

Office of Thrift Supervision Financial Reporting System Run Date: May 23, 2011, 10:41 AM	TFR Industry Aggregate Report 93054 - OTS-Regulated: West Virginia March 2011	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Description	Mar 2011 Value	Dec 2010 Value	Sep 2010 Value	Jun 2010 Value	Mar 2010 Value
Number of Regulated Institutions	5	5	5	5	5

Schedule NS --- Optional Narrative Statement		Mar 2011 Value	Dec 2010 Value	Sep 2010 Value	Jun 2010 Value	Mar 2010 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		Mar 2011 Value	Dec 2010 Value	Sep 2010 Value	Jun 2010 Value	Mar 2010 Value
Description	Line Item	Value	Value	Value	Value	Value
Cash, Deposits and Investment Securities - Total	SC11	\$ 170,410	\$ 160,610	\$ 141,302	\$ 131,183	\$ 114,429
Cash and Non-Interest-Earning Deposits	SC110	\$ 19,938	\$ 19,341	\$ 20,000	\$ 22,466	\$ 16,166
Interest-Earning Deposits in FHLBs	SC112	\$ 27,100	\$ 25,970	\$ 21,101	\$ 25,754	\$ 20,773
Other Interest-Earning Deposits	SC118	\$ 29,790	\$ 22,677	\$ 21,598	\$ 16,842	\$ 16,738
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 1,627	\$ 1,627	\$ 1,627	\$ 1,626	\$ 1,626
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 83,712	\$ 83,698	\$ 71,951	\$ 57,406	\$ 53,377
Equity Securities Carried at Fair Value	SC140	\$ 750	\$ 715	\$ 703	\$ 689	\$ 769
State and Municipal Obligations	SC180	\$ 1,870	\$ 1,864	\$ 1,860	\$ 1,409	\$ 1,450
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 5,002	\$ 4,003	\$ 2,003	\$ 4,500	\$ 3,000
Accrued Interest Receivable	SC191	\$ 621	\$ 715	\$ 459	\$ 491	\$ 530
Mortgage-Backed Securities - Total	SC22	\$ 181,237	\$ 165,276	\$ 172,859	\$ 187,328	\$ 187,920
Pass-Through - Total	SUB0073	\$ 180,005	\$ 164,063	\$ 171,564	\$ 185,931	\$ 186,497
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 180,005	\$ 164,063	\$ 171,564	\$ 185,931	\$ 186,497
Other Pass-Through	SC215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 532	\$ 559	\$ 602	\$ 650	\$ 670
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 532	\$ 559	\$ 602	\$ 650	\$ 670
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC222	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Accrued Interest Receivable	SC228	\$ 700	\$ 654	\$ 693	\$ 747	\$ 753
Mortgage Loans - Gross	SUB0092	\$ 521,020	\$ 524,273	\$ 523,394	\$ 518,234	\$ 518,985
Mortgage Loans - Total	SC26	\$ 515,497	\$ 519,678	\$ 519,214	\$ 514,135	\$ 514,782

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93054 - OTS-Regulated: West Virginia	(\$Thousands)
Run Date: May 23, 2011, 10:41 AM	March 2011	

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Construction Loans - Total	SUB0100	\$ 6,075	\$ 7,576	\$ 8,162	\$ 6,368	\$ 6,203
Residential - Total	SUB0110	\$ 6,075	\$ 7,521	\$ 8,111	\$ 6,368	\$ 5,653
1-4 Dwelling Units	SC230	\$ 6,075	\$ 7,521	\$ 8,111	\$ 6,368	\$ 5,205
Multifamily (5 or more) Dwelling Units	SC235	\$ 0	\$ 0	\$ 0	\$ 0	\$ 448
Nonresidential Property	SC240	\$ 0	\$ 55	\$ 51	\$ 0	\$ 550
Permanent Loans - Total	SUB0121	\$ 513,270	\$ 514,974	\$ 513,448	\$ 510,116	\$ 511,035
Residential - Total	SUB0131	\$ 475,478	\$ 474,796	\$ 472,803	\$ 467,819	\$ 468,431
1-4 Dwelling Units - Total	SUB0141	\$ 448,393	\$ 445,515	\$ 443,740	\$ 437,628	\$ 438,151
Revolving Open-End Loans	SC251	\$ 2,587	\$ 2,269	\$ 2,096	\$ 2,008	\$ 1,879
All Other - First Liens	SC254	\$ 441,293	\$ 438,678	\$ 436,857	\$ 430,581	\$ 431,188
All Other - Junior Liens	SC255	\$ 4,513	\$ 4,568	\$ 4,787	\$ 5,039	\$ 5,084
Multifamily (5 or more) Dwelling Units	SC256	\$ 27,085	\$ 29,281	\$ 29,063	\$ 30,191	\$ 30,280
Nonresidential Property (Except Land)	SC260	\$ 35,055	\$ 37,603	\$ 38,043	\$ 39,588	\$ 39,911
Land	SC265	\$ 2,737	\$ 2,575	\$ 2,602	\$ 2,709	\$ 2,693
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 3,205	\$ 940	\$ 5,126	\$- 754	\$ 2,381
Accrued Interest Receivable	SC272	\$ 1,653	\$ 1,696	\$ 1,736	\$ 1,726	\$ 1,710
Advances for Taxes and Insurance	SC275	\$ 22	\$ 27	\$ 48	\$ 24	\$ 37
Allowance for Loan and Lease Losses	SC283	\$ 5,523	\$ 4,595	\$ 4,180	\$ 4,099	\$ 4,203
Nonmortgage Loans - Gross	SUB0162	\$ 9,395	\$ 9,678	\$ 9,738	\$ 9,934	\$ 9,932
Nonmortgage Loans - Total	SC31	\$ 9,348	\$ 9,629	\$ 9,689	\$ 9,885	\$ 9,884
Commercial Loans - Total	SC32	\$ 1,075	\$ 1,120	\$ 1,109	\$ 1,121	\$ 1,145
Secured	SC300	\$ 1,067	\$ 1,111	\$ 1,105	\$ 1,114	\$ 1,134
Unsecured	SC303	\$ 8	\$ 9	\$ 4	\$ 7	\$ 11
Credit Card Loans Outstanding-Business	SC304	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 8,222	\$ 8,462	\$ 8,539	\$ 8,726	\$ 8,687
Loans on Deposits	SC310	\$ 3,758	\$ 3,701	\$ 3,810	\$ 3,961	\$ 4,044
Home Improvement Loans (Not secured by real estate)	SC316	\$ 113	\$ 116	\$ 124	\$ 96	\$ 78
Education Loans	SC320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	SC323	\$ 2,380	\$ 2,497	\$ 2,486	\$ 2,591	\$ 2,650
Mobile Home Loans	SC326	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	SC328	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other, Including Lease Receivables	SC330	\$ 1,971	\$ 2,148	\$ 2,119	\$ 2,078	\$ 1,915
Accrued Interest Receivable	SC348	\$ 98	\$ 96	\$ 90	\$ 87	\$ 100

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93054 - OTS-Regulated: West Virginia	(\$Thousands)
Run Date: May 23, 2011, 10:41 AM	March 2011	

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Allowance for Loan and Lease Losses	SC357	\$ 47	\$ 49	\$ 49	\$ 49	\$ 48
Reposessed Assets - Gross	SUB0201	\$ 7,315	\$ 4,142	\$ 3,866	\$ 3,030	\$ 1,843
Reposessed Assets - Total	SC40	\$ 7,315	\$ 4,142	\$ 3,866	\$ 3,030	\$ 1,843
Real Estate - Total	SUB0210	\$ 7,315	\$ 4,142	\$ 3,866	\$ 3,026	\$ 1,843
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 5,609	\$ 3,748	\$ 3,301	\$ 2,916	\$ 1,843
1-4 Dwelling Units	SC415	\$ 2,589	\$ 2,411	\$ 1,627	\$ 1,716	\$ 1,025
Multifamily (5 or more) Dwelling Units	SC425	\$ 3,020	\$ 1,337	\$ 1,674	\$ 1,200	\$ 818
Nonresidential (Except Land)	SC426	\$ 1,706	\$ 394	\$ 565	\$ 110	\$ 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	\$ 0	\$ 0	\$ 0	\$ 4	\$ 0
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	SC45	\$ 878	\$ 878	\$ 876	\$ 876	\$ 872
Equity Investments Not Carried at Fair Value - Total	SC51	\$ 5,109	\$ 5,377	\$ 5,753	\$ 5,658	\$ 5,658
Federal Home Loan Bank Stock	SC510	\$ 5,082	\$ 5,350	\$ 5,631	\$ 5,631	\$ 5,631
Other	SC540	\$ 27	\$ 27	\$ 122	\$ 27	\$ 27
Office Premises and Equipment	SC55	\$ 11,610	\$ 11,477	\$ 11,249	\$ 11,314	\$ 11,358
Other Assets - Gross	SUB0262	\$ 7,345	\$ 7,379	\$ 5,467	\$ 5,541	\$ 5,585
Other Assets - Total	SC59	\$ 7,341	\$ 7,375	\$ 5,462	\$ 5,536	\$ 5,580
Key Person Life Insurance	SC615	\$ 55	\$ 55	\$ 54	\$ 54	\$ 54
Other	SC625	\$ 1,441	\$ 1,428	\$ 0	\$ 0	\$ 0
Intangible Assets:						
Servicing Assets on:						
Mortgage Loans	SC642	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 64	\$ 68	\$ 70	\$ 46	\$ 42
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 5,785	\$ 5,828	\$ 5,343	\$ 5,441	\$ 5,489
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

Office of Thrift Supervision
Financial Reporting System
Run Date: May 23, 2011, 10:41 AM

TFR Industry Aggregate Report
93054 - OTS-Regulated: West Virginia
March 2011

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2011 Value	Dec 2010 Value	Sep 2010 Value	Jun 2010 Value	Mar 2010 Value
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	\$ 4	\$ 5	\$ 5	\$ 5
General Valuation Allowances - Total	SUB2092	\$ 5,574	\$ 4,648	\$ 4,234	\$ 4,153	\$ 4,256
Total Assets - Gross	SUB0283	\$ 914,319	\$ 889,090	\$ 874,504	\$ 873,098	\$ 856,582
Total Assets	SC60	\$ 908,745	\$ 884,442	\$ 870,270	\$ 868,945	\$ 852,326
Deposits and Escrows - Total	SC71	\$ 772,892	\$ 750,737	\$ 737,134	\$ 731,263	\$ 711,493
Deposits	SC710	\$ 771,216	\$ 749,009	\$ 736,041	\$ 729,120	\$ 709,939
Escrows	SC712	\$ 1,676	\$ 1,728	\$ 1,093	\$ 2,143	\$ 1,554
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Borrowings - Total	SC72	\$ 3,427	\$ 3,433	\$ 3,438	\$ 9,333	\$ 13,886
Advances from FHLBank	SC720	\$ 3,422	\$ 3,426	\$ 3,429	\$ 8,912	\$ 13,766
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	\$ 5	\$ 7	\$ 9	\$ 421	\$ 120
Accrued Interest Payable - Deposits	SC763	\$ 60	\$ 29	\$ 74	\$ 38	\$ 78
Other Liabilities - Total	SC75	\$ 4,275	\$ 2,754	\$ 2,493	\$ 2,515	\$ 3,198
Accrued Interest Payable - Other	SC766	\$ 22	\$ 22	\$ 23	\$ 48	\$ 54
Accrued Taxes	SC776	\$ 423	\$ 371	\$ 197	\$ 251	\$ 787
Accounts Payable	SC780	\$ 2,091	\$ 682	\$ 618	\$ 617	\$ 763
Deferred Income Taxes	SC790	\$ 98	\$ 52	\$ 83	\$ 99	\$ 46
Other Liabilities and Deferred Income	SC796	\$ 1,581	\$ 1,598	\$ 1,498	\$ 1,462	\$ 1,470
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
Total Liabilities	SC70	\$ 780,594	\$ 756,924	\$ 743,065	\$ 743,111	\$ 728,577
Stock - Total	SUB0311	\$ 3,097	\$ 3,097	\$ 3,097	\$ 3,097	\$ 3,097

Office of Thrift Supervision
Financial Reporting System
Run Date: May 23, 2011, 10:41 AM

TFR Industry Aggregate Report
93054 - OTS-Regulated: West Virginia
March 2011

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Par Value	SC820	\$ 10	\$ 10	\$ 10	\$ 10	\$ 10
Paid in Excess of Par	SC830	\$ 3,087	\$ 3,087	\$ 3,087	\$ 3,087	\$ 3,087
Accumulated Other Comprehensive Income - Total	SC86	\$- 864	\$- 880	\$- 607	\$- 567	\$- 670
Accumulated Gains (Losses) on Certain Securities	SC860	\$ 445	\$ 429	\$ 521	\$ 561	\$ 458
Accumulated Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 1,309	\$- 1,309	\$- 1,128	\$- 1,128	\$- 1,128
Retained Earnings	SC880	\$ 125,918	\$ 125,302	\$ 124,712	\$ 123,304	\$ 121,322
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Savings Association Equity Capital	SC80	\$ 128,151	\$ 127,519	\$ 127,202	\$ 125,834	\$ 123,749
Noncontrolling Interests in Consolidated Subsidiaries	SC800	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Equity Capital	SC84	\$ 128,151	\$ 127,519	\$ 127,202	\$ 125,834	\$ 123,749
Total Liabilities and Equity Capital	SC90	\$ 908,745	\$ 884,443	\$ 870,267	\$ 868,945	\$ 852,326

