

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:46 AM

TFR Industry Aggregate Report
93051 - OTS-Regulated: Virginia
March 2005

Frozen Aggregated Data
(\$Thousands)

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Description	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Number of Institutions	16	15	16	16	17

Schedule NS --- Optional Narrative Statement		Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 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 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 4,988,242	\$ 4,694,059	\$ 5,552,050	\$ 7,608,317	\$ 7,265,919
Cash and Non-Interest-Earning Deposits	SC110	\$ 1,810,307	\$ 1,640,970	\$ 1,619,889	\$ 1,402,219	\$ 1,203,109
Interest-Earning Deposits in FHLBs	SC112	\$ 114,286	\$ 162,864	\$ 136,240	\$ 215,308	\$ 181,940
Other Interest-Earning Deposits	SC118	\$ 63,872	\$ 65,232	\$ 151,722	\$ 159,399	\$ 155,744
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 188,068	\$ 118,462	\$ 983,219	\$ 3,216,683	\$ 3,204,172
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 1,560,731	\$ 1,542,853	\$ 1,493,114	\$ 1,529,859	\$ 1,542,482
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 419,947	\$ 422,656	\$ 421,390	\$ 306,210	\$ 307,963
State and Municipal Obligations	SC180	\$ 149,548	\$ 142,767	\$ 125,641	\$ 98,029	\$ 71,545
Securities Backed by Nonmortgage Loans	SC182	\$ 106,463	\$ 71,816	\$ 83,307	\$ 110,390	\$ 122,953
Other Investment Securities	SC185	\$ 555,650	\$ 507,067	\$ 518,897	\$ 549,021	\$ 458,430
Accrued Interest Receivable	SC191	\$ 19,370	\$ 19,372	\$ 18,631	\$ 21,199	\$ 17,581
Mortgage-Backed Securities - Gross	SUB0072	\$ 14,808,937	\$ 16,053,831	\$ 15,316,995	\$ 14,963,928	\$ 13,726,453
Mortgage-Backed Securities - Total	SC22	\$ 14,808,937	\$ 16,053,831	\$ 15,316,995	\$ 14,963,928	\$ 13,726,453
Pass-Through - Total	SUB0073	\$ 9,312,710	\$ 9,838,390	\$ 8,868,289	\$ 8,897,749	\$ 7,639,593
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 9,306,626	\$ 9,804,242	\$ 8,805,377	\$ 8,827,266	\$ 7,557,005
Other Pass-Through	SC215	\$ 6,084	\$ 34,148	\$ 62,912	\$ 70,483	\$ 82,588
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 5,444,349	\$ 6,158,486	\$ 6,387,307	\$ 6,007,389	\$ 6,033,844
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 1,279,059	\$ 1,418,851	\$ 1,462,812	\$ 1,329,662	\$ 1,059,453
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 21,016	\$ 26,340	\$ 95,457	\$ 120,397	\$ 168,755
Other	SC222	\$ 4,144,274	\$ 4,713,295	\$ 4,829,038	\$ 4,557,330	\$ 4,805,636
Accrued Interest Receivable	SC228	\$ 51,878	\$ 56,955	\$ 61,399	\$ 58,790	\$ 53,016

