

We're proud of what experts say about us

The Bank of Southside Virginia is recognized as an outstanding financial institution with a long history of serving the people and the communities of Southside Virginia. The bank's management is equally proud of the recognition BSV has garnered over the years from impartial and independent outside firms that measure the safety, soundness and overall merit of the bank.

One of the most widely recognized and respected is Sheshunoff Information Services, Inc. Sheshunoff is well known as a leader in the field of financial industry data. The company began rating financial institutions in 1984. BSV has earned their best rating every year.

Bauer Financial Reports, Inc., Coral Gables, Florida presented the bank its latest five-star rating in September, 2007. This is the seventy-third consecutive quarter the bank earned their highest award. The certificate reads, "Five-stars is the highest rating we award and indicates that this institution is one of the safest, [most] credit-worthy banks in the United States."

Veribanc, Inc., Wakefield, Massachusetts, uses a combination of color and stars to rate financial institutions. BSV's rating is the highest given, green with 3-stars. The bank also earned Veribanc's coveted Blue Ribbon Bank award. In Veribanc's words, "Approximately 1,500 of the green, 3-star banks qualify for Veribanc's Blue Ribbon Bank award each quarter.

In its Mid Year 2007 analysis, Financial Management Consulting Group, Russell Springs, Kentucky, awarded The Bank of Southside Virginia its #1 spot for all banks in the state. The rankings reflect overall performance. Financial Management Consulting Group is a firm of well-experienced bank consultants serving the banking industry throughout the country.

Since 1985, *Bank Financial Quarterly*, published by IDC Financial Publishing, Inc., of Hartland, Wisconsin, has compiled financial data on all banks, bank holding companies, thrifts, and credit unions reporting to the federal government. Using the quarterly financial statements of conditions, IDC is able to calculate over 35 key financial ratios and provide a one-number summary rank of quality for each of these 18,000 institutions. On a scale of 1 to 300, with 300 the top rank attainable, BSV earned 300. Based on having achieved superior investment performance ranking in the top five percent of all banks over the past one, three and five-year period, IDC has awarded The Bank of Southside Virginia its "Best of the Best" designation.

TheStreet.com Ratings (formerly Weiss Research, Inc.) gives BSV "A" or "Excellent" rating. TheStreet.com Ratings is the nation's leading independent provider of ratings and analyses of financial services companies, mutual funds, and stocks. In their words, "This rating recognizes [The] Bank of Southside Virginia as an outstanding bank offering excellent financial stability for its customers, vendors and employees...fewer than four percent of the nation's banks and thrifts meet TheStreet.com Rating's criteria for exceptional financial strength, making this distinction truly one to be proud.... TheStreet.com Ratings' proprietary model uses more rigorous standards than other rating agencies, placing greater emphasis on a company's future financial solvency and its ability to withstand severe economic adversity. For this reason, a company receiving our highest financial safety rating truly demonstrates itself to be among the industry's elite."

We're proud of our ratings because we work hard to earn them. We value the trust and confidence you place in us as your bank, and we want you to know that we will continue to uphold the high standards of quality that you expect from us.

Thank you for banking with BSV.



J. Peter Clements
President / CEO