Schedule SO --- Consolidated Statement of Operations		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 10,122	\$ 10,066	\$ 10,331	\$ 10,479	\$ 10,580
Deposits and Investment Securities	SO115	\$ 679	\$ 613	\$ 528	\$ 467	\$ 441
Mortgage-Backed Securities	SO125	\$ 2,041	\$ 2,030	\$ 2,230	\$ 2,368	\$ 2,421
Mortgage Loans	SO141	\$ 7,274	\$ 7,289	\$ 7,437	\$ 7,505	\$ 7,569
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 7	\$ 6	\$ 5	\$ 8	\$ 8
Nonmortgage Loans - Total	SUB0950	\$ 120	\$ 127	\$ 130	\$ 130	\$ 139
Commercial Loans and Leases	SO160	\$ 3	\$ 3	\$ 3	\$ 4	\$ 4
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans and Leases	SO171	\$ 117	\$ 124	\$ 127	\$ 126	\$ 135
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 1	\$ 1	\$ 1	\$ 1	\$ 2
Dividend Income on Equity Investments Not Carried at Fair Value -Total	SO18	\$ 0	\$ 4	\$ 2	\$ 1	\$- 1
Federal Home Loan Bank Stock	SO181	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SO185	\$ 0	\$ 4	\$ 2	\$ 1	\$- 1

Office of Thrift Supervision
Financial Reporting System
Run Date: May 23, 2011, 10:41 AM

TFR Industry Aggregate Report
93054 - OTS-Regulated: West Virginia
March 2011

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Interest Expense - Total	SO21	\$ 2,967	\$ 3,105	\$ 3,219	\$ 3,320	\$ 3,514
Deposits	SO215	\$ 2,936	\$ 3,074	\$ 3,116	\$ 3,206	\$ 3,326
Escrows	SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 31	\$ 31	\$ 103	\$ 114	\$ 188
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
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 7,155	\$ 6,965	\$ 7,114	\$ 7,160	\$ 7,065
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 1,739	\$ 797	\$ 298	\$ 295	\$ 1,140
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 5,416	\$ 6,168	\$ 6,816	\$ 6,865	\$ 5,925
Noninterest Income - Total	SO42	\$ 159	\$ 109	\$ 382	\$ 654	\$ 979
Mortgage Loan Servicing Fees	SO410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fees and Charges	SO420	\$ 376	\$ 414	\$ 461	\$ 442	\$ 391
Service Charges on Deposit Accounts	SO422	\$ 293	N/A	N/A	N/A	N/A
Net Income (Loss) - Total	SUB0451	\$- 262	\$- 516	\$- 81	\$ 208	\$ 574
Sale of Available-for-Sale Securities	SO430	\$ 0	\$ 0	\$ 2	\$ 14	\$ 0
Sale of Loans and Leases Held for Sale	SO431	\$ 0	\$ 2	\$ 2	\$ 205	\$ 610
Sale of Other Assets Held for Sale	SO432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other-than-Temporary Impairment Charges on Debt & Equity Securities	SO441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Operations & Sale of Repossessed Assets	SO461	\$- 262	\$- 534	\$- 85	\$- 11	\$- 36
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	\$ 0	\$ 0	\$ 0
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 16	\$ 0	\$ 0	\$ 0
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 45	\$ 211	\$ 2	\$ 4	\$ 14
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A

Office of Thrift Supervision Financial Reporting System Run Date: May 23, 2011, 10:41 AM	TFR Industry Aggregate Report 93054 - OTS-Regulated: West Virginia March 2011	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
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	\$ 4,548	\$ 5,018	\$ 4,653	\$ 4,738	\$ 5,275
All Personnel Compensation and Expense	SO510	\$ 2,610	\$ 2,869	\$ 2,585	\$ 2,670	\$ 3,184
Legal Expense	SO520	\$ 26	\$ 21	\$ 18	\$ 15	\$ 28
Office Occupancy and Equipment Expense	SO530	\$ 910	\$ 956	\$ 891	\$ 947	\$ 965
Marketing and Other Professional Services	SO540	\$ 218	\$ 321	\$ 385	\$ 305	\$ 274
Loan Servicing Fees	SO550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Other Intangibles Expense	SO560	\$ 4	\$ 4	\$ 5	\$ 5	\$ 7
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 0	\$ 0	\$ 0	\$ 0	\$ 5
Other Noninterest Expense	SO580	\$ 780	\$ 847	\$ 769	\$ 796	\$ 812
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	\$ 1,027	\$ 1,259	\$ 2,545	\$ 2,781	\$ 1,629
Income Taxes - Total	SO71	\$ 411	\$ 273	\$ 1,138	\$ 799	\$ 921
Federal	SO710	\$ 291	\$ 185	\$ 940	\$ 641	\$ 778
State, Local & Other	SO720	\$ 120	\$ 88	\$ 198	\$ 158	\$ 143
Income (Loss) Before Extraordinary Items	SO81	\$ 616	\$ 986	\$ 1,407	\$ 1,982	\$ 708
Extraordinary Items	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss) Attributable to Savings Assoc & Noncontrolling Interests	SO88	\$ 616	\$ 986	\$ 1,407	\$ 1,982	\$ 708
Net Income (Loss) Attributable to Noncontrolling Interests	SO880	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss) Attributable to Savings Association	SO91	\$ 616	\$ 986	\$ 1,407	\$ 1,982	\$ 708
INTEREST INCOME:						
YTD - Interest Income - Total	Y_SO11	\$ 10,122	\$ 41,456	\$ 31,390	\$ 21,059	\$ 10,580
YTD - Deposits and Investment Securities	Y_SO115	\$ 679	\$ 2,049	\$ 1,436	\$ 908	\$ 441

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93054 - OTS-Regulated: West Virginia	(\$Thousands)
Run Date: May 23, 2011, 10:41 AM	March 2011	

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
YTD - Mortgage-Backed Securities	Y_SO125	\$ 2,041	\$ 9,049	\$ 7,019	\$ 4,789	\$ 2,421
YTD - Mortgage Loans	Y_SO141	\$ 7,274	\$ 29,800	\$ 22,511	\$ 15,074	\$ 7,569
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 7	\$ 27	\$ 21	\$ 16	\$ 8
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 3	\$ 14	\$ 11	\$ 8	\$ 4
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 117	\$ 512	\$ 388	\$ 261	\$ 135
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 1	\$ 5	\$ 4	\$ 3	\$ 2
YTD - Div Inc on Equity Invests Not Carried at Fair Value - Total	Y_SO18	\$ 0	\$ 6	\$ 2	\$ 0	\$- 1
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other	Y_SO185	\$ 0	\$ 6	\$ 2	\$ 0	\$- 1
YTD - Interest Expense - Total	Y_SO21	\$ 2,967	\$ 13,158	\$ 10,053	\$ 6,834	\$ 3,514
YTD - Deposits	Y_SO215	\$ 2,936	\$ 12,722	\$ 9,648	\$ 6,532	\$ 3,326
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 31	\$ 436	\$ 405	\$ 302	\$ 188
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	\$ 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	\$ 7,155	\$ 28,304	\$ 21,339	\$ 14,225	\$ 7,065
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 1,739	\$ 2,530	\$ 1,733	\$ 1,435	\$ 1,140
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 5,416	\$ 25,774	\$ 19,606	\$ 12,790	\$ 5,925
YTD - Noninterest Income - Total	Y_SO42	\$ 159	\$ 2,124	\$ 2,015	\$ 1,633	\$ 979
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Fees and Charges	Y_SO420	\$ 376	\$ 1,708	\$ 1,294	\$ 833	\$ 391
YTD - Service Charges on Deposit Accounts	Y_SO422	\$ 293	N/A	N/A	N/A	N/A
YTD - Net Income (Loss) from Other - Total	YTD0451	\$- 262	\$ 185	\$ 701	\$ 782	\$ 574

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93054 - OTS-Regulated: West Virginia	(\$Thousands)
Run Date: May 23, 2011, 10:41 AM	March 2011	

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Available-for-Sale Securities	Y_SO430	\$ 0	\$ 16	\$ 16	\$ 14	\$ 0
YTD - Sale of Loans and Leases Held for Sale	Y_SO431	\$ 0	\$ 819	\$ 817	\$ 815	\$ 610
YTD - Sale of Other Assets Held for Sale	Y_SO432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other-than-Temporary Impairment Charges on Debt & Equity Securities	Y_SO441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 262	\$- 666	\$- 132	\$- 47	\$- 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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 0	\$ 16	\$ 0	\$ 0	\$ 0
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 45	\$ 231	\$ 20	\$ 18	\$ 14
YTD - Noninterest Expense - Total	Y_SO51	\$ 4,548	\$ 19,684	\$ 14,666	\$ 10,013	\$ 5,275
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 2,610	\$ 11,308	\$ 8,439	\$ 5,854	\$ 3,184
YTD - Legal Expense	Y_SO520	\$ 26	\$ 82	\$ 61	\$ 43	\$ 28
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 910	\$ 3,759	\$ 2,803	\$ 1,912	\$ 965
YTD - Marketing and Other Professional Services	Y_SO540	\$ 218	\$ 1,285	\$ 964	\$ 579	\$ 274
YTD - Loan Servicing Fees	Y_SO550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 4	\$ 21	\$ 17	\$ 12	\$ 7
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 0	\$ 5	\$ 5	\$ 5	\$ 5
YTD - Other Noninterest Expense	Y_SO580	\$ 780	\$ 3,224	\$ 2,377	\$ 1,608	\$ 812
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 1,027	\$ 8,214	\$ 6,955	\$ 4,410	\$ 1,629
YTD - Income Taxes - Total	Y_SO71	\$ 411	\$ 3,131	\$ 2,858	\$ 1,720	\$ 921
YTD - Federal	Y_SO710	\$ 291	\$ 2,544	\$ 2,359	\$ 1,419	\$ 778
YTD - State, Local, and Other	Y_SO720	\$ 120	\$ 587	\$ 499	\$ 301	\$ 143
YTD - Income (Loss) Before Extraordinary Items	Y_SO81	\$ 616	\$ 5,083	\$ 4,097	\$ 2,690	\$ 708
YTD - Extraordinary Items	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss) Attrib to Savings Assoc & Noncontrolling Interests	Y_SO88	\$ 616	\$ 5,083	\$ 4,097	\$ 2,690	\$ 708
YTD - Net Income (Loss) Attributable to Noncontrolling Interests	Y_SO880	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss) Attributable to Savings Association	Y_SO91	\$ 616	\$ 5,083	\$ 4,097	\$ 2,690	\$ 708

Office of Thrift Supervision Financial Reporting System Run Date: May 23, 2011, 10:41 AM	TFR Industry Aggregate Report 93054 - OTS-Regulated: West Virginia March 2011	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 4,649	\$ 4,234	\$ 4,154	\$ 4,254	\$ 3,625
Net Provision for Loss	VA115	\$ 1,739	\$ 776	\$ 297	\$ 294	\$ 1,144
Transfers	VA125	\$- 361	\$- 122	\$- 77	\$- 129	\$ 2
Recoveries	VA135	\$ 12	\$ 31	\$ 21	\$ 39	\$ 1
Adjustments	VA145	\$ 0	\$ 0	\$ 0	\$ 104	\$ 0
Charge-offs	VA155	\$ 463	\$ 270	\$ 161	\$ 408	\$ 518
General Valuation Allowances - Ending Balance	VA165	\$ 5,576	\$ 4,649	\$ 4,234	\$ 4,154	\$ 4,254
Specific Valuation Allowances - Beginning Balance	VA108	\$ 806	\$ 467	\$ 423	\$ 309	\$ 367
Net Provision for Loss	VA118	\$ 0	\$ 21	\$ 1	\$ 1	\$ 1
Transfers	VA128	\$ 361	\$ 122	\$ 77	\$ 129	\$- 2
Adjustments	VA148	\$ 0	\$ 196	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 1,140	\$ 0	\$ 34	\$ 16	\$ 57
Specific Valuation Allowances - Ending Balance	VA168	\$ 27	\$ 806	\$ 467	\$ 423	\$ 309
Total Valuation Allowances - Beginning Balance	VA110	\$ 5,455	\$ 4,701	\$ 4,577	\$ 4,563	\$ 3,992
Net Provision for Loss	VA120	\$ 1,739	\$ 797	\$ 298	\$ 295	\$ 1,145
Recoveries	VA140	\$ 12	\$ 31	\$ 21	\$ 39	\$ 1
Adjustments	VA150	\$ 0	\$ 196	\$ 0	\$ 104	\$ 0
Charge-offs	VA160	\$ 1,603	\$ 270	\$ 195	\$ 424	\$ 575
Total Valuation Allowances - Ending Balance	VA170	\$ 5,603	\$ 5,455	\$ 4,701	\$ 4,577	\$ 4,563
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 463	\$ 270	\$ 161	\$ 408	\$ 518
Mortgage Loans - Total	VA46	\$ 448	\$ 258	\$ 159	\$ 397	\$ 510
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	\$ 448	\$ 258	\$ 159	\$ 397	\$ 510
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 291	\$ 94	\$ 97	\$ 351	\$ 148
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 70	\$ 43	\$ 62	\$ 46	\$ 362
Nonresidential Property (Except Land)	VA480	\$ 87	\$ 121	\$ 0	\$ 0	\$ 0
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 23, 2011, 10:41 AM

TFR Industry Aggregate Report
93054 - OTS-Regulated: West Virginia
March 2011

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Nonmortgage Loans - Total	VA56	\$ 14	\$ 12	\$ 2	\$ 10	\$ 7
Commercial Loans	VA520	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2061	\$ 14	\$ 12	\$ 2	\$ 10	\$ 7
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	\$ 8	\$ 3	\$ 0	\$ 0	\$ 0
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA560	\$ 6	\$ 9	\$ 2	\$ 10	\$ 7
Reposessed Assets - Total	VA60	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 1	\$ 0	\$ 0	\$ 1	\$ 1
GVA Recoveries - Assets - Total	SUB2126	\$ 12	\$ 31	\$ 21	\$ 39	\$ 1
Mortgage Loans - Total	VA47	\$ 11	\$ 31	\$ 21	\$ 38	\$ 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	\$ 11	\$ 31	\$ 21	\$ 38	\$ 1
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 11	\$ 31	\$ 21	\$ 38	\$ 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	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Commercial Loans	VA521	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2161	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 23, 2011, 10:41 AM