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Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 44,718,393	\$ 40,669,193	\$ 37,940,909	\$ 34,630,740	\$ 32,404,751
Mortgage Loans - Total	SC26	\$ 44,647,887	\$ 40,605,512	\$ 37,895,522	\$ 34,573,250	\$ 32,344,051
Construction Loans - Total	SUB0100	\$ 512,567	\$ 429,429	\$ 418,562	\$ 406,192	\$ 362,103
Residential - Total	SUB0110	\$ 385,790	\$ 336,705	\$ 329,090	\$ 323,289	\$ 291,743
1-4 Dwelling Units	SC230	\$ 315,771	\$ 241,514	\$ 237,991	\$ 222,557	\$ 200,435
Multifamily (5 or more) Dwelling Units	SC235	\$ 70,019	\$ 95,191	\$ 91,099	\$ 100,732	\$ 91,308
Nonresidential Property	SC240	\$ 126,777	\$ 92,724	\$ 89,472	\$ 82,903	\$ 70,360
Permanent Loans - Total	SUB0121	\$ 44,007,482	\$ 40,072,688	\$ 37,372,597	\$ 34,098,133	\$ 31,927,187
Residential - Total	SUB0131	\$ 42,632,851	\$ 38,957,695	\$ 36,293,943	\$ 33,076,054	\$ 30,956,252
1-4 Dwelling Units - Total	SUB0141	\$ 40,844,990	\$ 37,260,251	\$ 34,719,125	\$ 31,592,071	\$ 29,571,994
Revolving Open-End Loans	SC251	\$ 12,622,163	\$ 11,130,028	\$ 9,450,934	\$ 7,357,017	\$ 6,579,955
All Other - First Liens	SC254	\$ 26,096,393	\$ 24,852,593	\$ 24,333,945	\$ 23,449,977	\$ 22,272,311
All Other - Junior Liens	SC255	\$ 2,126,434	\$ 1,277,630	\$ 934,246	\$ 785,077	\$ 719,728
Multifamily (5 or more) Dwelling Units	SC256	\$ 1,787,861	\$ 1,697,444	\$ 1,574,818	\$ 1,483,983	\$ 1,384,258
Nonresidential Property (Except Land)	SC260	\$ 1,081,377	\$ 918,713	\$ 886,275	\$ 810,181	\$ 772,511
Land	SC265	\$ 293,254	\$ 196,280	\$ 192,379	\$ 211,898	\$ 198,424
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 3,565,404	\$ 2,958,219	\$ 3,286,834	\$ 2,294,210	N/A
Accrued Interest Receivable	SC272	\$ 191,488	\$ 160,848	\$ 146,508	\$ 123,993	\$ 112,703
Advances for Taxes and Insurance	SC275	\$ 6,856	\$ 6,228	\$ 3,242	\$ 2,422	\$ 2,758
Allowance for Loan and Lease Losses	SC283	\$ 70,506	\$ 63,681	\$ 45,387	\$ 57,490	\$ 60,700
Nonmortgage Loans - Gross	SUB0162	\$ 19,725,428	\$ 19,351,914	\$ 19,527,476	\$ 19,478,159	\$ 19,021,830
Nonmortgage Loans - Total	SC31	\$ 19,252,948	\$ 18,841,624	\$ 18,997,352	\$ 18,903,987	\$ 18,427,431
Commercial Loans - Total	SC32	\$ 4,515,533	\$ 4,331,007	\$ 3,993,927	\$ 4,050,192	\$ 3,916,686
Secured	SC300	\$ 1,855,257	\$ 1,636,425	\$ 1,518,926	\$ 1,455,267	\$ 1,453,484
Unsecured	SC303	\$ 2,660,276	\$ 2,694,582	\$ 2,475,001	\$ 2,594,925	\$ 2,463,202
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 15,121,386	\$ 14,935,247	\$ 15,450,553	\$ 15,349,723	\$ 15,021,440
Loans on Deposits	SC310	\$ 13,622	\$ 10,893	\$ 10,185	\$ 10,728	\$ 11,236
Home Improvement Loans (Not secured by real estate)	SC316	\$ 28,272	\$ 29,940	\$ 34,418	\$ 34,221	\$ 37,052
Education Loans	SC320	\$ 94	\$ 99	\$ 103	\$ 108	\$ 120
Auto Loans	SC323	\$ 915,562	\$ 920,780	\$ 1,100,800	\$ 1,352,486	\$ 1,585,390
Mobile Home Loans	SC326	\$ 187	\$ 171	\$ 273	\$ 297	\$ 351
Credit Cards	SC328	\$ 3,382,688	\$ 3,532,118	\$ 3,561,092	\$ 3,544,062	\$ 3,666,999

