1	\$ 1	\$ 2	\$ 1
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 27	\$ 1	\$ 1	\$ 2	\$ 1
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 15	\$ 10	\$ 17	\$ 2	\$ 22
Commercial Loans	VA521	\$ 13	\$ 4	\$ 0	\$ 1	\$ 9
Consumer Loans - Total	SUB2161	\$ 2	\$ 6	\$ 17	\$ 1	\$ 13
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 2	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 17, 2007, 11:08 AM

TFR Industry Aggregate Report
93054 - OTS-Regulated: West Virginia
June 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 2	\$ 3	\$ 12	\$ 1	\$ 10
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3
Credit Cards	VA557	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA561	\$ 0	\$ 3	\$ 3	\$ 0	\$ 0
Other Assets	VA931	\$ 1	\$ 0	\$ 1	\$ 1	\$ 2
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 18	\$ 23	\$- 26	\$ 13	\$ 2
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 6	\$ 18	\$- 29	\$- 1	\$ 0
Construction - Total	SUB22230	\$ 0	\$- 1	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$- 1	\$ 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	SUB22241	\$ 6	\$ 19	\$- 29	\$- 1	\$ 0
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 6	\$ 19	\$ 2	\$- 1	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$- 31	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 5	\$ 5	\$ 3	\$ 14	\$ 2
Commercial Loans	VA522	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB22261	\$ 5	\$ 5	\$ 3	\$ 14	\$ 2
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	\$ 0	\$ 0	\$- 1	\$ 1
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 5	\$ 5	\$ 3	\$ 15	\$ 1
Reposessed Assets - Total	VA62	\$ 7	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 17, 2007, 11:08 AM

TFR Industry Aggregate Report
93054 - OTS-Regulated: West Virginia
June 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - 1-4 Dwelling Units	VA614	\$ 7	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 637	\$ 147	\$ 60	\$ 55	\$ 57
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 605	\$ 138	\$ 12	\$ 3	\$ 61
Construction - Total	SUB2330	\$ 0	\$ - 1	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA425	\$ 0	\$ - 1	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 605	\$ 139	\$ 12	\$ 3	\$ 61
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 0	\$ 0	\$ 42	\$ 3	\$ 25
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 595	\$ 139	\$ 1	\$ 0	\$ 36
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ - 31	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 10	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 19	\$ 1	\$ 16	\$ 51	\$ - 9
Commercial Loans	VA525	\$ 2	\$ - 4	\$ 0	\$ 23	\$ - 9
Consumer Loans - Total	SUB2361	\$ 17	\$ 5	\$ 16	\$ 28	\$ 0
Loans on Deposits	VA515	\$ 0	\$ 0	\$ - 2	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 1	\$ - 3	\$ - 7	\$ - 2	\$ - 5
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 21	\$ 13	\$ 4
Credit Cards	VA559	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA565	\$ 16	\$ 8	\$ 4	\$ 17	\$ 1
Repossessed Assets - Total	VA65	\$ 9	\$ 8	\$ 30	\$ 0	\$ 5

Office of Thrift Supervision
Financial Reporting System
Run Date: August 17, 2007, 11:08 AM

TFR Industry Aggregate Report
93054 - OTS-Regulated: West Virginia
June 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 9	\$ 8	\$ 30	\$ 0	\$ 5
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 4	\$ 0	\$ 2	\$ 1	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 421	\$ 8	\$ 0	\$ 27	\$ 38
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 168	\$ 121	\$ 372	\$ 444	\$ 417
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 2,122	\$ 76	\$ 688	\$ 79	\$ 990
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 1,244	\$ 76	\$ 688	\$ 79	\$ 990
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 878	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 28,500	\$ 3,566	\$ 2,923	\$ 869	\$ 2,384
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 12,355	\$ 11,381	\$ 7,158	\$ 6,206	\$ 5,375
Substandard	VA965	\$ 12,089	\$ 10,939	\$ 6,602	\$ 6,098	\$ 5,337
Doubtful	VA970	\$ 261	\$ 442	\$ 556	\$ 108	\$ 38
Loss	VA975	\$ 5	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 30,849	\$ 15,066	\$ 15,609	\$ 9,973	\$ 9,361

Office of Thrift Supervision
Financial Reporting System
Run Date: August 17, 2007, 11:08 AM