TFR Industry Aggregate Report
93054 - OTS-Regulated: West Virginia
March 2011

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA561	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Other Assets	VA931	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 362	\$ 142	\$ 76	\$ 129	\$- 2
Mortgage Loans - Total	VA48	\$- 125	\$ 3	\$- 35	\$ 7	\$- 99
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	\$- 125	\$ 3	\$- 35	\$ 7	\$- 99
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 5	\$- 43	\$- 93	\$- 15	\$- 99
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$- 27	\$ 0	\$ 0	\$ 22	\$ 0
Nonresidential Property (Except Land)	VA482	\$- 103	\$ 46	\$ 58	\$ 0	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 2	\$- 5	\$ 3	\$- 1	\$ 11
Commercial Loans	VA522	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2261	\$ 2	\$- 5	\$ 3	\$- 1	\$ 11
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	\$- 4	\$- 3	\$ 3	\$- 1	\$ 8
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 6	\$- 2	\$ 0	\$ 0	\$ 3
Reposessed Assets - Total	VA62	\$ 485	\$ 144	\$ 108	\$ 123	\$ 86
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 33	\$ 94	\$ 57	\$ 79	\$ 24

Office of Thrift Supervision Financial Reporting System Run Date: May 23, 2011, 10:41 AM	TFR Industry Aggregate Report 93054 - OTS-Regulated: West Virginia March 2011	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 249	\$ 16	\$ 51	\$ 44	\$ 62
Real Estate - Nonresidential (Except Land)	VA626	\$ 203	\$ 34	\$ 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 Carried at Fair Value	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 813	\$ 381	\$ 216	\$ 498	\$ 515
Mortgage Loans - Total	VA49	\$ 312	\$ 230	\$ 103	\$ 366	\$ 410
Construction - Total	SUB2330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA425	\$ 0	\$ 0	\$ 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	\$ 312	\$ 230	\$ 103	\$ 366	\$ 410
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 285	\$ 20	\$- 17	\$ 298	\$ 48
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA475	\$ 43	\$ 43	\$ 62	\$ 68	\$ 362
Nonresidential Property (Except Land)	VA485	\$- 16	\$ 167	\$ 58	\$ 0	\$ 0
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 16	\$ 7	\$ 5	\$ 8	\$ 18
Commercial Loans	VA525	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2361	\$ 16	\$ 7	\$ 5	\$ 8	\$ 18
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 4	\$ 0	\$ 3	\$- 1	\$ 8
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA559	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA565	\$ 12	\$ 7	\$ 2	\$ 9	\$ 10
Reposessed Assets - Total	VA65	\$ 485	\$ 144	\$ 108	\$ 123	\$ 86
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 33	\$ 94	\$ 57	\$ 79	\$ 24
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 249	\$ 16	\$ 51	\$ 44	\$ 62

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93054 - OTS-Regulated: West Virginia	(\$Thousands)
Run Date: May 23, 2011, 10:41 AM	March 2011	

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA627	\$ 203	\$ 34	\$ 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 Carried at Fair Value	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 0	\$ 1	\$ 1
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 4,753	\$ 1,700	\$ 2,179	\$ 2,034	\$ 2,034
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 2,299	\$ 2,267	\$ 1,555	\$ 1,102	\$ 2,509
Construction, Land Development, and Other Land Loans - Total	SUB2370	\$ 0	N/A	N/A	N/A	N/A
1-4 Family Residential Construction Loans	VA211	\$ 0	N/A	N/A	N/A	N/A
Other Construction Loans and All Land Development and Other Land Loans	VA212	\$ 0	N/A	N/A	N/A	N/A
Loans Secured by 1-4 Family Residential Properties	VA213	\$ 2,149	N/A	N/A	N/A	N/A
Loans Secured by Multifamily (5 or more) Residential Properties	VA214	\$ 150	N/A	N/A	N/A	N/A
Loans Secured by Nonfarm Nonresidential Properties - Total	SUB2371	\$ 0	N/A	N/A	N/A	N/A
Loans Secured by Owner-occupied Nonfarm Nonresidential Properties	VA215	\$ 0	N/A	N/A	N/A	N/A
Loans Secured by Other Nonfarm Nonresidential Properties	VA216	\$ 0	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	VA217	\$ 0	N/A	N/A	N/A	N/A
All Other Loans	VA218	\$ 0	N/A	N/A	N/A	N/A
Itemize Loan Cat. that Exceed 10% Tot Lns Restruct, in Troub. Debt - Total	SUB2372	\$ 0	N/A	N/A	N/A	N/A
Loans Secured by Farmland	VA219	\$ 0	N/A	N/A	N/A	N/A
Loans to Depository Institutions and Acceptances of Other Banks	VA221	\$ 0	N/A	N/A	N/A	N/A
Loans to Individuals for Household, Fam., & Other Personal Expendi. - Total	SUB2373	\$ 0	N/A	N/A	N/A	N/A
Credit Cards	VA222	\$ 0	N/A	N/A	N/A	N/A
Automobile Loans	VA223	\$ 0	N/A	N/A	N/A	N/A
Other Consumer Loans	VA224	\$ 0	N/A	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: May 23, 2011, 10:41 AM	March 2011	

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Loans to Foreign Governments and Official Institutions	VA225	\$ 0	N/A	N/A	N/A	N/A
Other Loans *	VA226	\$ 0	N/A	N/A	N/A	N/A
* Other Loans (includes 'Loans to finance agricultural production and other loans to farmers,'						
'Obligations (other than securities and loans) of states and political subdivisions in the U.S.,'						
and 'Loans to nondepository financial institutions and other loans.')						
Line Item VA227 is to be completed by:						
Savings associations with \$300 million or more in total assets, and						
Sav. assn. with < \$300 mil in tot. assets that have agriculture & farm loans that exceed. 5% of tot:						
Loans to Finance Agricult. Prod. & Other Loans to Farmers Included in VA226	VA227	\$ 0	N/A	N/A	N/A	N/A
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 3,761	\$ 1,042	\$ 1,481	\$ 1,534	\$ 1,243
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 592	\$ 1,042	\$ 362	\$ 1,122	\$ 682
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 1,857	\$ 0	\$ 664	\$ 302	\$ 561
Permanent - Nonresidential (Except Land)	VA954	\$ 1,312	\$ 0	\$ 455	\$ 110	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 2,126	\$ 1,515	\$ 1,793	\$ 2,006	\$ 1,437
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 18,317	\$ 19,169	\$ 17,465	\$ 18,219	\$ 18,465
Substandard	VA965	\$ 18,183	\$ 19,144	\$ 17,441	\$ 17,997	\$ 18,345
Doubtful	VA970	\$ 134	\$ 25	\$ 24	\$ 222	\$ 120
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Card Charge-Offs Related to Accrued Interest	VA979	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED CREDIT-IMPAIRED LOANS						
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

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93054 - OTS-Regulated: West Virginia	(\$Thousands)
Run Date: May 23, 2011, 10:41 AM	March 2011	

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 14,423	\$ 20,654	\$ 18,884	\$ 21,049	\$ 22,449
Mortgages - Total	SUB2421	\$ 14,225	\$ 20,407	\$ 18,651	\$ 20,832	\$ 22,192
Construction and Land Loans	SUB2430	\$ 1	\$ 20	\$ 19	\$ 39	\$ 195
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 11,494	\$ 13,927	\$ 13,593	\$ 13,856	\$ 14,119
Permanent Loans Secured by All Other Property	SUB2450	\$ 2,731	\$ 6,480	\$ 5,058	\$ 6,976	\$ 7,918
Nonmortgages - Total	SUB2461	\$ 198	\$ 247	\$ 233	\$ 217	\$ 257
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 4,398	\$ 6,744	\$ 6,429	\$ 6,274	\$ 6,031
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 3,892	\$ 6,218	\$ 6,059	\$ 5,984	\$ 5,843
Mortgage Loans - Total	SUB2481	\$ 3,849	\$ 6,161	\$ 6,016	\$ 5,928	\$ 5,761
Construction	PD115	\$ 0	\$ 0	\$ 0	\$ 0	\$ 155
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 0	\$ 24	\$ 0	\$ 0	\$ 35
Secured by First Liens	PD123	\$ 3,432	\$ 5,555	\$ 5,515	\$ 5,706	\$ 5,186
Secured by Junior Liens	PD124	\$ 17	\$ 38	\$ 3	\$ 47	\$ 11
Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 64	\$ 479	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD135	\$ 399	\$ 460	\$ 0	\$ 154	\$ 353
Land	PD138	\$ 1	\$ 20	\$ 19	\$ 21	\$ 21
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2511	\$ 43	\$ 57	\$ 43	\$ 56	\$ 82
Loans on Deposits	PD161	\$ 4	\$ 23	\$ 4	\$ 23	\$ 49
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 13	\$ 19	\$ 17	\$ 18	\$ 29
Mobile Home Loans	PD169	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD171	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD180	\$ 26	\$ 15	\$ 22	\$ 15	\$ 4
Troubled Debt Restructured:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 103	\$ 65	\$ 58	\$ 0	\$ 44
Construction, Land Development and Other Land Loans - Total	SUB2550	\$ 0	N/A	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: May 23, 2011, 10:41 AM	March 2011	

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
1-4 Family Residential Construction Loans	PD516	\$ 0	N/A	N/A	N/A	N/A
Other Construction Loans and All Land Development and Other Land Loans	PD517	\$ 0	N/A	N/A	N/A	N/A
Loans Secured by 1-4 Family Residential Properties	PD519	\$ 103	N/A	N/A	N/A	N/A
Loans Secured by Multifamily (5 or more) Residential Properties	PD525	\$ 0	N/A	N/A	N/A	N/A
Secured by Nonfarm Nonresidential Properties - Total	SUB2551	\$ 0	N/A	N/A	N/A	N/A
Loans Secured by Owner-occupied Nonfarm Nonresidential Properties	PD535	\$ 0	N/A	N/A	N/A	N/A
Loans Secured by Other Nonfarm Nonresidential Properties	PD536	\$ 0	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	PD537	\$ 0	N/A	N/A	N/A	N/A
All Other Loans	PD538	\$ 0	N/A	N/A	N/A	N/A
Itemize Loan Cat. that Exceed 10% Tot Lns Restruct, in Troub. Debt - Total	SUB2552	\$ 0	N/A	N/A	N/A	N/A
Loans Secured by Farmland	PD539	\$ 0	N/A	N/A	N/A	N/A
Loans to Depository Institutions and Acceptances of Other Banks	PD540	\$ 0	N/A	N/A	N/A	N/A
Loans to Individuals for Household, Family & Other Personal Expend. - Total	SUB2553	\$ 0	N/A	N/A	N/A	N/A
Credit Cards	PD542	\$ 0	N/A	N/A	N/A	N/A
Automobile Loans	PD545	\$ 0	N/A	N/A	N/A	N/A
Other Consumer Loans	PD560	\$ 0	N/A	N/A	N/A	N/A
Loans to Foreign Governments and Official Institutions	PD580	\$ 0	N/A	N/A	N/A	N/A
Other Loans *	PD581	\$ 0	N/A	N/A	N/A	N/A
* Other Loans (includes 'Loans to finance agricultural production and other loans to farmers,'						
'Obligations (other than securities and loans) of states and political subdivisions in the U.S.,'						
and 'Loans to nondepository financial institutions and other loans.')						
Line Item PD582-PD782 is to be completed by:						
Savings associations with \$300 million or more in total assets, and						
Sav. assn. with < \$300 mil in tot. assets that have agriculture & farm loans that exceed. 5% of tot:						
Loans to Finance Agricultural Production and Other Loans to Farmers	PD582	\$ 0	N/A	N/A	N/A	N/A
Memoranda:						
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93054 - OTS-Regulated: West Virginia	(\$Thousands)
Run Date: May 23, 2011, 10:41 AM	March 2011	

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
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
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Loans & Leases Covered by Loss-Sharing Agreements with FDIC						
Loans Secured by Real Estate						
Construction, Land Development and Other Land Loans - Total	SUB2555	\$ 0	N/A	N/A	N/A	N/A
1-4 Family Residential Construction Loans	PD816	\$ 0	N/A	N/A	N/A	N/A
Other Construction Loans , All Land Development and Other Land	PD817	\$ 0	N/A	N/A	N/A	N/A
Secured by Farmland	PD818	\$ 0	N/A	N/A	N/A	N/A
Secured by 1-4 Family Residential Properties - Total	SUB2556	\$ 0	N/A	N/A	N/A	N/A
Revolv., Open-end Loans Sec. by 1-4 Fam. Res. Prop. & Ext.	PD819	\$ 0	N/A	N/A	N/A	N/A
Closed-end Loans Secured by 1-4 Family Residential Properties -	SUB2557	\$ 0	N/A	N/A	N/A	N/A
Secured by First Liens	PD820	\$ 0	N/A	N/A	N/A	N/A
Secured by Junior Liens	PD821	\$ 0	N/A	N/A	N/A	N/A
Secured by Multifamily (5 or More) Residential Properties	PD822	\$ 0	N/A	N/A	N/A	N/A
Secured by Nonfarm Nonresidential Properties - Total	SUB2558	\$ 0	N/A	N/A	N/A	N/A
Loans Secured by Owner-occupied Nonfarm Nonresidential Properties	PD823	\$ 0	N/A	N/A	N/A	N/A
Loans Secured by Other Nonfarm Nonresidential Properties	PD824	\$ 0	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	PD826	\$ 0	N/A	N/A	N/A	N/A
Loans to Individuals for Household, Family & Other Personal Expend. - Total	SUB2559	\$ 0	N/A	N/A	N/A	N/A
Credit Cards	PD827	\$ 0	N/A	N/A	N/A	N/A
Automobile Loans	PD828	\$ 0	N/A	N/A	N/A	N/A
Other Consumer Loans	PD829	\$ 0	N/A	N/A	N/A	N/A
All Other Loans and Leases	PD830	\$ 0	N/A	N/A	N/A	N/A
Itemize the Past Due and Nonaccrual Amounts Incl. in PD830-PD1030 for Loans & Lease for Amts in SI:						
Loans to Depository Institutions and Acceptances of Other Banks	PD831	\$ 0	N/A	N/A	N/A	N/A
Loans to Foreign Governments and Official Institutions	PD832	\$ 0	N/A	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: May 23, 2011, 10:41 AM	March 2011	