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Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Other, Including Lease Receivables	SC330	\$ 10,780,961	\$ 10,441,246	\$ 10,743,682	\$ 10,407,821	\$ 9,720,292
Accrued Interest Receivable	SC348	\$ 88,509	\$ 85,660	\$ 82,996	\$ 78,244	\$ 83,704
Allowance for Loan and Lease Losses	SC357	\$ 472,480	\$ 510,290	\$ 530,124	\$ 574,172	\$ 594,399
Repossessed Assets - Gross	SUB0201	\$ 28,614	\$ 30,149	\$ 30,900	\$ 32,059	\$ 32,786
Repossessed Assets - Total	SC40	\$ 28,614	\$ 30,149	\$ 30,900	\$ 32,059	\$ 32,786
Real Estate - Total	SUB0210	\$ 24,097	\$ 24,964	\$ 26,375	\$ 26,480	\$ 25,683
Construction	SC405	\$ 0	\$ 21	\$ 21	\$ 50	\$ 0
Residential - Total	SUB0225	\$ 3,355	\$ 4,388	\$ 7,277	\$ 7,774	\$ 7,586
1-4 Dwelling Units	SC415	\$ 3,320	\$ 4,355	\$ 7,277	\$ 7,774	\$ 7,586
Multifamily (5 or more) Dwelling Units	SC425	\$ 35	\$ 33	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 0	\$ 223	\$ 223	\$ 223	\$ 223
Land	SC428	\$ 20,742	\$ 20,332	\$ 18,854	\$ 18,433	\$ 17,874
Other Repossessed Assets	SC430	\$ 4,517	\$ 5,185	\$ 4,525	\$ 5,579	\$ 7,103
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	SC45	\$ 970	\$ 970	\$ 970	\$ 970	\$ 970
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 544,583	\$ 515,733	\$ 520,463	\$ 511,671	\$ 481,080
Federal Home Loan Bank Stock	SC510	\$ 456,823	\$ 427,638	\$ 443,836	\$ 441,341	\$ 408,893
Other	SC540	\$ 87,760	\$ 88,095	\$ 76,627	\$ 70,330	\$ 72,187
Office Premises and Equipment	SC55	\$ 634,455	\$ 646,387	\$ 637,037	\$ 630,903	\$ 652,923
Other Assets - Gross	SUB0262	\$ 3,060,297	\$ 2,500,740	\$ 2,635,672	\$ 2,662,950	\$ 2,663,487
Other Assets - Total	SC59	\$ 3,060,297	\$ 2,500,740	\$ 2,635,672	\$ 2,662,950	\$ 2,663,487
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 1,498	\$ 6,634	\$ 6,497	\$ 6,331	\$ 6,176
Bank-Owned Life Insurance - Other	SC625	\$ 36,252	\$ 18,693	\$ 18,477	\$ 18,258	\$ 18,053
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 189,896	\$ 180,867	\$ 166,627	\$ 158,530	\$ 135,406
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 6,192	\$ 6,943	\$ 5,337	\$ 5,710	\$ 5,994
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 551,158	\$ 233,901	\$ 261,947	\$ 247,666	\$ 277,976
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 476,804	\$ 461,321	\$ 444,607	\$ 439,477	\$ 371,426
Other Assets	SC689	\$ 1,798,497	\$ 1,592,381	\$ 1,732,180	\$ 1,786,978	\$ 1,848,456
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 542,986	\$ 573,971	\$ 575,511	\$ 631,662	\$ 655,099
Total Assets - Gross	SUB0283	\$ 88,509,919	\$ 84,462,976	\$ 82,162,472	\$ 80,519,697	\$ 76,250,199
Total Assets	SC60	\$ 87,966,933	\$ 83,889,005	\$ 81,586,961	\$ 79,888,035	\$ 75,595,100
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 57,352,214	\$ 55,409,879	\$ 55,129,250	\$ 54,578,479	\$ 54,175,205
Deposits	SC710	\$ 57,179,300	\$ 55,274,629	\$ 54,946,517	\$ 54,396,689	\$ 53,953,225
Escrows	SC712	\$ 181,076	\$ 134,703	\$ 181,914	\$ 180,877	\$ 220,861
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 8,162	\$ 547	\$ 819	\$ 913	\$ 1,119
Borrowings - Total	SC72	\$ 20,841,229	\$ 19,265,938	\$ 17,810,135	\$ 16,876,517	\$ 13,158,158
Advances from FHLBank	SC720	\$ 7,756,293	\$ 7,129,331	\$ 7,306,830	\$ 6,897,854	\$ 6,087,242
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 11,743,258	\$ 11,767,353	\$ 10,117,761	\$ 9,525,670	\$ 6,712,042
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 175,000	\$ 175,000	\$ 175,000	\$ 175,000	\$ 175,000
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 1,166,678	\$ 194,254	\$ 210,544	\$ 277,993	\$ 183,874
Other Liabilities - Total	SC75	\$ 2,052,686	\$ 2,078,246	\$ 1,815,238	\$ 1,908,799	\$ 1,907,646
Accrued Interest Payable - Deposits	SC763	\$ 70,153	\$ 76,435	\$ 81,194	\$ 77,752	\$ 74,877
Accrued Interest Payable - Other	SC766	\$ 62,011	\$ 86,221	\$ 53,877	\$ 50,775	\$ 50,240
Accrued Taxes	SC776	\$ 384,020	\$ 197,132	\$ 432,873	\$ 399,211	\$ 369,356
Accounts Payable	SC780	\$ 497,134	\$ 496,452	\$ 434,418	\$ 409,527	\$ 398,671
Deferred Income Taxes	SC790	\$ 181,552	\$ 229,525	\$ 162,461	\$ 183,814	\$ 207,655
Other Liabilities and Deferred Income	SC796	\$ 857,816	\$ 992,481	\$ 650,415	\$ 787,720	\$ 806,847
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	\$ 80,246,129	\$ 76,754,063	\$ 74,754,623	\$ 73,363,795	\$ 69,241,009