TFR Industry Aggregate Report
93054 - OTS-Regulated: West Virginia
June 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Mortgages - Total	SUB2421	\$ 30,462	\$ 14,702	\$ 15,202	\$ 9,462	\$ 8,935
Construction and Land Loans	SUB2430	\$ 140	\$ 10	\$ 0	\$ 11	\$ 321
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 26,598	\$ 12,618	\$ 12,665	\$ 8,970	\$ 7,268
Permanent Loans Secured by All Other Property	SUB2450	\$ 3,801	\$ 2,084	\$ 2,537	\$ 492	\$ 1,398
Nonmortgages - Total	SUB2461	\$ 387	\$ 364	\$ 407	\$ 511	\$ 426
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 22,556	\$ 7,113	\$ 13,725	\$ 8,638	\$ 7,509
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 13,465	\$ 6,183	\$ 10,162	\$ 7,458	\$ 6,603
Mortgage Loans - Total	SUB2481	\$ 13,285	\$ 5,935	\$ 9,889	\$ 7,150	\$ 6,385
Construction	PD115	\$ 63	\$ 0	\$ 0	\$ 0	\$ 269
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 0	\$ 0	\$ 32	\$ 9	\$ 27
Secured by First Liens	PD123	\$ 12,989	\$ 5,639	\$ 8,991	\$ 6,900	\$ 5,298
Secured by Junior Liens	PD124	\$ 27	\$ 38	\$ 49	\$ 52	\$ 40
Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD135	\$ 129	\$ 248	\$ 817	\$ 189	\$ 699
Land	PD138	\$ 77	\$ 10	\$ 0	\$ 0	\$ 52
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 11	\$ 130	\$ 44	\$ 126	\$ 21
Consumer Loans - Total	SUB2511	\$ 169	\$ 118	\$ 229	\$ 182	\$ 197
Loans on Deposits	PD161	\$ 39	\$ 6	\$ 31	\$ 0	\$ 28
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 57	\$ 59	\$ 110	\$ 97	\$ 111
Mobile Home Loans	PD169	\$ 27	\$ 3	\$ 40	\$ 43	\$ 34
Credit Cards	PD171	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD180	\$ 46	\$ 50	\$ 48	\$ 42	\$ 24
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 17, 2007, 11:08 AM

TFR Industry Aggregate Report
93054 - OTS-Regulated: West Virginia
June 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 9,091	\$ 930	\$ 3,563	\$ 1,180	\$ 906
Mortgage Loans - Total	SUB2491	\$ 8,968	\$ 859	\$ 3,495	\$ 1,070	\$ 827
Construction	PD215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by First Liens	PD223	\$ 7,385	\$ 821	\$ 2,181	\$ 993	\$ 768
Secured by Junior Liens	PD224	\$ 24	\$ 38	\$ 24	\$ 24	\$ 4
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 1,559	\$ 0	\$ 1,290	\$ 42	\$ 55
Land	PD238	\$ 0	\$ 0	\$ 0	\$ 11	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 46	\$ 0	\$ 0	\$ 10	\$ 50
Consumer Loans - Total	SUB2521	\$ 77	\$ 71	\$ 68	\$ 100	\$ 29
Loans on Deposits	PD261	\$ 69	\$ 56	\$ 64	\$ 98	\$ 12
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 8	\$ 10	\$ 1	\$ 0	\$ 0
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 9
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 0	\$ 5	\$ 3	\$ 2	\$ 8
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 8,293	\$ 7,953	\$ 1,884	\$ 1,335	\$ 1,852
Mortgage Loans - Total	SUB2501	\$ 8,209	\$ 7,908	\$ 1,818	\$ 1,242	\$ 1,723
Construction	PD315	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						

Office of Thrift Supervision
Financial Reporting System
Run Date: August 17, 2007, 11:08 AM