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Other Loans	PD833	\$ 0	N/A	N/A	N/A	N/A
Lease Financing Receivables	PD834	\$ 0	N/A	N/A	N/A	N/A
Items PD835-PD1035 to be Completed by Savings Associations:						
Savings associations with \$300 million or more in total assets, and						
Sav. assn. with < \$300 mil in tot. assets that have agriculture & farm loans that exceed. 5% of tot:						
Loans to Finance Agricultural Production and Other Loans to Farmers	PD835	\$ 0	N/A	N/A	N/A	N/A
Portion of Covered Loans & Leases Protected by FDIC Loss-sharing Agreements	PD840	\$ 0	N/A	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 506	\$ 526	\$ 370	\$ 290	\$ 188
Mortgage Loans - Total	SUB2491	\$ 386	\$ 382	\$ 198	\$ 147	\$ 32
Construction	PD215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 32	\$ 35	\$ 32	\$ 8	\$ 0
Secured by First Liens	PD223	\$ 336	\$ 319	\$ 137	\$ 110	\$ 2
Secured by Junior Liens	PD224	\$ 18	\$ 28	\$ 29	\$ 29	\$ 30
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2521	\$ 120	\$ 144	\$ 172	\$ 143	\$ 156
Loans on Deposits	PD261	\$ 117	\$ 108	\$ 146	\$ 112	\$ 117
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 0	\$ 24	\$ 21	\$ 25	\$ 26
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 3	\$ 12	\$ 5	\$ 6	\$ 13
Troubled Debt Restructured:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 44	\$ 0	\$ 0
Construction, Land Development and Other Land Loans - Total	SUB2560	\$ 0	N/A	N/A	N/A	N/A

Office of Thrift Supervision Financial Reporting System Run Date: May 23, 2011, 10:41 AM	TFR Industry Aggregate Report 93054 - OTS-Regulated: West Virginia March 2011	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
1-4 Family Residential Construction Loans	PD616	\$ 0	N/A	N/A	N/A	N/A
Other Construction Loans and All Land Development and Other Land Loans	PD617	\$ 0	N/A	N/A	N/A	N/A
Loans Secured by 1-4 Family Residential Properties	PD619	\$ 0	N/A	N/A	N/A	N/A
Loans Secured by Multifamily (5 or more) Residential Properties	PD625	\$ 0	N/A	N/A	N/A	N/A
Loans Secured by Nonfarm Nonresidential Properties - Total	SUB2561	\$ 0	N/A	N/A	N/A	N/A
Loans Secured by Owner-occupied Nonfarm Nonresidential Properties	PD635	\$ 0	N/A	N/A	N/A	N/A
Loans Secured by Other Nonfarm Nonresidential Properties	PD636	\$ 0	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	PD637	\$ 0	N/A	N/A	N/A	N/A
All Other Loans	PD638	\$ 0	N/A	N/A	N/A	N/A
Itemize Loan Cat. that Exceed 10% Tot Lns Restruct, in Troub. Debt - Total	SUB2562	\$ 0	N/A	N/A	N/A	N/A
Loans Secured by Farmland	PD639	\$ 0	N/A	N/A	N/A	N/A
Loans to Depository Institutions and Acceptances of Other Banks	PD640	\$ 0	N/A	N/A	N/A	N/A
Loans to Individuals for Household, Family & Other Personal Expend. - Total	SUB2563	\$ 0	N/A	N/A	N/A	N/A
Credit Cards	PD642	\$ 0	N/A	N/A	N/A	N/A
Automobile Loans	PD645	\$ 0	N/A	N/A	N/A	N/A
Other Consumer Loans	PD660	\$ 0	N/A	N/A	N/A	N/A
Loans to Foreign Governments and Official Institutions	PD680	\$ 0	N/A	N/A	N/A	N/A
Other Loans *	PD681	\$ 0	N/A	N/A	N/A	N/A
* Other Loans (includes 'Loans to finance agricultural production and other loans to farmers,'						
'Obligations (other than securities and loans) of states and political subdivisions in the U.S.,'						
and 'Loans to nondepository financial institutions and other loans.')						
Line Item PD582-PD782 is to be completed by:						
Savings associations with \$300 million or more in total assets, and						
Sav. assn. with < \$300 mil in tot. assets that have agriculture & farm loans that exceed. 5% of tot:						
Loans to Finance Agricultural Production and Other Loans to Farmers	PD682	\$ 0	N/A	N/A	N/A	N/A
Memoranda:						

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93054 - OTS-Regulated: West Virginia	(\$Thousands)
Run Date: May 23, 2011, 10:41 AM	March 2011	

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
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
Loans & Leases Covered by Loss-Sharing Agreements with FDIC						
Loans Secured by Real Estate						
Construction, Land Development and Other Land Loans - Total	SUB2564	\$ 0	N/A	N/A	N/A	N/A
1-4 Family Residential Construction Loans	PD916	\$ 0	N/A	N/A	N/A	N/A
Other Construction Loans , All Land Development and Other Land	PD917	\$ 0	N/A	N/A	N/A	N/A
Loans Secured by Farmland	PD918	\$ 0	N/A	N/A	N/A	N/A
Secured by 1-4 Family Residential Properties - Total	SUB2565	\$ 0	N/A	N/A	N/A	N/A
Revolv., Open-end Loans Sec. by 1-4 Fam. Res. Prop. & Ext.	PD919	\$ 0	N/A	N/A	N/A	N/A
Lines of Credit						
Closed-end Loans Secured by 1-4 Family Residential Properties -	SUB2566	\$ 0	N/A	N/A	N/A	N/A
Total						
Secured by First Liens	PD920	\$ 0	N/A	N/A	N/A	N/A
Secured by Junior Liens	PD921	\$ 0	N/A	N/A	N/A	N/A
Secured by Multifamily (5 or More) Residential Properties	PD922	\$ 0	N/A	N/A	N/A	N/A
Secured by Nonfarm Nonresidential Properties - Total	SUB2567	\$ 0	N/A	N/A	N/A	N/A
Loans Secured by Owner-occupied Nonfarm Nonresidential Properties	PD923	\$ 0	N/A	N/A	N/A	N/A
Loans Secured by Other Nonfarm Nonresidential Properties	PD924	\$ 0	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	PD926	\$ 0	N/A	N/A	N/A	N/A
Loans to Individuals for Household, Family & Other Personal Expend. - Total	SUB2568	\$ 0	N/A	N/A	N/A	N/A
Credit Cards	PD927	\$ 0	N/A	N/A	N/A	N/A
Automobile Loans	PD928	\$ 0	N/A	N/A	N/A	N/A
Other Consumer Loans	PD929	\$ 0	N/A	N/A	N/A	N/A
All Other Loans and Leases	PD930	\$ 0	N/A	N/A	N/A	N/A
Itemize the Past Due and Nonaccrual Amounts Incl. in PD830-PD1030 for Loans & Lease for Amts in SI:						
Loans to Depository Institutions and Acceptances of Other Banks	PD931	\$ 0	N/A	N/A	N/A	N/A

Office of Thrift Supervision Financial Reporting System Run Date: May 23, 2011, 10:41 AM	TFR Industry Aggregate Report 93054 - OTS-Regulated: West Virginia March 2011	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Loans to Foreign Governments and Official Institutions	PD932	\$ 0	N/A	N/A	N/A	N/A
Other loans	PD933	\$ 0	N/A	N/A	N/A	N/A
Lease Financing Receivables	PD934	\$ 0	N/A	N/A	N/A	N/A
Items PD835-PD1035 to be Completed by Savings Associations:						
Savings associations with \$300 million or more in total assets, and						
Sav. assn. with < \$300 mil in tot. assets that have agriculture & farm loans that exceed. 5% of tot:						
Loans to Finance Agricultural Production and Other Loans to Farmers	PD935	\$ 0	N/A	N/A	N/A	N/A
Portion of Covered Loans & Leases Protected by FDIC Loss-sharing Agreements	PD940	\$ 0	N/A	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 10,025	\$ 13,910	\$ 12,455	\$ 14,775	\$ 16,418
Mortgage Loans - Total	SUB2501	\$ 9,990	\$ 13,864	\$ 12,437	\$ 14,757	\$ 16,399
Construction	PD315	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 0	\$ 0	\$ 27	\$ 27	\$ 0
Secured by First Liens	PD323	\$ 7,607	\$ 7,876	\$ 7,800	\$ 7,910	\$ 8,835
Secured by Junior Liens	PD324	\$ 52	\$ 52	\$ 50	\$ 19	\$ 20
Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 2,089	\$ 1,020	\$ 1,797	\$ 2,201
Nonresidential Property (Except Land)	PD335	\$ 2,331	\$ 3,847	\$ 3,540	\$ 4,986	\$ 5,324
Land	PD338	\$ 0	\$ 0	\$ 0	\$ 18	\$ 19
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2531	\$ 35	\$ 46	\$ 18	\$ 18	\$ 19
Loans on Deposits	PD361	\$ 28	\$ 31	\$ 2	\$ 1	\$ 1
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 7	\$ 15	\$ 16	\$ 17	\$ 18
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Troubled Debt Restructured:						

Office of Thrift Supervision Financial Reporting System Run Date: May 23, 2011, 10:41 AM	TFR Industry Aggregate Report 93054 - OTS-Regulated: West Virginia March 2011	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 1,903	\$ 2,225	\$ 2,207	\$ 2,244	\$ 1,745
Construction, Land Development and Other Land Loans - Total	SUB2570	\$ 0	N/A	N/A	N/A	N/A
1-4 Family Residential Construction Loans	PD716	\$ 0	N/A	N/A	N/A	N/A
Other Construction Loans and All Land Development and Other Land Loans	PD717	\$ 0	N/A	N/A	N/A	N/A
Loans Secured by 1-4 Family Residential Properties	PD719	\$ 1,055	N/A	N/A	N/A	N/A
Loans Secured by Multifamily (5 or more) Residential Properties	PD725	\$ 0	N/A	N/A	N/A	N/A
Loans Secured by Nonfarm Nonresidential Properties - Total	SUB2571	\$ 848	N/A	N/A	N/A	N/A
Loans Secured by Owner-occupied Nonfarm Nonresidential Properties	PD735	\$ 386	N/A	N/A	N/A	N/A
Loans secured by Other Nonfarm Nonresidential Properties	PD736	\$ 462	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	PD737	\$ 0	N/A	N/A	N/A	N/A
All Other Loans	PD738	\$ 0	N/A	N/A	N/A	N/A
Itemize Loan Cat. that Exceed 10% Tot Lns Restruct, in Troub. Debt - Total	SUB2572	\$ 0	N/A	N/A	N/A	N/A
Loans Secured by Farmland	PD739	\$ 0	N/A	N/A	N/A	N/A
Loans to Depository Institutions and Acceptances of Other Banks	PD740	\$ 0	N/A	N/A	N/A	N/A
Loans to Individuals for Household, Family & Other Personal Expend. - Total	SUB2573	\$ 0	N/A	N/A	N/A	N/A
Credit Cards	PD742	\$ 0	N/A	N/A	N/A	N/A
Automobile Loans	PD745	\$ 0	N/A	N/A	N/A	N/A
Other Consumer Loans	PD760	\$ 0	N/A	N/A	N/A	N/A
Loans to Foreign Governments and Official Institutions	PD780	\$ 0	N/A	N/A	N/A	N/A
Other loans	PD781	\$ 0	N/A	N/A	N/A	N/A
* Other Loans (includes 'Loans to finance agricultural production and other loans to farmers,'						
'Obligations (other than securities and loans) of states and political subdivisions in the U.S.,'						
and 'Loans to nondepository financial institutions and other loans.')						
Line Item PD582-PD782 is to be completed by:						
Savings associations with \$300 million or more in total assets, and						
Sav. assn. with < \$300 mil in tot. assets that have agriculture & farm loans that exceed. 5% of tot:						

Office of Thrift Supervision
Financial Reporting System
Run Date: May 23, 2011, 10:41 AM