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Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Minority Interest	SC800	\$ 175,391	\$ 175,391	\$ 175,391	\$ 175,391	\$ 175,391
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 7,545,413	\$ 6,959,550	\$ 6,656,950	\$ 6,348,851	\$ 6,178,700
Stock - Total	SUB0311	\$ 4,749,543	\$ 4,441,137	\$ 4,266,220	\$ 4,265,777	\$ 4,277,681
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 13	\$ 13	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 120,622	\$ 120,622	\$ 120,622	\$ 120,622	\$ 120,622
Common Stock - Par Value	SC820	\$ 18,043	\$ 18,043	\$ 18,040	\$ 18,040	\$ 18,059
Common Stock - Paid in Excess of Par	SC830	\$ 4,610,878	\$ 4,302,472	\$ 4,127,545	\$ 4,127,102	\$ 4,139,000
Accumulated Other Comprehensive Income - Total	SC86	\$- 283,004	\$- 224,669	\$- 237,563	\$- 280,552	\$- 187,896
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 213,584	\$- 106,740	\$- 109,494	\$- 252,523	\$- 12,651
Gains (Losses) on Cash Flow Hedges	SC865	\$- 69,521	\$- 118,029	\$- 128,172	\$- 27,755	\$- 174,956
Other	SC870	\$ 101	\$ 100	\$ 103	\$- 274	\$- 289
Retained Earnings	SC880	\$ 3,078,874	\$ 2,743,082	\$ 2,628,293	\$ 2,363,626	\$ 2,088,915
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 87,966,933	\$ 83,889,004	\$ 81,586,964	\$ 79,888,037	\$ 75,595,100

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Other Codes As of Mar 2005

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	1	\$ 41
3	Federal, State, or other taxes receivable	1	\$ 203
4	Net deferred tax assets	9	\$ 457,840
6	Prepaid deposit insurance premiums	2	\$ 16
7	Prepaid expenses	11	\$ 26,133
8	Deposits for utilities and other services	1	\$ 19
10	Property leased to others, net of accumul. deprec.	1	\$ 295,868
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 22
14	Other noninterest-bearing short-term accounts recv	4	\$ 285,365
19	Receivables fr a broker for unsettled transactions	3	\$ 103,357
20	F/V of all derivative instru. reportable as assets	2	\$ 172,655
22	Unapplied loan disbursements	1	\$ 3,532
99	Other	9	\$ 202,531