TFR Industry Aggregate Report
93054 - OTS-Regulated: West Virginia
June 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by First Liens	PD323	\$ 6,173	\$ 6,082	\$ 1,388	\$ 992	\$ 1,131
Secured by Junior Liens	PD324	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD325	\$ 405	\$ 405	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 1,631	\$ 1,421	\$ 430	\$ 250	\$ 592
Land	PD338	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 46	\$ 20	\$ 54	\$ 54	\$ 67
Consumer Loans - Total	SUB2531	\$ 38	\$ 25	\$ 12	\$ 39	\$ 62
Loans on Deposits	PD361	\$ 1	\$ 1	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 14	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	PD369	\$ 23	\$ 24	\$ 12	\$ 39	\$ 62
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 361	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 4,540	\$ 668	\$ 1,253	\$ 1,082	\$ 631
90% up to 100% LTV	LD110	\$ 2,010	\$ 354	\$ 937	\$ 1,009	\$ 500
100% and greater LTV	LD120	\$ 2,530	\$ 314	\$ 316	\$ 73	\$ 131
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 492	\$ 82	\$ 44	\$ 70	\$ 119
Past Due and Still Accruing - Total	SUB5240	\$ 492	\$ 82	\$ 44	\$ 70	\$ 119
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 448	\$ 38	\$ 0	\$ 70	\$ 75
90% up to 100% LTV	LD210	\$ 0	\$ 38	\$ 0	\$ 70	\$ 39
100% and greater LTV	LD220	\$ 448	\$ 0	\$ 0	\$ 0	\$ 36
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 44	\$ 44	\$ 44	\$ 0	\$ 44

Office of Thrift Supervision
Financial Reporting System
Run Date: August 17, 2007, 11:08 AM

TFR Industry Aggregate Report
93054 - OTS-Regulated: West Virginia
June 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule LD --- Loan Data		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD230	\$ 44	\$ 44	\$ 44	\$ 0	\$ 44
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Charge-offs - Total	SUB5300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 1,769	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 1,769	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 0	\$ 0	\$ 100	\$ 0	\$ 78
90% up to 100% LTV	LD430	\$ 0	\$ 0	\$ 94	\$ 0	\$ 78
100% and greater LTV	LD440	\$ 0	\$ 0	\$ 6	\$ 0	\$ 0
Sales - Total	SUB5340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 7,115	\$ 6,872	N/A	N/A	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 17,375	\$ 17,114	N/A	N/A	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 45,694	\$ 27,379	N/A	N/A	N/A
1-4 Dwelling Units Option ARM Loans	LD610	\$ 0	\$ 9,184	N/A	N/A	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 0	\$ 0	N/A	N/A	N/A
Total Capitalized Negative Amortization	LD650	\$ 0	\$ 0	N/A	N/A	N/A
Schedule CC --- Consolidated Commitments and Contingencies						
Description	Line Item	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 10,656	\$ 12,289	\$ 12,114	\$ 12,825	\$ 18,446
Mortgage Construction Loans	CC105	\$ 7,878	\$ 5,815	\$ 6,440	\$ 8,261	\$ 9,995
Other Mortgage Loans	CC115	\$ 2,778	\$ 6,474	\$ 5,674	\$ 4,564	\$ 8,451
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 250	\$ 278	\$ 308	\$ 107	\$ 647
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 4,102	\$ 3,991	\$ 1,526	\$ 3,754	\$ 3,050
1-4 Dwelling Units	CC280	\$ 3,842	\$ 3,991	\$ 1,443	\$ 3,174	\$ 2,770

Office of Thrift Supervision
Financial Reporting System
Run Date: August 17, 2007, 11:08 AM