TFR Industry Aggregate Report
93054 - OTS-Regulated: West Virginia
March 2011

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Loans to Finance Agricultural Production and Other Loans to Farmers	PD782	\$ 0	N/A	N/A	N/A	N/A
Memoranda:						
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 118	\$ 0	\$ 118	\$ 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
LOANS IN PROCESS OF FORECLOSURE						
Loans in Process of Foreclosure - Total	PD40	\$ 2,829	\$ 6,506	\$ 5,980	\$ 6,641	\$ 6,379
Loans & Leases Covered by Loss-Sharing Agreements with FDIC						
Loans Secured by Real Estate						
Construction, Land Development and Other Land Loans - Total	SUB2574	\$ 0	N/A	N/A	N/A	N/A
1-4 Family Residential Construction Loans	PD1016	\$ 0	N/A	N/A	N/A	N/A
Other Construction Loans , All Land Development and Other Land Loans	PD1017	\$ 0	N/A	N/A	N/A	N/A
Secured by Farmland	PD1018	\$ 0	N/A	N/A	N/A	N/A
Secured by 1-4 Family Residential Properties - Total	SUB2575	\$ 0	N/A	N/A	N/A	N/A
Revol., Open-end Loans Sec. by 1-4 Fam. Res. Prop. & Ext. Lines of Credit	PD1019	\$ 0	N/A	N/A	N/A	N/A
Closed-end Loans Secured by 1-4 Family Residential Properties - Total	SUB2576	\$ 0	N/A	N/A	N/A	N/A
Secured by First Liens	PD1020	\$ 0	N/A	N/A	N/A	N/A
Secured by Junior Liens	PD1021	\$ 0	N/A	N/A	N/A	N/A
Secured by Multifamily (5 or More) Residential Properties	PD1022	\$ 0	N/A	N/A	N/A	N/A
Secured by Nonfarm Nonresidential Properties - Total	SUB2577	\$ 0	N/A	N/A	N/A	N/A
Loans Secured by Owner-occupied Nonfarm Nonresidential Properties	PD1023	\$ 0	N/A	N/A	N/A	N/A
Loans Secured by Other Nonfarm Nonresidential Properties	PD1024	\$ 0	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	PD1026	\$ 0	N/A	N/A	N/A	N/A
Loans to Individuals for Household, Family & Other Personal Expend. - Total	SUB2578	\$ 0	N/A	N/A	N/A	N/A
Credit Cards	PD1027	\$ 0	N/A	N/A	N/A	N/A
Automobile Loans	PD1028	\$ 0	N/A	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: May 23, 2011, 10:41 AM	March 2011	

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Other Consumer Loans	PD1029	\$ 0	N/A	N/A	N/A	N/A
All Other Loans and Leases	PD1030	\$ 0	N/A	N/A	N/A	N/A
Itemize the Past Due and Nonaccrual Amounts Incl. in PD830-PD1030 for Loans & Lease for Amts in SI:						
Loans to Depository Institutions and Acceptances of Other Banks	PD1031	\$ 0	N/A	N/A	N/A	N/A
Loans to Foreign Governments and Official Institutions	PD1032	\$ 0	N/A	N/A	N/A	N/A
Other loans	PD1033	\$ 0	N/A	N/A	N/A	N/A
Lease Financing Receivables	PD1034	\$ 0	N/A	N/A	N/A	N/A
Items PD835-PD1035 to be Completed by Savings Associations:						
Savings associations with \$300 million or more in total assets, and						
Sav. assn. with < \$300 mil in tot. assets that have agriculture & farm loans that exceed. 5% of tot:						
Loans to Finance Agricultural Production and Other Loans to Farmers	PD1035	\$ 0	N/A	N/A	N/A	N/A
Portion of Covered Loans & Leases Protected by FDIC Loss-sharing Agreements	PD1040	\$ 0	N/A	N/A	N/A	N/A
Construction Loans	PD415	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units:						
Revolving Open-End Loans	PD421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by First Liens	PD423	\$ 1,404	\$ 1,219	\$ 2,107	\$ 2,164	\$ 2,103
Secured by Junior Liens	PD424	\$ 0	\$ 5	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD425	\$ 0	\$ 2,128	\$ 1,020	\$ 1,797	\$ 1,998
Nonresidential Property (Except Land)	PD435	\$ 1,425	\$ 3,154	\$ 2,853	\$ 2,680	\$ 2,278
Land Loans	PD438	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 & MULTIFAMILY WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 226	\$ 228	\$ 229	\$ 230	\$ 231
1-4 Dwelling Units - 90% up to 100% LTV	LD110	\$ 226	\$ 228	\$ 229	\$ 230	\$ 231
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD111	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - 100% and greater LTV	LD120	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD121	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 23, 2011, 10:41 AM

TFR Industry Aggregate Report
93054 - OTS-Regulated: West Virginia
March 2011

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule LD --- Loan Data		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - Total	SUB5240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - 90% up to 100% LTV	LD210	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD211	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - 100% and greater LTV	LD220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - 90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - 100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD241	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - 90% up to 100% LTV	LD250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - 100% and greater LTV	LD260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Charge-offs - Total	SUB5300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - 90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD311	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - 100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD321	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - 90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD411	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - 100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: May 23, 2011, 10:41 AM	TFR Industry Aggregate Report 93054 - OTS-Regulated: West Virginia March 2011	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule LD --- Loan Data		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - 90% up to 100% LTV	LD430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - 100% and greater LTV	LD440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sales - Total	SUB5340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - 90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD451	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - 100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD461	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 5,403	\$ 7,439	\$ 8,049	\$ 7,158	\$ 5,116
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 463	\$ 700	\$ 705	\$ 709	\$ 713
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 26,389	\$ 28,073	\$ 28,612	\$ 29,255	\$ 29,807
1-4 Dwelling Units Option ARM Loans	LD610	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Capitalized Negative Amortization	LD650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Construction Loans with Capitalized Interest						
Construction Loans on 1-4 Dwelling Units with Capitalized Interest	LD710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capitalized Ints on Constr Lns on 1-4 Dwell Units Incl in Current Qtr Inc	LD715	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Construction Lns on Multifam (5 or more) Dwell Units with Capitalized Int	LD720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capitalized Ints on Multifam (5 or more) Dwell Units Incl in Current Qtr Inc	LD725	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Construction Lns on Nonresidential Prop (Except Land) with Capitalized Int	LD730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 23, 2011, 10:41 AM

TFR Industry Aggregate Report
93054 - OTS-Regulated: West Virginia
March 2011

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule LD --- Loan Data		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Cap Ints on Constr Lns on Nonres Prop (Except Land) Incl in Current Qtr Inc	LD735	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Collateralized Debt Obligations, Collateralized Loan Obligations, and Comm Mortgage-Backed Securities						
Collateralized Debt Obligations: Carrying Value	LD750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Collateralized Debt Obligations: Market Value	LD755	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Collateralized Loan Obligations: Carrying Value	LD760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Collateralized Loan Obligations: Market Value	LD765	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commercial Mortgage-Backed Securities: Carrying Value	LD770	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commercial Mortgage-Backed Securities: Market Value	LD775	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 3,623	\$ 5,122	\$ 7,591	\$ 8,660	\$ 6,226
Mortgage Construction Loans	CC105	\$ 3,492	\$ 4,978	\$ 7,422	\$ 8,602	\$ 6,058
Other Mortgage Loans	CC115	\$ 131	\$ 144	\$ 169	\$ 58	\$ 168
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 3,475	\$ 4,270	\$ 5,422	\$ 3,889	\$ 4,482
1-4 Dwelling Units	CC280	\$ 3,368	\$ 4,088	\$ 5,322	\$ 3,839	\$ 4,482
Multifamily (5 or more) Dwelling Units	CC290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
All Other Real Estate	CC300	\$ 107	\$ 182	\$ 100	\$ 50	\$ 0
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Loans	CC320	\$ 1,306	\$ 1,670	\$ 1,306	\$ 556	\$ 556
Commitments Outstanding to Sell Loans	CC330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 22,357
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	\$ 1,500	\$ 0	\$ 0	\$ 2,000	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 6,531	\$ 6,422	\$ 6,430	\$ 6,353	\$ 6,235
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 4,531	\$ 4,422	\$ 4,430	\$ 4,353	\$ 4,235
Commercial Lines	CC420	\$ 2,000	\$ 2,000	\$ 2,000	\$ 2,000	\$ 2,000
Open-End Lines - Total	SUB3362	\$ 334	\$ 283	\$ 295	\$ 292	\$ 301
Credit Cards - Consumer	CC423	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards - Other	CC424	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93054 - OTS-Regulated: West Virginia	(\$Thousands)
Run Date: May 23, 2011, 10:41 AM	March 2011	

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Other	CC425	\$ 334	\$ 283	\$ 295	\$ 292	\$ 301
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 323	\$ 334	\$ 334	\$ 334	\$ 334
Commercial	CC430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Standby, Not Included on CC465 or CC468	CC435	\$ 323	\$ 334	\$ 334	\$ 334	\$ 334
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 0	\$ 162	\$ 563	\$ 2,969	\$ 4,498
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	\$ 162	\$ 563	\$ 2,969	\$ 4,498
Amount of Recourse Obligations on Loans in CC468 - Total	SUB3391	\$ 0	\$ 162	\$ 563	\$ 2,969	\$ 4,498
120 Days or Less	CC469	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Greater than 120 Days	CC471	\$ 0	\$ 162	\$ 563	\$ 2,969	\$ 4,498
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 28,089	\$ 9,728	\$ 1,034	\$ 10,265	\$ 12,529
Sales	CF145	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF148	\$- 12,078	\$- 17,837	\$- 15,438	\$- 10,848	\$- 13,937
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sales	CF155	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF158	\$- 27	\$- 43	\$- 47	\$- 21	\$- 18
Mortgage-Backed Securities						
Purchases - Total	SUB3811	\$ 28,089	\$ 9,728	\$ 1,034	\$ 10,265	\$ 12,529
Sales - Total	SUB3821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Purchases - Total	SUB3826	\$ 28,089	\$ 9,728	\$ 1,034	\$ 10,265	\$ 12,529
Mortgage Loans Disbursed - Total	SUB3831	\$ 17,556	\$ 21,432	\$ 23,153	\$ 30,297	\$ 32,406
Construction Loans - Total	SUB3840	\$ 2,393	\$ 3,439	\$ 5,061	\$ 3,984	\$ 3,093
1-4 Dwelling Units	CF190	\$ 2,393	\$ 3,435	\$ 5,010	\$ 3,984	\$ 3,093
Multifamily (5 or more) Dwelling Units	CF200	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential	CF210	\$ 0	\$ 4	\$ 51	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Permanent Loans - Total	SUB3851	\$ 15,163	\$ 17,993	\$ 18,092	\$ 26,313	\$ 29,313
1-4 Dwelling Units	CF225	\$ 14,808	\$ 17,133	\$ 18,002	\$ 25,328	\$ 27,857
Home Equity and Junior Liens	CF226	\$ 408	\$ 332	\$ 169	\$ 340	\$ 342
Multifamily (5 or more) Dwelling Units	CF245	\$ 150	\$ 678	\$ 0	\$ 195	\$ 1,356
Nonresidential (Except Land)	CF260	\$ 185	\$ 108	\$ 50	\$ 550	\$ 100
Land	CF270	\$ 20	\$ 74	\$ 40	\$ 240	\$ 0
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	CF280	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Equity and Junior Liens	CF282	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential	CF300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 0	\$ 0	\$ 0	\$ 12,430	\$ 14,575
1-4 Dwelling Units	CF310	\$ 0	\$ 0	\$ 0	\$ 12,430	\$ 14,575
Home Equity and Junior Liens	CF311	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 0	\$ 0	\$ 0	\$- 12,430	\$- 14,575
Memo - Refinancing Loans	CF361	\$ 8,780	\$ 13,325	\$ 12,923	\$ 12,320	\$ 11,959
Memo - Loans Sold with Recourse - Total	SUB3886	\$ 0	\$ 0	\$ 0	\$ 2,969	\$ 4,498
120 Days or Less	CF365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Greater than 120 Days	CF366	\$ 0	\$ 0	\$ 0	\$ 2,969	\$ 4,498
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 414	\$ 480	\$ 429	\$ 455	\$ 433
Sales	CF395	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer:						
Closed or Purchased	CF400	\$ 922	\$ 1,123	\$ 1,200	\$ 1,168	\$ 1,190
Sales	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 1,336	\$ 1,603	\$ 1,629	\$ 1,623	\$ 1,623
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 1,336	\$ 1,603	\$ 1,629	\$ 1,623	\$ 1,623
Deposits:						

Office of Thrift Supervision
Financial Reporting System
Run Date: May 23, 2011, 10:41 AM

TFR Industry Aggregate Report
93054 - OTS-Regulated: West Virginia
March 2011

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Interest Credited to Deposits	CF430	\$ 2,822	\$ 3,008	\$ 2,999	\$ 3,138	\$ 3,191

Schedule DI --- Consolidated Deposit Information		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Deposit Data:						
Total Broker - Originated Deposits	SUB4061	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fully Insured: With Balances Less than \$100,000	DI100	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fully Insured: Balances of \$100,000 through \$250,000	DI102	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	DI110	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest Expense for Fully Insured Brokered Deposits	DI114	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest Expense for Other Brokered Deposits	DI116	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Deposits Obtained Thru Deposit Listing Services Not Brokered Deposits	DI117	\$ 0	N/A	N/A	N/A	N/A
Deposits (Excluding Retirement Accounts) with Balances						
\$250,000 or Less	DI120	\$ 611,029	\$ 597,093	\$ 587,402	\$ 587,292	\$ 577,607
Greater than \$250,000	DI130	\$ 62,124	\$ 55,976	\$ 52,616	\$ 49,435	\$ 41,139
Number of Deposit Accounts (Excluding Retirement Accounts) with Balances						
\$250,000 or Less	DI150	51,230	51,387	51,679	51,929	52,286
Greater than \$250,000	DI160	135	119	107	103	86
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 90,503	\$ 88,798	\$ 88,350	\$ 87,093	\$ 85,854
Greater than \$250,000	DI175	\$ 9,711	\$ 9,506	\$ 9,168	\$ 8,638	\$ 7,529
Number of Retirement Deposit Accounts with Balances						
\$250,000 or Less	DI180	3,887	3,844	3,843	3,840	3,808
Greater than \$250,000	DI185	30	29	28	27	23
Deposit Accounts (\$) - Total	SUB4063	\$ 773,367	\$ 751,373	\$ 737,536	\$ 732,458	N/A
Deposit Accounts (#) - Total	SUB4062	55,282	55,379	55,657	55,899	56,203
IRA/Keogh Accounts	DI200	\$ 100,215	\$ 98,304	\$ 97,517	\$ 95,732	\$ 93,383
Uninsured Deposits	DI210	\$ 13,154	\$ 17,521	\$ 18,389	\$ 17,561	\$ 15,693
Preferred Deposits	DI220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Reciprocal Brokered Deposits	DI230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Transaction Accounts (Including Demand Deposits)	DI310	\$ 86,868	\$ 83,596	\$ 82,725	\$ 84,738	\$ 82,331
Money Market Deposit Accounts	DI320	\$ 37,943	\$ 37,860	\$ 36,673	\$ 35,760	\$ 33,492
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 271,037	\$ 251,788	\$ 240,150	\$ 232,756	\$ 217,487
Time Deposits	DI340	\$ 377,047	\$ 377,493	\$ 377,588	\$ 378,011	\$ 378,183