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	2	\$ 4,603
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 4,048
10	Amounts due brokers for unsettled transactions	1	\$ 399
11	The liability recorded for post-retirement benefit	5	\$ 6,791
14	Unapplied loan payments received	1	\$ 69,614
17	Noninterest-bearing payables to Hold Co/Affiliates	3	\$ 202,732
18	Litigation reserves	1	\$ 220
20	F/V of all derivative instru. reportable as liab.	1	\$ 26,113
99	Other	19	\$ 324,538

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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 1,112,542	\$ 1,023,615	\$ 979,838	\$ 901,624	\$ 892,533
Deposits and Investment Securities	SO115	\$ 36,432	\$ 42,582	\$ 41,394	\$ 37,732	\$ 33,249
Mortgage-Backed Securities	SO125	\$ 163,059	\$ 151,788	\$ 150,354	\$ 143,773	\$ 133,821
Mortgage Loans	SO141	\$ 518,042	\$ 455,339	\$ 409,579	\$ 365,067	\$ 346,437
Nonmortgage Loans - Total	SUB0950	\$ 395,009	\$ 373,906	\$ 378,511	\$ 355,052	\$ 379,026
Commercial Loans and Leases	SO160	\$ 90,061	\$ 83,601	\$ 79,081	\$ 75,768	\$ 74,208
Consumer Loans and Leases	SO171	\$ 304,948	\$ 290,305	\$ 299,430	\$ 279,284	\$ 304,818
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 4,811	\$ 4,178	\$ 4,117	\$ 3,787	\$ 4,086
Federal Home Loan Bank Stock	SO181	\$ 4,789	\$ 4,156	\$ 4,095	\$ 3,765	\$ 3,603
Other	SO185	\$ 22	\$ 22	\$ 22	\$ 22	\$ 483
Interest Expense - Total	SO21	\$ 422,012	\$ 391,138	\$ 367,088	\$ 345,163	\$ 345,662
Deposits	SO215	\$ 251,288	\$ 241,393	\$ 231,889	\$ 226,918	\$ 230,736
Escrows	SO225	\$ 8	\$ 10	\$ 10	\$ 1	\$ 12
Advances from FHLBank	SO230	\$ 65,128	\$ 60,609	\$ 55,335	\$ 44,753	\$ 49,788
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 3,077	\$ 3,076	\$ 3,075	\$ 3,040	\$ 3,138
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 102,511	\$ 86,050	\$ 76,779	\$ 70,451	\$ 61,988
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 695,341	\$ 636,655	\$ 616,867	\$ 560,248	\$ 550,957
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 85,767	\$ 118,207	\$ 71,849	\$ 109,482	\$ 94,803
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 609,574	\$ 518,448	\$ 545,018	\$ 450,766	\$ 456,154
Noninterest Income - Total	SO42	\$ 436,939	\$ 404,078	\$ 429,049	\$ 423,201	\$ 434,877
Mortgage Loan Serving Fees	SO410	\$ 1,692	\$- 2,905	\$- 10,472	\$ 9,300	\$- 7,536
Other Fees and Charges	SO420	\$ 329,244	\$ 301,709	\$ 316,562	\$ 304,317	\$ 308,670
Net Income (Loss) from Other - Total	SUB0451	\$ 89,605	\$ 89,856	\$ 111,248	\$ 93,158	\$ 101,703
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 82,932	\$ 88,031	\$ 109,565	\$ 82,119	\$ 109,700
Operations & Sale of Repossessed Assets	SO461	\$ 70	\$ 115	\$ 322	\$ 177	\$ 1,179
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$- 7	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$ 7,826	\$ 0	\$- 551