TFR Industry Aggregate Report
93054 - OTS-Regulated: West Virginia
June 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 0	\$ 0	\$ 0	\$ 130	\$ 0
All Other Real Estate	CC300	\$ 260	\$ 0	\$ 83	\$ 450	\$ 280
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Loans	CC320	\$ 3,737	\$ 3,490	\$ 2,739	\$ 3,863	\$ 4,163
Commitments Outstanding to Sell Loans	CC330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 9,028	\$ 10,131	\$ 9,310	\$ 10,862	\$ 10,977
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 4,420	\$ 4,701	\$ 4,266	\$ 4,703	\$ 4,346
Commercial Lines	CC420	\$ 3,808	\$ 4,638	\$ 4,357	\$ 5,775	\$ 6,169
Open-End Consumer Lines - Credit Cards	CC423	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Open-End Consumer Lines - Other	CC425	\$ 800	\$ 792	\$ 687	\$ 384	\$ 462
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 3,093	\$ 3,102	\$ 3,102	\$ 3,102	\$ 3,169
Commercial	CC430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Standby, Not Included on CC465 or CC468	CC435	\$ 3,093	\$ 3,102	\$ 3,102	\$ 3,102	\$ 3,169
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 9,022	\$ 3,011	\$ 4,013	\$ 0	\$ 0
Sales	CF145	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF148	\$- 5,620	\$- 4,459	\$- 4,871	\$- 5,890	\$- 6,105
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: August 17, 2007, 11:08 AM	TFR Industry Aggregate Report 93054 - OTS-Regulated: West Virginia June 2007	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Sales	CF155	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF158	\$- 15	\$- 11	\$- 14	\$- 18	\$- 21
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 9,022	\$ 3,011	\$ 4,013	\$ 0	\$ 0
Sales - Total	SUB3821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Purchases - Total	SUB3826	\$ 9,022	\$ 3,011	\$ 4,013	\$ 0	\$ 0
Mortgage Loans Disbursed - Total	SUB3831	\$ 19,988	\$ 24,575	\$ 26,716	\$ 33,857	\$ 36,275
Construction Loans - Total	SUB3840	\$ 4,012	\$ 2,791	\$ 3,561	\$ 5,243	\$ 7,149
1-4 Dwelling Units	CF190	\$ 4,012	\$ 2,791	\$ 2,856	\$ 5,243	\$ 7,149
Multifamily (5 or more) Dwelling Units	CF200	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential	CF210	\$ 0	\$ 0	\$ 705	\$ 0	\$ 0
Permanent Loans - Total	SUB3851	\$ 15,976	\$ 21,784	\$ 23,155	\$ 28,614	\$ 29,126
1-4 Dwelling Units	CF225	\$ 15,239	\$ 19,694	\$ 21,726	\$ 25,770	\$ 26,088
Home Equity and Junior Liens	CF226	\$ 919	\$ 479	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF245	\$ 568	\$ 1,690	\$ 220	\$ 0	\$ 540
Nonresidential (Except Land)	CF260	\$ 41	\$ 311	\$ 1,119	\$ 2,844	\$ 2,403
Land	CF270	\$ 128	\$ 89	\$ 90	\$ 0	\$ 95
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 10,910	\$ 1,508	\$ 3,335	\$ 1,675	\$ 3,113
1-4 Dwelling Units	CF280	\$ 7,692	\$ 324	\$ 437	\$ 831	\$ 1,051
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 7,692	\$ 324	N/A	N/A	N/A
Home Equity and Junior Liens	CF282	\$ 0	\$ 0	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 342	\$ 240	\$ 600	\$ 599
Nonresidential	CF300	\$ 3,218	\$ 842	\$ 2,658	\$ 244	\$ 1,463
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	CF310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Equity and Junior Liens	CF311	\$ 0	\$ 0	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential	CF330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$ 10,910	\$ 1,508	\$ 3,335	\$ 1,675	\$ 3,113
Memo - Refinancing Loans	CF361	\$ 8,492	\$ 3,206	\$ 2,543	\$ 3,353	\$ 4,286
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 1,779	\$ 1,099	\$ 2,384	\$ 8,504	\$ 1,832

Office of Thrift Supervision
Financial Reporting System
Run Date: August 17, 2007, 11:08 AM

TFR Industry Aggregate Report
93054 - OTS-Regulated: West Virginia
June 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value
Sales	CF395	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer:						
Closed or Purchased	CF400	\$ 2,093	\$ 1,581	\$ 1,471	\$ 1,933	\$ 2,291
Sales	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 3,872	\$ 2,680	\$ 3,855	\$ 10,437	\$ 4,123
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 3,872	\$ 2,680	\$ 3,855	\$ 10,437	\$ 4,123
Deposits:						
Interest Credited to Deposits	CF430	\$ 5,745	\$ 5,415	\$ 5,394	\$ 5,035	\$ 4,671

Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 5,565	\$ 3,853	\$ 3,848	\$ 3,841	\$ 3,832
Fully Insured	DI100	\$ 5,565	\$ 3,853	\$ 3,848	\$ 3,841	\$ 3,832
Other	DI110	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 526,025	\$ 537,004	\$ 537,016	\$ 593,954	\$ 598,427
Greater than \$100,000	DI130	\$ 155,888	\$ 164,620	\$ 161,385	\$ 175,601	\$ 167,388
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	70,340	68,148	68,595	74,431	74,874
Greater than \$100,000	DI160	865	871	849	969	983
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 69,199	\$ 69,181	\$ 65,965	N/A	N/A
Greater than \$250,000	DI175	\$ 4,189	\$ 3,465	\$ 3,701	N/A	N/A
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	3,759	3,821	3,748	N/A	N/A
Greater than \$250,000	DI185	12	11	12	N/A	N/A
Number of Deposit Accounts - Total	SUB4062	74,976	72,851	73,204	75,400	75,857
IRA/Keogh Accounts	DI200	\$ 73,389	\$ 72,646	\$ 71,592	\$ 71,111	\$ 70,688
Uninsured Deposits	DI210	\$ 22,443	\$ 21,730	\$ 20,281	\$ 24,077	\$ 22,342
Preferred Deposits	DI220	\$ 124	\$ 133	\$ 80	\$ 306	\$ 363
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 116,687	\$ 123,339	\$ 124,984	\$ 124,557	\$ 117,383
Money Market Deposit Accounts	DI320	\$ 66,473	\$ 69,890	\$ 65,255	\$ 61,200	\$ 60,214

Office of Thrift Supervision
Financial Reporting System
Run Date: August 17, 2007, 11:08 AM

TFR Industry Aggregate Report
93054 - OTS-Regulated: West Virginia
June 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 172,213	\$ 177,114	\$ 181,322	\$ 184,720	\$ 198,258
Time Deposits	DI340	\$ 399,927	\$ 403,926	\$ 396,507	\$ 399,077	\$ 389,961
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 105,924	\$ 97,600	N/A	N/A	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 20,482	\$ 19,358	N/A	N/A	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 45,689	\$ 50,197	\$ 54,658	\$ 52,804	\$ 44,928
Deposits Data for Deposit Insurance Premium Assessments						
Section I (Optional)						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 0	\$ 0	N/A	N/A	N/A
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 0	\$ 0	N/A	N/A	N/A
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	N/A	N/A	N/A
Average Daily Deposit Totals:						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 0	\$ 0	N/A	N/A	N/A
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	\$ 0	N/A	N/A	N/A
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	N/A	N/A	N/A
Section II (If Section I Completed, This Section Not Required)						
Outstd Checks Drawn Against FHLBs & FRBs Not Inclcd in SC710	DI620	\$ 0	\$ 0	\$ 14	\$ 879	\$ 2,281
Deposits of Consolidated Subsidiaries:						
Demand Deposits	DI640	\$ 185	\$ 188	\$ 177	\$ 171	\$ 175
Time and Savings Deposits	DI650	\$ 9	\$ 10	\$ 9	\$ 9	\$ 9
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other amounts to adjust deposits on SC710, to conform to deposits with Fed Deposit Ins Act						
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

Office of Thrift Supervision
Financial Reporting System
Run Date: August 17, 2007, 11:08 AM

TFR Industry Aggregate Report
93054 - OTS-Regulated: West Virginia
June 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	284	278	266	273	287
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets Recorded on Schedule SC Under a Fair Value Option	SI376	\$ 0	\$ 0	N/A	N/A	N/A
Liabilities Recorded on Schedule SC Under a Fair Value Option	SI377	\$ 0	\$ 0	N/A	N/A	N/A
Available-for-Sale Securities	SI385	\$ 36,336	\$ 36,227	\$ 37,604	\$ 41,547	\$ 43,019
Assets Held for Sale	SI387	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Loans Serviced for Others	SI390	\$ 8,842	\$ 9,090	\$ 9,177	\$ 9,311	\$ 9,805
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	91.51%	89.22%	88.04%	90.53%	91.07%
Second month of Qtr	SI582	91.78%	89.72%	89.60%	89.26%	88.25%
Third month of Qtr	SI583	93.27%	90.02%	88.25%	88.04%	88.35%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	0.00%	0.00%	0.00%	0.00%	0.00%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 886	\$ 796	\$ 796	\$ 797	\$ 797
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 1,636	\$ 1,702	\$ 1,562	\$ 1,976	\$ 1,786
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	3	3	3	3	3
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 134,477	\$ 133,670	\$ 132,064	\$ 129,946	\$ 128,901
Net Income (Loss) (SO91)	SI610	\$ 1,520	\$ 1,079	\$ 1,424	\$ 1,486	\$ 1,375
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock Issued	SI640	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 2,000	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 17, 2007, 11:08 AM