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93054 - OTS-Regulated: West Virginia	(\$Thousands)
Run Date: May 23, 2011, 10:41 AM	March 2011	

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Time Deposits of \$100,000 through \$250,000 Excluding Brokered Time Deposits	DI350	\$ 107,335	\$ 104,041	\$ 101,111	\$ 100,401	\$ 99,176
Time Deposits of \$250,000 or Greater	DI352	\$ 18,797	\$ 18,074	\$ 17,736	\$ 17,461	\$ 16,665
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 41,838	\$ 40,815	\$ 40,181	\$ 38,544	\$ 36,782
Average Daily Deposits Totals:						
Fully Insured Brokered Time Deposits	DI544	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Brokered Time Deposits	DI545	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Non-Interest-Bearing Demand Deposits	DI610	\$ 14,426	\$ 13,997	\$ 13,395	\$ 13,437	\$ 13,630
Deposit Data for Deposit Insurance Premium Assessments:						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 773,366	\$ 751,374	\$ 737,535	\$ 732,457	\$ 712,129
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unsecured Federal Funds Purchased	DI630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured Federal Funds Purchased	DI635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Securities Sold Under Agreements to Repurchase	DI641	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
One Year or Less	DI645	\$ 5	\$ 7	\$ 0	\$ 411	\$ 108
Over One Year	DI651	\$ 0	\$ 0	\$ 9	\$ 10	\$ 12
One Year or Less	DI655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Over One Year	DI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Average Daily Deposits Totals:						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 251,678	\$ 248,466	\$ 247,103	\$ 246,358	\$ 237,882
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Data re Noninterest-bearing Transaction Accounts: Section 343 of 'Dodd-Frank...Act of 2010.'						
Qtr-End Amt of Noninterest-bearing Transaction Accts More than \$250,000	DI580	\$ 1,847	\$ 2,356	N/A	N/A	N/A
Qtr-End No. of Noninterest-bearing Transaction Accts More than \$250,000	DI585	0.06	0.04	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: May 23, 2011, 10:41 AM	March 2011	

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Number of Full-time Equivalent Employees	SI370	203	202	201	210	256
Financial Assets Held for Trading Purposes	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 13,561	\$ 14,630	\$ 14,917	\$ 15,788	\$ 15,316
Assets Held for Sale	SI387	\$ 0	\$ 0	\$ 0	\$ 0	\$ 5,328
Loans Serviced for Others	SI390	\$ 0	\$ 0	\$ 4	\$ 4	\$ 5
Pledged Loans	SI394	\$ 214,740	\$ 212,267	\$ 211,968	\$ 203,002	\$ 200,538
Pledged Trading Assets	SI395	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	86.31%	87.02%	88.45%	91.87%	92.92%
Second month of Qtr	SI582	85.93%	86.73%	86.22%	90.89%	93.45%
Third month of Qtr	SI583	86.09%	87.03%	87.21%	91.83%	91.68%
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	\$ 962	\$ 959	\$ 936	\$ 923	\$ 886
Aggregate amount of all extensions of credit	SI590	\$ 1,744	\$ 1,804	\$ 1,641	\$ 1,655	\$ 1,741
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	3	3	3	3	3
Savings Assoc Equity Capital, Beginning Balance	SI600	\$ 127,518	\$ 127,202	\$ 125,834	\$ 123,749	\$ 123,416
Net Income (Loss) Attributable to Savings Association (SO91)	SI610	\$ 616	\$ 986	\$ 1,407	\$ 1,982	\$ 708
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 0	\$ 400	\$ 0	\$ 0	\$ 275
Stock Issued	SI640	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 17	\$- 273	\$- 40	\$ 103	\$- 99

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93054 - OTS-Regulated: West Virginia	(\$Thousands)
Run Date: May 23, 2011, 10:41 AM	March 2011	

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Adjustments	SI671	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Savings Association Equity Capital, Ending Balance (SC80)	SI680	\$ 128,151	\$ 127,515	\$ 127,201	\$ 125,834	\$ 123,750
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
Captive Insurance and Reinsurance Subsidiaries:						
Total Assets of Captive Insurance Subsidiaries	SI762	\$ 0	N/A	N/A	N/A	N/A
Total Assets of Captive Reinsurance Subsidiaries	SI763	\$ 0	N/A	N/A	N/A	N/A
Assets Covered by Loss-Sharing Agreements with FDIC						
Loans and Leases (included in Schedule SC)	SI770	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Loans Secured by Real Estate - Total	SUB4080	\$ 0	N/A	N/A	N/A	N/A
Construction, Land Development, and Other Land Loans - Total	SUB4081	\$ 0	N/A	N/A	N/A	N/A
1-4 Family Residential Construction Loans	SI764	\$ 0	N/A	N/A	N/A	N/A
Other Construction Loans and all Land Development and Other Land Loans	SI765	\$ 0	N/A	N/A	N/A	N/A
Secured by Farmland	SI766	\$ 0	N/A	N/A	N/A	N/A
Secured by 1-4 Family Residential Properties - Total	SUB4085	\$ 0	N/A	N/A	N/A	N/A
Revolv. Opn-Ed Lns secur by 1-4 fam. Resid. Extended Under Lines of Credit	SI767	\$ 0	N/A	N/A	N/A	N/A
Closed-end Loans Secured by 1-4 Family Residential Properties - Total	SUB4088	\$ 0	N/A	N/A	N/A	N/A
Secured by First Liens	SI768	\$ 0	N/A	N/A	N/A	N/A
Secured by Junior Liens	SI769	\$ 0	N/A	N/A	N/A	N/A
Secured by Multifamily (5 or more) Residential Properties	SI771	\$ 0	N/A	N/A	N/A	N/A
Secured by Nonfarm Nonresidential Properties - Total	SUB4090	\$ 0	N/A	N/A	N/A	N/A
Loans Secured by Owner-occupied Nonfarm Nonresidential Properties	SI775	\$ 0	N/A	N/A	N/A	N/A
Loans Secured by Other Nonfarm Nonresidential Properties	SI777	\$ 0	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	SI779	\$ 0	N/A	N/A	N/A	N/A
Loans to Individuals for Household, Family, & Other Personal Expend.- Total	SUB4095	\$ 0	N/A	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: May 23, 2011, 10:41 AM	March 2011	

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	SI780	\$ 0	N/A	N/A	N/A	N/A
Automobile Loans	SI781	\$ 0	N/A	N/A	N/A	N/A
Other Consumer Loans	SI782	\$ 0	N/A	N/A	N/A	N/A
All Other Loans and Leases	SI783	\$ 0	N/A	N/A	N/A	N/A
Itemize Loans & Leases that Exceed 10% of Tot. Loans & Leases Covered by Loss-sharing Agree. w/FDIC:						
Loans to Depository Institutions and Acceptances of Other Banks	SI784	\$ 0	N/A	N/A	N/A	N/A
Loans to Foreign Governments and Official Institutions	SI785	\$ 0	N/A	N/A	N/A	N/A
Other Loans *	SI786	\$ 0	N/A	N/A	N/A	N/A
Lease Financing Receivables	SI787	\$ 0	N/A	N/A	N/A	N/A
* Other Loans (includes 'Loans to finance agricultural production and other loans to farmers,'						
'Obligations (other than securities and loans) of states and political subdivisions in the U.S.,'						
and 'Loans to nondepository financial institutions and other loans.')						
Real Estate Owned (included in Schedule SC)	SI772	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Construction, Land Development, and Other Land	SI789	\$ 0	N/A	N/A	N/A	N/A
Farmland	SI790	\$ 0	N/A	N/A	N/A	N/A
1-4 Family Residential Properties	SI791	\$ 0	N/A	N/A	N/A	N/A
Multifamily (5 or more) Residential Properties	SI792	\$ 0	N/A	N/A	N/A	N/A
Nonfarm Nonresidential Properties	SI793	\$ 0	N/A	N/A	N/A	N/A
Portion of Covered Other Real Estate Owned in SI789-SI793 Protected by FDIC	SI795	\$ 0	N/A	N/A	N/A	N/A
Debt Securities (included in Schedule SC)	SI774	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other assets (excludes FDIC loss-sharing indemnification assets)	SI776	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mutual Fund and Annuity Sales						
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Average Balance Sheet Data (Based on Month-End Data)						
Total Assets	SI870	\$ 895,173	\$ 877,998	\$ 872,530	\$ 863,174	\$ 851,861
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 143,466	\$ 133,579	\$ 116,660	\$ 103,716	\$ 90,030
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 693,639	\$ 688,363	\$ 699,164	\$ 702,172	\$ 699,787
Nonmortgage Loans	SI885	\$ 9,534	\$ 9,663	\$ 9,848	\$ 10,667	\$ 10,503
Deposits and Excrows	SI890	\$ 759,819	\$ 743,587	\$ 733,117	\$ 723,976	\$ 704,698

Office of Thrift Supervision
Financial Reporting System
Run Date: May 23, 2011, 10:41 AM

TFR Industry Aggregate Report
93054 - OTS-Regulated: West Virginia
March 2011

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Mar 2011 Value	Dec 2010 Value	Sep 2010 Value	Jun 2010 Value	Mar 2010 Value
Total Borrowings	SI895	\$ 3,508	\$ 3,764	\$ 9,323	\$ 10,799	\$ 19,248
Brokerage Activities						
Act as trustee/custodian for IRA, HSA, other acct invested in non-dep prod?	SI901	0	0	0	0	0
Provide custody, safekeeping, othr service accept/sale/purch of securities?	SI905	0	0	0	0	0
Engage in third party broker arrangements to sell securities prod/services?	SI911	0	0	0	0	0
Sweep dep fund to invest manag comp reg ICA holdout as a money market fund?	SI915	0	0	0	0	0

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Mar 2011 Value	Dec 2010 Value	Sep 2010 Value	Jun 2010 Value	Mar 2010 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

Schedule SB --- Consolidated Small Business Loans						
Description	Line Item	Mar 2011 Value	Dec 2010 Value	Sep 2010 Value	Jun 2010 Value	Mar 2010 Value
Do you have any small business loans to report in this sched?	SB010	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]
Do you have any farm or agriculture loans?	SB100	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Are all your commercial loans \$100,000 or less?	SB110	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Number of Loans on SC260	SB200	0	0	0	0	0
Number of Loans on SC300, SC303, and SC306	SB210	0	0	0	0	0
Nonfarm Mtges Orig. at \$100,000 or less - Number	SB300	41	43	42	42	44
Nonfarm Mtges Orig. at \$100,000 or less - Outstd Bal	SB310	\$ 2,013	\$ 2,109	\$ 2,160	\$ 2,200	\$ 2,304
Nonfarm Mortg Orig. at \$100-250,000 - Number	SB320	46	47	46	45	48
Nonfarm Mortg Orig. at \$100-250,000 - Outstd Bal	SB330	\$ 6,113	\$ 6,430	\$ 6,319	\$ 6,331	\$ 6,851

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93054 - OTS-Regulated: West Virginia	(\$Thousands)
Run Date: May 23, 2011, 10:41 AM	March 2011	

***** PUBLIC *****

Schedule SB --- Consolidated Small Business Loans		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Nonfarm Mortg Orig. at \$250,000 - \$1 million - Number	SB340	68	71	72	74	73
Nonfarm Mortg Orig. at \$250,000 - \$1 mill. - Outstd Bal	SB350	\$ 24,915	\$ 27,078	\$ 27,542	\$ 28,817	\$ 28,517
Nonfarm Comm'l Lns Orig at \$100,000 or Less - Number	SB400	9	10	8	10	9
Nonfarm Comm'l Lns Orig at \$100,000 or Less - Outstd Bal	SB410	\$ 57	\$ 96	\$ 69	\$ 78	\$ 63
Nonfarm Comm'l Lns Orig at \$100-250,000 - Number	SB420	1	1	1	1	1
Nonfarm Comm'l Lns Orig at \$100-250,000 - Outstd Bal	SB430	\$ 62	\$ 64	\$ 66	\$ 68	\$ 70
Nonfarm Comm'l Lns Orig at \$250,000 - \$1 mill. - Number	SB440	2	2	2	2	2
Nonfarm Comm'l Lns Orig at \$250,000 - \$1 mill. - Outst Bal	SB450	\$ 820	\$ 822	\$ 834	\$ 835	\$ 869
Farm Mortgages Orig at \$100,000 or Less - Number	SB500	0	0	0	0	0
Farm Mortgages Orig at \$100,000 or Less - Outstd Bal	SB510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Farm Mortgages Orig at \$100-250,000 - Number	SB520	0	0	0	0	0
Farm Mortgages Orig at \$100-250,000 - Outstd Bal	SB530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Farm Mortgages Orig at \$250,000 - \$500,000 - Number	SB540	0	0	0	0	0
Farm Mortgages Orig at \$250,000 - \$500,000 - Outstd Bal	SB550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Farm Nonmtge Loans Orig at \$100,000 or Less - Number	SB600	0	0	0	0	0
Farm Nonmtge Loans Orig at \$100,000 or Less - Bal.	SB610	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Farm Nonmtge Loans Orig at \$100-250,000 - Number	SB620	0	0	0	0	0
Farm Nonmtge Loans Orig at \$100-250,000 - Outstd Bal	SB630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - No.	SB640	0	0	0	0	0
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - Bal.	SB650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule FS --- Fiduciary and Related Services		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
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]
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 SERVICES						
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