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 390	\$- 298	\$ 2	\$- 29	\$ 43
Trading Assets (Realized and Unrealized)	SO485	\$ 6,213	\$ 2,008	\$- 6,460	\$ 10,891	\$- 8,668
Other Noninterest Income	SO488	\$ 16,398	\$ 15,418	\$ 11,711	\$ 16,426	\$ 32,040
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 541,320	\$ 562,780	\$ 540,094	\$ 499,346	\$ 537,904
All Personnel Compensation and Expense	SO510	\$ 148,849	\$ 144,920	\$ 135,829	\$ 128,293	\$ 140,397
Legal Expense	SO520	\$ 2,459	\$ 2,570	\$ 1,789	\$ 2,293	\$ 1,650
Office Occupancy and Equipment Expense	SO530	\$ 67,678	\$ 60,553	\$ 60,178	\$ 60,402	\$ 64,082
Marketing and Other Professional Services	SO540	\$ 222,141	\$ 250,424	\$ 217,633	\$ 210,245	\$ 224,362
Loan Servicing Fees	SO550	\$ 12,693	\$ 13,246	\$ 14,115	\$ 12,289	\$ 11,114
Goodwill and Other Intangibles Expense	SO560	\$ 5,099	\$ 3,302	\$ 3,034	\$ 2,343	\$ 4,022
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$- 3	\$- 140	\$ 0	\$ 2	\$ 47
Other Noninterest Expense	SO580	\$ 82,404	\$ 87,905	\$ 107,516	\$ 83,479	\$ 92,230
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	\$ 505,193	\$ 359,746	\$ 433,973	\$ 374,621	\$ 353,127
Income Taxes - Total	SO71	\$ 184,300	\$ 131,652	\$ 154,357	\$ 138,056	\$ 131,817
Federal	SO710	\$ 170,659	\$ 115,588	\$ 141,582	\$ 125,655	\$ 120,708
State, Local & Other	SO720	\$ 13,641	\$ 16,064	\$ 12,775	\$ 12,401	\$ 11,109
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 320,893	\$ 228,094	\$ 279,616	\$ 236,565	\$ 221,310
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$- 74	\$- 562	\$ 31,300	\$ 0
Net Income (Loss)	SO91	\$ 320,893	\$ 228,020	\$ 279,054	\$ 267,865	\$ 221,310

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Other Codes As of Mar 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	4	\$ 4,886
5	Net income(loss) from real estate held for invest	1	\$ 76
6	Net income(loss)-equity invest in uncons sub org	1	\$- 3,751
7	Net income(loss) from leased property	4	\$ 3,535
15	Income from corporate-owned life insurance	2	\$ 519
19	Realized/unrealized gains on derivatives	1	\$ 519
99	Other	10	\$ 6,982

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	3	\$ 1,480
2	OTS assessments	4	\$ 83
5	Forfeited commitment fees on FHLBank advances	1	\$ 12
7	Office supplies, printing, and postage	9	\$ 1,975
8	Telephone, including data lines	6	\$ 8,700
9	Loan origination expense	6	\$ 12,760
10	ATM expense	1	\$ 72
14	Losses from fraud	1	\$ 1,119
16	Web site expenses	1	\$ 22
17	Charitable contributions	1	\$ 105
18	Minority Interest	1	\$ 4,772
99	Other	12	\$ 29,612

