

SECURITIES AND EXCHANGE COMMISSION

FORM 10-Q/A

Quarterly report pursuant to sections 13 or 15(d) [amend]

Filing Date: **1996-12-30** | Period of Report: **1996-09-30**
SEC Accession No. **0000847260-96-000020**

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FILER

VIRGINIA BEACH FEDERAL FINANCIAL CORP

CIK: **847260** | IRS No.: **541534067** | State of Incorporation: **VA** | Fiscal Year End: **1231**
Type: **10-Q/A** | Act: **34** | File No.: **000-19398** | Film No.: **96687596**
SIC: **6035** Savings institution, federally chartered

Mailing Address

2101 PARKS AVE
PO BOX 848
VIRGINIA BEACH VA 23451

Business Address

2101 PARKS AVE
PO BOX 848
VIRGINIA BEACH VA 23451
8044289331

SECURITIES AND EXCHANGE COMMISSION
Washington, D. C. 20549

FORM 10-Q/A

(10-Q Amended to Include Financial Data Schedule)

(Mark One)

/ x / Quarterly Report Pursuant to Section 13 or 15(D) of the Securities
Exchange Act of 1934

FOR QUARTER ENDED September 30, 1996
or

/ / Transition Report Pursuant to Section 13 or 15(d)
of the Securities Exchange Act of 1934

Transition Period From: To:

Commission File Number: 0-19398

VIRGINIA BEACH FEDERAL FINANCIAL CORPORATION
(Exact name of Registrant as Specified in its Charter)

Virginia
(State of incorporation)

IRS Employer ID No.: 54-1534067

2101 Parks Avenue, Virginia Beach, Virginia 23451
(Address of principal executive offices)

(804) 428-9331
(Registrant's telephone number, including area code)

Former Name, Former Address and Former Fiscal Year, If Changed Since Last
Report: N/A

Indicate by check mark whether the registrant (1) has filed all documents
reports required to be filed by Section 13 or 15(d) of the Securities Exchange
Act of 1934 during the preceding 12 months (or for such shorter period that the
registrant was required to file such reports), and (2) has been subject to such
filing requirements for the past 90 days.

YES x NO

Indicate the number of shares outstanding of each of the issuer's classes of common stock, as of the latest practicable date October 31, 1996:

4,968,159

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

VIRGINIA BEACH FEDERAL FINANCIAL CORPORATION

Date: November 14, 1996

\s\ John A. B. Davies, Jr.

John A. B. Davies, Jr.
President/Chief Executive Officer

Date: November 14, 1996

\s\ Dennis R. Stewart

Dennis R. Stewart
Executive Vice President/
Chief Financial Officer

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