Office of Thrift Supervision
Financial Reporting System
Run Date: May 23, 2011, 10:41 AM

TFR Industry Aggregate Report
93054 - OTS-Regulated: West Virginia
March 2011

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
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 and Investment Advisory Agency Accounts	FS260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Foundations and Endowments	FS264	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - IRAs, HSAs, and Similar Accounts	FS234	\$ 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
Investment Management and Investment Advisory Agency Accounts	FS261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Foundations and Endowments	FS265	\$ 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 (\$) - IRAs, HSAs, and Similar Accounts	FS235	\$ 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
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management and Investment Advisory Agency Accounts	FS262	0	0	0	0	0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 23, 2011, 10:41 AM

TFR Industry Aggregate Report
93054 - OTS-Regulated: West Virginia
March 2011

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Foundations and Endowments	FS266	0	0	0	0	0
Other Fiduciary Accounts	FS272	0	0	0	0	0
Managed Assets (#) - IRAs, HSAs, and Similar Accounts	FS236	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
Investment Management and Investment Advisory Agency Accounts	FS263	0	0	0	0	0
Foundations and Endowments	FS267	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
Nonmanaged Assets (#) - IRAs, HSAs, and Similar Accounts	FS237	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 and Investment Advisory Agency Accounts	FS360	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Foundations and Endowments	FS365	\$ 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

Office of Thrift Supervision Financial Reporting System Run Date: May 23, 2011, 10:41 AM	TFR Industry Aggregate Report 93054 - OTS-Regulated: West Virginia March 2011	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY MEMORANDA						
1. Managed Assets Held in Fiduciary Accounts:						
Total Managed Assets in Personal Trust and Agency, Invest Mng Agency Accts	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
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
Mutual Funds - Total	SUB6140	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Money Market	FS428	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity	FS431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	FS437	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Trust Funds and Collective Investment Funds	FS463	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Short-term Obligations	FS434	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investments in Unregistered Funds and Private Equity Investments	FS466	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other 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
Total Managed Assets in Employee Benefits and Retirement Related Accounts	FS41	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Non-Interest-Bearing Deposits	FS411	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS416	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
State, County and Municipal Obligations	FS426	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mutual Funds - Total	SUB6141	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Money Market	FS429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity	FS432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	FS438	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Trust Funds and Collective Investment Funds	FS464	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93054 - OTS-Regulated: West Virginia	(\$Thousands)
Run Date: May 23, 2011, 10:41 AM	March 2011	

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Other Notes and Bonds	FS441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investments in Unregistered Funds and Private Equity Investments	FS467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Common and Preferred Stock	FS446	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Mortgages	FS451	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS456	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Miscellaneous Assets	FS461	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Managed Assets in Other Accounts	FS42	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Non-Interest-Bearing Deposits	FS412	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS417	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS422	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
State, County and Municipal Obligations	FS427	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mutual Funds - Total	SUB6142	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Money Market	FS430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity	FS433	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	FS439	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Trust Funds and Collective Investment Funds	FS465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Short-term Obligations	FS436	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investments in Unregistered Funds and Private Equity Investments	FS468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Common and Preferred Stock	FS447	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Mortgages	FS452	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS457	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Miscellaneous Assets	FS462	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Invest of Manag Fid Accts in Advised/Sponsor Mutual Funds - Manag Assts	FS495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Invest of Manag Fid Accts in Advised/Sponsor Mutual Funds - No. Manag Accts	FS496	0	0	0	0	0
2. Corporate Trust and Agency Accounts:						
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
Issues Reported in FS510 and FS515 that are in Default	FS516	0	0	0	0	0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 23, 2011, 10:41 AM

TFR Industry Aggregate Report
93054 - OTS-Regulated: West Virginia
March 2011

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Principle Amt Outstanding Corp & Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Principle Amt Outstanding Issues Reported in FS510 & FS515	FS517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
3. Collective Investment Funds and Common Trust Funds:						
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
4. Fiduciary Settlements, Surcharges & Other Losses (Calendar YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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 and Advisory 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 and Advisory Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93054 - OTS-Regulated: West Virginia	(\$Thousands)
Run Date: May 23, 2011, 10:41 AM	March 2011	

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
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 and Advisory 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		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Total Savings Association Equity Capital (SC80)	CCR100	\$ 128,151	\$ 127,519	\$ 127,202	\$ 125,834	\$ 123,749
Equity Capital Deductions - Total	SUB1631	\$ 1,236	\$ 1,230	\$ 1,206	\$ 1,194	\$ 1,396
Investments in, Adv to, and Noncontrolling Interests in Nonincludable Subs	CCR105	\$ 1,236	\$ 1,230	\$ 1,206	\$ 1,194	\$ 1,354
Goodwill and Certain Other Intangible Assets	CCR115	\$ 0	\$ 0	\$ 0	\$ 0	\$ 42
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	\$ 895	\$ 915	\$ 660	\$ 627	\$ 723
Accum Losses (Gains) on Certain Securities and Cash Flow Hedges	CCR180	\$- 414	\$- 394	\$- 468	\$- 501	\$- 405
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qualifying Noncontrolling (Minority) Interest in Consolidated Subsidiaries	CCR187	\$ 0	N/A	N/A	N/A	N/A
Other	CCR195	\$ 1,309	\$ 1,309	\$ 1,128	\$ 1,128	\$ 1,128
Tier 1 (Core) Capital	CCR20	\$ 127,810	\$ 127,204	\$ 126,656	\$ 125,267	\$ 123,076
Total Assets (SC60)	CCR205	\$ 908,745	\$ 884,442	\$ 870,270	\$ 868,945	\$ 852,326
Asset Deductions - Total	SUB1651	\$ 1,236	\$ 1,230	\$ 1,206	\$ 1,194	\$ 1,396
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 1,236	\$ 1,230	\$ 1,206	\$ 1,194	\$ 1,354
Goodwill and Certain Other Intangible Assets	CCR265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 42
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	\$- 632	\$- 599	\$- 718	\$- 767	\$- 620
Accum Losses (Gains) on Certain Securities and Cash Flow Hedges	CCR280	\$- 632	\$- 599	\$- 718	\$- 767	\$- 620

Office of Thrift Supervision Financial Reporting System Run Date: May 23, 2011, 10:41 AM	TFR Industry Aggregate Report 93054 - OTS-Regulated: West Virginia March 2011	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 906,877	\$ 882,613	\$ 868,346	\$ 866,984	\$ 850,310
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 33,224	\$ 30,455	\$ 27,041	\$ 27,001	\$ 29,386
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 127,810	\$ 127,204	\$ 126,656	\$ 125,267	\$ 123,076
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 111	\$ 108	\$ 97	\$ 89	\$ 106
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	\$ 4,614	\$ 4,084	\$ 3,764	\$ 3,831	\$ 3,891
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 4,725	\$ 4,192	\$ 3,861	\$ 3,920	\$ 3,997
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 4,725	\$ 4,192	\$ 3,861	\$ 3,920	\$ 3,997
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	\$ 132,535	\$ 131,396	\$ 130,517	\$ 129,187	\$ 127,073
0% R/W Category - Cash	CCR400	\$ 5,462	\$ 5,083	\$ 5,597	\$ 5,893	\$ 5,297
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 38,927	\$ 37,262	\$ 32,916	\$ 33,614	\$ 29,976
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 6,614	\$ 6,219	\$ 7,819	\$ 6,334	\$ 0
0% R/W Category - Other	CCR415	\$ 18,436	\$ 14,533	\$ 13,866	\$ 13,350	\$ 7,567
0% R/W Category - Assets Total	CCR420	\$ 69,439	\$ 63,097	\$ 60,198	\$ 59,191	\$ 42,840
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	\$ 158,870	\$ 144,043	\$ 155,063	\$ 169,623	\$ 172,510
20% R/W Category - Claims on FHLBs	CCR435	\$ 93,179	\$ 94,364	\$ 79,696	\$ 68,855	\$ 59,446
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 1,093	\$ 1,091	\$ 1,090	\$ 638	\$ 638
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 22,105	\$ 21,553	\$ 21,169	\$ 22,053	\$ 27,326
20% R/W Category - Other	CCR450	\$ 10,398	\$ 8,850	\$ 8,964	\$ 8,583	\$ 10,163
20% R/W Category - Assets Total	CCR455	\$ 285,645	\$ 269,901	\$ 265,982	\$ 269,752	\$ 270,083
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 57,129	\$ 53,980	\$ 53,197	\$ 53,951	\$ 54,015

Office of Thrift Supervision Financial Reporting System Run Date: May 23, 2011, 10:41 AM	TFR Industry Aggregate Report 93054 - OTS-Regulated: West Virginia March 2011	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 443,744	\$ 442,456	\$ 441,783	\$ 433,932	\$ 427,288
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 26,968	\$ 27,075	\$ 27,925	\$ 27,734	\$ 27,412
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	\$ 782	\$ 775	\$ 782	\$ 775	\$ 822
50% R/W Category - Other	CCR480	\$ 42	\$ 40	\$ 41	\$ 40	\$ 40
50% R/W Category - Assets Total	CCR485	\$ 471,536	\$ 470,346	\$ 470,531	\$ 462,481	\$ 455,562
50 % Risk-Weight Total for R/B Capital (CCR485 x 50 %)	CCR50	\$ 235,769	\$ 235,174	\$ 235,267	\$ 231,241	\$ 227,782
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 1,257	\$ 922	\$ 873	\$ 864	\$ 836
100% R/W Category - All Other Assets	CCR506	\$ 88,035	\$ 87,155	\$ 81,206	\$ 88,078	\$ 94,501
100% R/W Category - Assets Total	CCR510	\$ 89,292	\$ 88,077	\$ 82,079	\$ 88,942	\$ 95,337
100 % Risk-Weight Total for R/B Capital (CCR510x100 %)	CCR55	\$ 89,292	\$ 88,077	\$ 82,079	\$ 88,942	\$ 95,337
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 915,912	\$ 891,421	\$ 878,790	\$ 880,366	\$ 863,822
Subtotal Risk-Weighted Assets	CCR75	\$ 382,189	\$ 377,230	\$ 370,541	\$ 374,133	\$ 377,134
Excess Allowances for Loan and Lease Losses	CCR530	\$ 957	\$ 561	\$ 466	\$ 318	\$ 360
Total Risk-Weighted Assets	CCR78	\$ 381,232	\$ 376,669	\$ 370,075	\$ 373,815	\$ 376,774
Total Risk-Based Capital Requirement (CCR78 x 8 %)	CCR80	\$ 30,499	\$ 30,134	\$ 29,605	\$ 29,905	\$ 30,142
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	14.09 %	14.41 %	14.59 %	14.45 %	14.47 %
Total Risk-Based Capital Ratio	CCR820	34.76 %	34.88 %	35.27 %	34.56 %	33.73 %
Tier 1 Risk-Based Capital Ratio	CCR830	33.53 %	33.77 %	34.22 %	33.51 %	32.67 %
Tangible Equity Ratio	CCR840	14.09 %	14.41 %	14.59 %	14.45 %	14.47 %

Schedule FV --- Fair Value		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Total Assets Measured at FV on a Recurring Basis - Level 1	FV41	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal Funds Sold & Securities Purchased Under Agreement to Resell	FV111	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Trading Securities	FV131	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 23, 2011, 10:41 AM