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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 1,112,542	\$ 3,784,873	\$ 2,771,163	\$ 1,791,325	\$ 892,533
YTD - Deposits and Investment Securities	Y_SO115	\$ 36,432	\$ 154,202	\$ 112,201	\$ 70,807	\$ 33,249
YTD - Mortgage-Backed Securities	Y_SO125	\$ 163,059	\$ 578,534	\$ 426,778	\$ 276,424	\$ 133,821
YTD - Mortgage Loans	Y_SO141	\$ 518,042	\$ 1,567,397	\$ 1,119,729	\$ 710,150	\$ 346,437
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 90,061	\$ 311,294	\$ 229,028	\$ 149,947	\$ 74,208
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 304,948	\$ 1,173,446	\$ 883,427	\$ 583,997	\$ 304,818
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 4,811	\$ 16,076	\$ 11,977	\$ 7,860	\$ 4,086
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 4,789	\$ 15,527	\$ 11,450	\$ 7,355	\$ 3,603
YTD - Other	Y_SO185	\$ 22	\$ 549	\$ 527	\$ 505	\$ 483
YTD - Interest Expense - Total	Y_SO21	\$ 422,012	\$ 1,444,605	\$ 1,056,402	\$ 689,314	\$ 345,662
YTD - Deposits	Y_SO215	\$ 251,288	\$ 927,674	\$ 688,032	\$ 456,143	\$ 230,736
YTD - Escrows	Y_SO225	\$ 8	\$ 33	\$ 23	\$ 13	\$ 12
YTD - Advances from FHLBank	Y_SO230	\$ 65,128	\$ 209,312	\$ 149,876	\$ 94,541	\$ 49,788
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 3,077	\$ 12,329	\$ 9,253	\$ 6,178	\$ 3,138
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 102,511	\$ 295,257	\$ 209,218	\$ 132,439	\$ 61,988
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	\$ 695,341	\$ 2,356,344	\$ 1,726,738	\$ 1,109,871	\$ 550,957
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 85,767	\$ 393,985	\$ 276,078	\$ 204,229	\$ 94,803
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 609,574	\$ 1,962,359	\$ 1,450,660	\$ 905,642	\$ 456,154
YTD - Noninterest Income - Total	Y_SO42	\$ 436,939	\$ 1,689,864	\$ 1,286,769	\$ 857,720	\$ 434,877
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 1,692	\$ - 11,703	\$ - 8,794	\$ 1,678	\$ - 7,536
YTD - Other Fees and Charges	Y_SO420	\$ 329,244	\$ 1,230,492	\$ 929,495	\$ 612,933	\$ 308,670
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 89,605	\$ 395,829	\$ 305,974	\$ 194,726	\$ 101,703
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 82,932	\$ 389,320	\$ 301,289	\$ 191,724	\$ 109,700
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 70	\$ 1,791	\$ 1,677	\$ 1,355	\$ 1,179
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	\$ - 7	\$ - 7	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$ 7,275	\$ 7,275	\$ - 551	\$ - 551

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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 390	\$- 321	\$- 23	\$- 25	\$ 43
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 6,213	\$- 2,229	\$- 4,237	\$ 2,223	\$- 8,668
YTD - Other Noninterest Income	Y_SO488	\$ 16,398	\$ 75,246	\$ 60,094	\$ 48,383	\$ 32,040
YTD - Noninterest Expense - Total	Y_SO51	\$ 541,320	\$ 2,132,952	\$ 1,573,942	\$ 1,033,848	\$ 537,904
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 148,849	\$ 545,979	\$ 402,399	\$ 266,570	\$ 140,397
YTD - Legal Expense	Y_SO520	\$ 2,459	\$ 8,073	\$ 5,522	\$ 3,733	\$ 1,650
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 67,678	\$ 244,327	\$ 184,237	\$ 124,059	\$ 64,082
YTD - Marketing and Other Professional Services	Y_SO540	\$ 222,141	\$ 902,368	\$ 651,984	\$ 434,351	\$ 224,362
YTD - Loan Servicing Fees	Y_SO550	\$ 12,693	\$ 50,675	\$ 37,429	\$ 23,314	\$ 11,114
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 5,099	\$ 12,278	\$ 9,375	\$ 6,341	\$ 4,022
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$- 3	\$- 139	\$ 1	\$ 1	\$ 47
YTD - Other Noninterest Expense	Y_SO580	\$ 82,404	\$ 369,391	\$ 282,995	\$ 175,479	\$ 92,230
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 505,193	\$ 1,519,271	\$ 1,163,487	\$ 729,514	\$ 353,127
YTD - Income Taxes - Total	Y_SO71	\$ 184,300	\$ 554,855	\$ 424,900	\$ 270,543	\$ 131,817
YTD - Federal	Y_SO710	\$ 170,659	\$ 502,400	\$ 388,509	\$ 246,927	\$ 120,708
YTD - State, Local, and Other	Y_SO720	\$ 13,641	\$ 52,455	\$ 36,391	\$ 23,616	\$ 11,109
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 320,893	\$ 964,416	\$ 738,587	\$ 458,971	\$ 221,310
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 30,664	\$ 30,738	\$ 31,300	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 320,893	\$ 995,080	\$ 769,325	\$ 490,271	\$ 221,310