TFR Industry Aggregate Report
93054 - OTS-Regulated: West Virginia
June 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 38	\$ - 272	\$ 177	\$ 632	\$ - 329
Prior Period Adjustments	SI668	\$ - 2,098	\$ 0	\$ 0	\$ 0	\$ - 1
Other Adjustments	SI671	\$ 0	\$ 0	\$ 5	\$ 0	\$ 0
Ending Equity Capital (SC80)	SI680	\$ 135,937	\$ 134,477	\$ 133,670	\$ 132,064	\$ 129,946
Transactions With Affiliations						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Average Balance Sheet Data						
Total Assets	SI870	\$ 921,135	\$ 921,027	\$ 919,848	\$ 913,851	\$ 905,421
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 179,254	\$ 182,354	\$ 189,455	\$ 196,665	\$ 200,945
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 663,536	\$ 657,780	\$ 647,045	\$ 638,295	\$ 627,235
Nonmortgage Loans	SI885	\$ 32,946	\$ 34,491	\$ 36,286	\$ 36,186	\$ 35,755
Deposits and Excrows	SI890	\$ 763,149	\$ 766,558	\$ 765,033	\$ 763,820	\$ 757,219
Total Borrowings	SI895	\$ 17,837	\$ 15,301	\$ 16,879	\$ 15,189	\$ 14,223

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value
		Yes	Yes	Yes	Yes	Yes
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	0	0	0	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	4	4	4	4	4

Office of Thrift Supervision
Financial Reporting System
Run Date: August 17, 2007, 11:08 AM

TFR Industry Aggregate Report
93054 - OTS-Regulated: West Virginia
June 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SB --- Consolidated Small Business Loans		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Do you have any small business loans to report in this sched?	SB010	6 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	6 [Yes]
Do you have any farm or agriculture loans?	SB100	1 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	1 [Yes]
Are all your commercial loans \$100,000 or less?	SB110	1 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	1 [Yes]
Number of Loans on SC260	SB200	50	N/A	N/A	N/A	49
Number of Loans on SC300, SC303, and SC306	SB210	8	N/A	N/A	N/A	8
Nonfarm Mtges Orig. at \$100,000 or less - Number	SB300	72	N/A	N/A	N/A	140
Nonfarm Mtges Orig. at \$100,000 or less - Outstd Bal	SB310	\$ 2,599	N/A	N/A	N/A	\$ 2,707
Nonfarm Mortg Orig. at \$100-250,000 - Number	SB320	69	N/A	N/A	N/A	65
Nonfarm Mortg Orig. at \$100-250,000 - Outstd Bal	SB330	\$ 9,104	N/A	N/A	N/A	\$ 8,061
Nonfarm Mortg Orig. at \$250,000 - \$1 million - Number	SB340	77	N/A	N/A	N/A	84
Nonfarm Mortg Orig. at \$250,000 - \$1 mill. - Outstd Bal	SB350	\$ 29,747	N/A	N/A	N/A	\$ 34,827
Nonfarm Comm'l Lns Orig at \$100,000 or Less - Number	SB400	119	N/A	N/A	N/A	194
Nonfarm Comm'l Lns Orig at \$100,000 or Less - Outstd Bal	SB410	\$ 1,305	N/A	N/A	N/A	\$ 1,935
Nonfarm Comm'l Lns Orig at \$100-250,000 - Number	SB420	15	N/A	N/A	N/A	19
Nonfarm Comm'l Lns Orig at \$100-250,000 - Outstd Bal	SB430	\$ 1,418	N/A	N/A	N/A	\$ 1,705
Nonfarm Comm'l Lns Orig at \$250,000 - \$1 mill. - Number	SB440	23	N/A	N/A	N/A	31
Nonfarm Comm'l Lns Orig at \$250,000 - \$1 mill. - Outstd Bal	SB450	\$ 9,939	N/A	N/A	N/A	\$ 2,426
Farm Mortgages Orig at \$100,000 or Less - Number	SB500	0	N/A	N/A	N/A	1
Farm Mortgages Orig at \$100,000 or Less - Outstd Bal	SB510	\$ 0	N/A	N/A	N/A	\$ 23
Farm Mortgages Orig at \$100-250,000 - Number	SB520	0	N/A	N/A	N/A	0
Farm Mortgages Orig at \$100-250,000 - Outstd Bal	SB530	\$ 0	N/A	N/A	N/A	\$ 0
Farm Mortgages Orig at \$250,000 - \$500,000 - Number	SB540	1	N/A	N/A	N/A	1
Farm Mortgages Orig at \$250,000 - \$500,000 - Outstd Bal	SB550	\$ 500	N/A	N/A	N/A	\$ 360
Farm Nonmtge Loans Orig at \$100,000 or Less - Number	SB600	1	N/A	N/A	N/A	0
Farm Nonmtge Loans Orig at \$100,000 or Less - Bal.	SB610	\$ 29	N/A	N/A	N/A	\$ 0
Farm Nonmtge Loans Orig at \$100-250,000 - Number	SB620	0	N/A	N/A	N/A	0
Farm Nonmtge Loans Orig at \$100-250,000 - Outstd Bal	SB630	\$ 0	N/A	N/A	N/A	\$ 0
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - No.	SB640	0	N/A	N/A	N/A	0
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - Bal.	SB650	\$ 0	N/A	N/A	N/A	\$ 0