TFR Industry Aggregate Report
93054 - OTS-Regulated: West Virginia
March 2011

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FV --- Fair Value		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Available-for-Sale Securities	FV151	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Loans and Leases	FV211	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Servicing Rights	FV241	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Derivative Assets	FV261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
All Other Financial Assets	FV311	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Assets Measured at FV on a Recurring Basis - Level 2	FV42	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal Funds Sold & Securities Purchased Under Agreement to Resell	FV112	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Trading Securities	FV132	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	FV152	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Loans and Leases	FV212	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Servicing Rights	FV242	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Derivative Assets	FV262	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
All Other Financial Assets	FV312	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Assets Measured at FV on a Recurring Basis - Level 3	FV43	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal Funds Sold & Securities Purchased Under Agreement to Resell	FV113	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Trading Securities	FV133	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	FV153	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Loans and Leases	FV213	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Servicing Rights	FV243	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Derivative Assets	FV263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
All Other Financial Assets	FV313	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Assets Measured at FV on a Recurring Basis - Total FV Measurements	FV44	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fed Funds Sold & Secur Purch Under Agreement Resell - Total FV Measurements	FV11	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Trading Securities - Total FV Measurements	FV13	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities - Total FV Measurements	FV15	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Loans and Leases - Total FV Measurements	FV21	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Servicing Rights - Total FV Measurements	FV24	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Derivative Assets - Total FV Measurements	FV26	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: May 23, 2011, 10:41 AM	TFR Industry Aggregate Report 93054 - OTS-Regulated: West Virginia March 2011	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule FV --- Fair Value Description	Line Item	Mar 2011 Value	Dec 2010 Value	Sep 2010 Value	Jun 2010 Value	Mar 2010 Value
All Other Financial Assets - Total FV Measurements	FV31	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Assets Measured at FV on a Recurring Basis - Less Amts Netted	FV46	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fed Funds Sold & Secur Purch Under Agreement to Resell – Less Amts Netted	FV114	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Trading Securities - Less Amts Netted	FV134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities - Less Amts Netted	FV154	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Loans and Leases - Less Amts Netted	FV214	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Servicing Rights - Less Amts Netted	FV244	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Derivative Assets - Less Amts Netted	FV264	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
All Other Financial Assets - Less Amts Netted	FV314	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Assets Measured at FV on a Recurring Basis - Total, After Netting	FV48	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fed Funds Sold & Secur Purch Under Agreement Resell - Total, After Netting	FV12	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Trading Securities - Total, After Netting	FV14	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities - Total, After Netting	FV16	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Loans and Leases - Total, After Netting	FV22	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Servicing Rights - Total, After Netting	FV25	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Derivative Assets - Total, After Netting	FV27	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
All Other Financial Assets - Total, After Netting	FV32	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
LIABILITIES						
Total Liabilities Measured at FV on a Recurring Basis - Level 1	FV81	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal Funds Sold & Securities Purchased Under Agreement to Repurchase	FV511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits	FV531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Subordinated Debentures	FV611	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	FV631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Derivative Liabilities	FV651	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
All Other Financial Liabilities	FV711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Liabilities Measured at FV on a Recurring Basis - Level 2	FV82	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal Funds Sold & Securities Purchased Under Agreement to Repurchase	FV512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: May 23, 2011, 10:41 AM	TFR Industry Aggregate Report 93054 - OTS-Regulated: West Virginia March 2011	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule FV --- Fair Value		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Deposits	FV532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Subordinated Debentures	FV612	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	FV632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Derivative Liabilities	FV652	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
All Other Financial Liabilities	FV712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Liabilities Measured at FV on a Recurring Basis - Level 3	FV83	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal Funds Sold & Securities Purchased Under Agreement to Repurchase	FV513	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits	FV533	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Subordinated Debentures	FV613	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	FV633	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Derivative Liabilities	FV653	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
All Other Financial Liabilities	FV713	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Liabilities Measured at FV on Recurring Basis - Total FV Measurements	FV84	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fed Fund Sold & Secur Purch Under Agreement Repurch - Total FV Measurements	FV51	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits - Total FV Measurements	FV53	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Subordinated Debentures - Total FV Measurements	FV61	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings - Total FV Measurements	FV63	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Derivative Liabilities - Total FV Measurements	FV65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
All Other Financial Liabilities - Total FV Measurements	FV71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Liabilities Measured at FV on a Recurring Basis - Less Amts Netted	FV86	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fed Funds Sold & Secur Purch Under Agreement to Repurch - Less Amts Netted	FV514	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits - Less Amts Netted	FV534	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Subordinated Debentures - Less Amts Netted	FV614	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings - Less Amts Netted	FV634	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Derivative Liabilities - Less Amts Netted	FV654	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
All Other Financial Liabilities - Less Amts Netted	FV714	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Liabilities Measured at FV on Recurring Basis - Total, After Netting	FV88	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: May 23, 2011, 10:41 AM	TFR Industry Aggregate Report 93054 - OTS-Regulated: West Virginia March 2011	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule FV --- Fair Value		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Fed Funds Sold & Secur Purch Under Agreement Repurch - Total, After Netting	FV52	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits - Total, After Netting	FV54	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Subordinated Debentures - Total, After Netting	FV62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings - Total, After Netting	FV64	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Derivative Liabilities - Total, After Netting	FV66	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
All Other Financial Liabilities - Total, After Netting	FV72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule RM --- Reverse Mortgages		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Do you have reverse mortgage loan activity this calendar year to report?	RM010	N/A	0	N/A	N/A	N/A
Amount of Mortgage Loans Outstanding:						
Home Equity Conversion Mortgage Loans	RM110	N/A	\$ 0	N/A	N/A	N/A
Proprietary (Non-HECM) Reverse Mortgage Loans	RM112	N/A	\$ 0	N/A	N/A	N/A
Annual Interest Income from:						
Home Equity Conversion Mortgage Loans	RM310	N/A	\$ 0	N/A	N/A	N/A
Proprietary (Non-HECM) Reverse Mortgage Loans	RM312	N/A	\$ 0	N/A	N/A	N/A
No. Referrals YTD to another lender where thrift performed compensated services for RM originations:						
Home Equity Conversion Mortgage Loans	RM330	N/A	0	N/A	N/A	N/A
Proprietary (Non-HECM) Reverse Mortgage Loans	RM332	N/A	0	N/A	N/A	N/A
Annual Origination Fee Income from:						
Home Equity Conversion Mortgage Loans	RM420	N/A	\$ 0	N/A	N/A	N/A
Proprietary (Non-HECM) Reverse Mortgage Loans	RM422	N/A	\$ 0	N/A	N/A	N/A
Commitments Outstanding to Originate Mortgages Secured by:						
Home Equity Conversion Mortgage Loans	RM510	N/A	\$ 0	N/A	N/A	N/A
Proprietary (Non-HECM) Reverse Mortgage Loans	RM512	N/A	\$ 0	N/A	N/A	N/A
Annual Mortgage Loans Disbursed for Permanent Loans on:						
Home Equity Conversion Mortgage Loans	RM610	N/A	\$ 0	N/A	N/A	N/A
Proprietary (Non-HECM) Reverse Mortgage Loans	RM612	N/A	\$ 0	N/A	N/A	N/A
Annual Loans and Participations Purchased Secured By:						
Home Equity Conversion Mortgage Loans	RM620	N/A	\$ 0	N/A	N/A	N/A
Proprietary (Non-HECM) Reverse Mortgage Loans	RM622	N/A	\$ 0	N/A	N/A	N/A
Annual Loans and Participations Sold Secured By:						
Home Equity Conversion Mortgage Loans	RM630	N/A	\$ 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: May 23, 2011, 10:41 AM	March 2011	

***** PUBLIC *****

Schedule RM --- Reverse Mortgages		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Proprietary (Non-HECM) Reverse Mortgage Loans	RM632	N/A	\$ 0	N/A	N/A	N/A

Schedule VIE --- Assets and Liabilities of Consolidated Variable Interest Entities		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Securitization Vehicles:						
Assets of Consolidated VIEs that Can Be Used to Settle Obligations - Total	SUB5010	\$ 0	N/A	N/A	N/A	N/A
Cash and Balances Due from Depository Institutions	VIE115	\$ 0	N/A	N/A	N/A	N/A
Held-to-Maturity Securities	VIE116	\$ 0	N/A	N/A	N/A	N/A
Available-for-Sale Securities	VIE117	\$ 0	N/A	N/A	N/A	N/A
Securities Purchased Under Agreements to Resell	VIE121	\$ 0	N/A	N/A	N/A	N/A
Loans and Leases Held for Sale	VIE125	\$ 0	N/A	N/A	N/A	N/A
Loans and Leases, Net of Unearned Income	VIE135	\$ 0	N/A	N/A	N/A	N/A
Less: Allowance for Loan and Lease Losses	VIE138	\$ 0	N/A	N/A	N/A	N/A
Trading Assets (Other than Derivatives)	VIE140	\$ 0	N/A	N/A	N/A	N/A
Derivative Trading Assets	VIE143	\$ 0	N/A	N/A	N/A	N/A
Other Real Estate Owned	VIE146	\$ 0	N/A	N/A	N/A	N/A
Other Assets	VIE149	\$ 0	N/A	N/A	N/A	N/A
Liab. of Consolidated VIEs for Which Creditors Don't Have Recourse - Total	SUB5020	\$ 0	N/A	N/A	N/A	N/A
Securities Sold Under Agreements to Repurchase	VIE490	\$ 0	N/A	N/A	N/A	N/A
Derivative Trading Liabilities	VIE496	\$ 0	N/A	N/A	N/A	N/A
Commercial Paper	VIE492	\$ 0	N/A	N/A	N/A	N/A
Other Borrowed Money (exclude commercial paper)	VIE495	\$ 0	N/A	N/A	N/A	N/A
Other Liabilities	VIE497	\$ 0	N/A	N/A	N/A	N/A
All Other Assets of Consolidated VIEs (not included in items VIE115-VIE349)	VIE499	\$ 0	N/A	N/A	N/A	N/A
All Other Liab. of Consolidated VIEs (not included in items VIE490-VIE697)	VIE400	\$ 0	N/A	N/A	N/A	N/A
ABCP Conduits:						
Assets of Consolidated VIEs that Can Be Used to Settle Obligations - Total	SUB5030	\$ 0	N/A	N/A	N/A	N/A
Cash and Balances Due from Depository Institutions	VIE215	\$ 0	N/A	N/A	N/A	N/A
Held-to-Maturity Securities	VIE216	\$ 0	N/A	N/A	N/A	N/A
Available-for-Sale Securities	VIE217	\$ 0	N/A	N/A	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: May 23, 2011, 10:41 AM

TFR Industry Aggregate Report
93054 - OTS-Regulated: West Virginia
March 2011

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VIE --- Assets and Liabilities of Consolidated Variable Interest Entities						
Description	Line Item	Mar 2011 Value	Dec 2010 Value	Sep 2010 Value	Jun 2010 Value	Mar 2010 Value
Securities Purchased Under Agreements to Resell	VIE221	\$ 0	N/A	N/A	N/A	N/A
Loans and Leases Held for Sale	VIE225	\$ 0	N/A	N/A	N/A	N/A
Loans and Leases, Net of Unearned Income	VIE235	\$ 0	N/A	N/A	N/A	N/A
Less: Allowance for Loan and Lease Losses	VIE238	\$ 0	N/A	N/A	N/A	N/A
Trading Assets (Other than Derivatives)	VIE240	\$ 0	N/A	N/A	N/A	N/A
Derivative Trading Assets	VIE243	\$ 0	N/A	N/A	N/A	N/A
Other Real Estate Owned	VIE246	\$ 0	N/A	N/A	N/A	N/A
Other Assets	VIE249	\$ 0	N/A	N/A	N/A	N/A
Liab. of Consolidated VIEs for Which Creditors Don't Have Recourse - Total	SUB5040	\$ 0	N/A	N/A	N/A	N/A
Securities Sold Under Agreements to Repurchase	VIE590	\$ 0	N/A	N/A	N/A	N/A
Derivative Trading Liabilities	VIE596	\$ 0	N/A	N/A	N/A	N/A
Commercial Paper	VIE592	\$ 0	N/A	N/A	N/A	N/A
Other Borrowed Money (exclude commercial paper)	VIE595	\$ 0	N/A	N/A	N/A	N/A
Other Liabilities	VIE597	\$ 0	N/A	N/A	N/A	N/A
All Other Assets of Consolidated VIEs (not included in items VIE115-VIE349)	VIE599	\$ 0	N/A	N/A	N/A	N/A
All Other Liab. of Consolidated VIEs (not included in items VIE490-VIE697)	VIE500	\$ 0	N/A	N/A	N/A	N/A
Other VIEs:						
Assets of Consolidated VIEs that Can Be Used to Settle Obligations - Total	SUB5050	\$ 0	N/A	N/A	N/A	N/A
Cash and Balances Due from Depository Institutions	VIE315	\$ 0	N/A	N/A	N/A	N/A
Held-to-Maturity Securities	VIE316	\$ 0	N/A	N/A	N/A	N/A
Available-for-Sale Securities	VIE317	\$ 0	N/A	N/A	N/A	N/A
Securities Purchased Under Agreements to Resell	VIE321	\$ 0	N/A	N/A	N/A	N/A
Loans and Leases Held for Sale	VIE325	\$ 0	N/A	N/A	N/A	N/A
Loans and Leases, Net of Unearned Income	VIE335	\$ 0	N/A	N/A	N/A	N/A
Less: Allowance for Loan and Lease Losses	VIE338	\$ 0	N/A	N/A	N/A	N/A
Trading Assets (Other than Derivatives)	VIE340	\$ 0	N/A	N/A	N/A	N/A
Derivative Trading Assets	VIE343	\$ 0	N/A	N/A	N/A	N/A
Other Real Estate Owned	VIE346	\$ 0	N/A	N/A	N/A	N/A
Other Assets	VIE349	\$ 0	N/A	N/A	N/A	N/A
Liab. of Consolidated VIEs for Which Creditors Don't Have Recourse - Total	SUB5060	\$ 0	N/A	N/A	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: May 23, 2011, 10:41 AM

TFR Industry Aggregate Report
93054 - OTS-Regulated: West Virginia
March 2011

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VIE --- Assets and Liabilities of Consolidated Variable Interest Entities						
Description	Line Item	Mar 2011 Value	Dec 2010 Value	Sep 2010 Value	Jun 2010 Value	Mar 2010 Value
Securities Sold Under Agreements to Repurchase	VIE690	\$ 0	N/A	N/A	N/A	N/A
Derivative Trading Liabilities	VIE696	\$ 0	N/A	N/A	N/A	N/A
Commercial Paper	VIE692	\$ 0	N/A	N/A	N/A	N/A
Other Borrowed Money (exclude commercial paper)	VIE695	\$ 0	N/A	N/A	N/A	N/A
Other Liabilities	VIE697	\$ 0	N/A	N/A	N/A	N/A
All Other Assets of Consolidated VIEs (not included in items VIE115-VIE349)	VIE699	\$ 0	N/A	N/A	N/A	N/A
All Other Liab. of Consolidated VIEs (not included in items VIE490-VIE697)	VIE600	\$ 0	N/A	N/A	N/A	N/A

*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.