Schedule FS --- Fiduciary and Related Services		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]

Office of Thrift Supervision
Financial Reporting System
Run Date: August 17, 2007, 11:08 AM

TFR Industry Aggregate Report
93054 - OTS-Regulated: West Virginia
June 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
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]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	0	0	0	0	0
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

Office of Thrift Supervision
Financial Reporting System
Run Date: August 17, 2007, 11:08 AM

TFR Industry Aggregate Report
93054 - OTS-Regulated: West Virginia
June 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
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
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	0	0	0	0	0
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
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	0	0	0	0	0
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: August 17, 2007, 11:08 AM	TFR Industry Aggregate Report 93054 - OTS-Regulated: West Virginia June 2007	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
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
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
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
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 17, 2007, 11:08 AM

TFR Industry Aggregate Report
93054 - OTS-Regulated: West Virginia
June 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
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
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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

Schedule CCR --- Consolidated Capital Requirement		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 135,937	\$ 134,474	\$ 133,668	\$ 132,064	\$ 129,948
Equity Capital Deductions - Total	SUB1631	\$ 1,871	\$ 1,874	\$ 1,926	\$ 1,980	\$ 2,036
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 1,122	\$ 1,122	\$ 1,123	\$ 1,124	\$ 1,125
Goodwill and Certain Other Intangible Assets	CCR115	\$ 749	\$ 752	\$ 803	\$ 856	\$ 911
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$- 2,146	\$- 2,108	\$- 2,376	\$- 2,198	\$- 1,566
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 2,146	\$- 2,108	\$- 2,376	\$- 2,198	\$- 1,566
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
Tier 1 (Core) Capital	CCR20	\$ 131,920	\$ 130,492	\$ 129,366	\$ 127,886	\$ 126,346
Total Assets (SC60)	CCR205	\$ 915,386	\$ 928,213	\$ 923,904	\$ 920,613	\$ 914,014
Asset Deductions - Total	SUB1651	\$ 1,824	\$ 1,874	\$ 1,926	\$ 1,980	\$ 2,039

Office of Thrift Supervision
Financial Reporting System
Run Date: August 17, 2007, 11:08 AM

TFR Industry Aggregate Report
93054 - OTS-Regulated: West Virginia
June 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 1,122	\$ 1,122	\$ 1,123	\$ 1,124	\$ 1,128
Goodwill and Certain Other Intangible Assets	CCR265	\$ 702	\$ 752	\$ 803	\$ 856	\$ 911
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$- 3,697	\$- 3,622	\$- 4,087	\$- 3,784	\$- 2,726
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 3,697	\$- 3,622	\$- 4,087	\$- 3,784	\$- 2,726
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 909,865	\$ 922,717	\$ 917,891	\$ 914,849	\$ 909,249
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 32,544	\$ 33,048	\$ 32,822	\$ 30,048	\$ 32,484
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 131,920	\$ 130,492	\$ 129,366	\$ 127,886	\$ 126,346
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 2,130	\$ 2,000	\$ 2,269	\$ 2,125	\$ 1,715
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 4,324	\$ 4,275	\$ 4,201	\$ 4,151	\$ 4,088
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 6,454	\$ 6,275	\$ 6,470	\$ 6,276	\$ 5,803
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 6,454	\$ 6,275	\$ 6,470	\$ 6,276	\$ 5,803
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
Total Risk-Based Capital	CCR39	\$ 138,374	\$ 136,767	\$ 135,836	\$ 134,162	\$ 132,149
0% R/W Category - Cash	CCR400	\$ 7,087	\$ 7,311	\$ 7,380	\$ 7,618	\$ 7,189
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 29,652	\$ 26,235	\$ 24,327	\$ 22,447	\$ 24,970
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 4,896	\$ 6,333	\$ 10,128	\$ 7,623	\$ 6,515
0% R/W Category - Assets Total	CCR420	\$ 41,635	\$ 39,879	\$ 41,835	\$ 37,688	\$ 38,674
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 114,551	\$ 110,943	\$ 112,359	\$ 113,278	\$ 119,271

Office of Thrift Supervision Financial Reporting System Run Date: August 17, 2007, 11:08 AM	TFR Industry Aggregate Report 93054 - OTS-Regulated: West Virginia June 2007	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Claims on FHLBs	CCR435	\$ 134,896	\$ 130,135	\$ 134,953	\$ 128,868	\$ 128,580
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 2,677	\$ 2,687	\$ 2,678	\$ 2,857	\$ 2,848
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 11,394	\$ 18,630	\$ 19,036	\$ 35,625	\$ 35,980
20% R/W Category - Other	CCR450	\$ 9,904	\$ 8,750	\$ 9,621	\$ 13,127	\$ 14,623
20% R/W Category - Assets Total	CCR455	\$ 273,422	\$ 271,145	\$ 278,647	\$ 293,755	\$ 301,302
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 54,685	\$ 54,229	\$ 55,731	\$ 58,751	\$ 60,260
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 447,039	\$ 455,315	\$ 451,834	\$ 441,215	\$ 429,104
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 22,043	\$ 22,020	\$ 21,879	\$ 22,143	\$ 22,642
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 868	\$ 884	\$ 875	\$ 881	\$ 873
50% R/W Category - Other	CCR480	\$ 29	\$ 29	\$ 30	\$ 31	\$ 32
50% R/W Category - Assets Total	CCR485	\$ 469,979	\$ 478,248	\$ 474,618	\$ 464,270	\$ 452,651
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 234,991	\$ 239,125	\$ 237,310	\$ 232,137	\$ 226,328
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 703	\$ 699	\$ 707	\$ 717	\$ 722
100% R/W Category - All Other Assets	CCR506	\$ 145,530	\$ 142,745	\$ 132,893	\$ 129,413	\$ 127,499
100% R/W Category - Assets Total	CCR510	\$ 146,233	\$ 143,444	\$ 133,600	\$ 130,130	\$ 128,221
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 146,233	\$ 143,444	\$ 133,600	\$ 130,130	\$ 128,221
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 38
Assets to Risk-Weight	CCR64	\$ 931,269	\$ 932,716	\$ 928,700	\$ 925,843	\$ 920,851
Subtotal Risk-Weighted Assets	CCR75	\$ 435,907	\$ 436,798	\$ 426,640	\$ 421,017	\$ 414,845
Excess Allowances for Loan and Lease Losses	CCR530	\$ 2,869	\$ 1,406	\$ 950	\$ 852	\$ 872
Total Risk-Weighted Assets	CCR78	\$ 433,038	\$ 435,392	\$ 425,690	\$ 420,165	\$ 413,973
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 34,642	\$ 34,831	\$ 34,055	\$ 33,614	\$ 33,117
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	14.50%	14.14%	14.09%	13.98%	13.90%
Total Risk-Based Capital Ratio	CCR820	31.95%	31.41%	31.91%	31.93%	31.92%
Tier 1 Risk-Based Capital Ratio	CCR830	30.46%	29.97%	30.39%	30.44%	30.52%
Tangible Equity Ratio	CCR840	14.50%	14.14%	14.09%	13.98%	13.90%

*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.