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 583,157	\$ 573,662	\$ 631,661	\$ 654,178	\$ 710,378
Net Provision for Loss	VA115	\$ 85,712	\$ 118,110	\$ 71,670	\$ 109,447	\$ 94,226
Transfers	VA125	\$- 1,277	\$ 52	\$- 1,799	\$- 80	\$ 587
Recoveries	VA135	\$ 41,692	\$ 53,525	\$ 57,551	\$ 59,046	\$ 57,226
Adjustments	VA145	\$ 45,175	\$ 33,911	\$ 33,725	\$ 46,727	\$ 64,580
Charge-offs	VA155	\$ 211,470	\$ 205,288	\$ 217,297	\$ 237,657	\$ 271,900
General Valuation Allowances - Ending Balance	VA165	\$ 542,989	\$ 573,972	\$ 575,511	\$ 631,661	\$ 655,097
Specific Valuation Allowances - Beginning Balance	VA108	\$ 2,784	\$ 4,667	\$ 7,536	\$ 7,613	\$ 7,102
Net Provision for Loss	VA118	\$ 52	\$- 43	\$ 179	\$ 37	\$ 576

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 1,277	\$- 52	\$ 1,799	\$ 80	\$- 587
Adjustments	VA148	\$- 170	\$ 0	\$ 0	\$ 0	\$ 1,621
Charge-offs	VA158	\$ 367	\$ 1,788	\$ 4,847	\$ 194	\$ 951
Specific Valuation Allowances - Ending Balance	VA168	\$ 3,576	\$ 2,784	\$ 4,667	\$ 7,536	\$ 7,761
Total Valuation Allowances - Beginning Balance	VA110	\$ 585,941	\$ 578,329	\$ 639,197	\$ 661,791	\$ 717,480
Net Provision for Loss	VA120	\$ 85,764	\$ 118,067	\$ 71,849	\$ 109,484	\$ 94,802
Recoveries	VA140	\$ 41,692	\$ 53,525	\$ 57,551	\$ 59,046	\$ 57,226
Adjustments	VA150	\$ 45,005	\$ 33,911	\$ 33,725	\$ 46,727	\$ 66,201
Charge-offs	VA160	\$ 211,837	\$ 207,076	\$ 222,144	\$ 237,851	\$ 272,851
Total Valuation Allowances - Ending Balance	VA170	\$ 546,565	\$ 576,756	\$ 580,178	\$ 639,197	\$ 662,858
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 211,470	\$ 205,288	\$ 217,297	\$ 237,657	\$ 271,900
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 132	\$ 416	\$ 9,263	\$ 265	\$ 4,014
Mortgage Loans - Total	VA46	\$ 2,305	\$ 2,205	\$ 1,415	\$ 1,327	\$ 3,556
Construction - Total	SUB2030	\$ 0	\$ 5	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 5	\$ 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	\$ 2,305	\$ 2,200	\$ 1,415	\$ 1,327	\$ 3,556
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 1,308	\$ 1,601	\$ 1,141	\$ 907	\$ 1,565
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 615	\$ 468	\$ 74	\$ 96	\$ 140
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 382	\$ 102	\$ 200	\$ 266	\$ 664
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 91
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 29	\$ 0	\$ 58	\$ 1,096
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 209,018	\$ 202,428	\$ 206,601	\$ 235,973	\$ 263,361
Commercial Loans	VA520	\$ 36,533	\$ 31,141	\$ 36,804	\$ 42,214	\$ 42,909
Consumer Loans - Total	SUB2061	\$ 172,485	\$ 171,287	\$ 169,797	\$ 193,759	\$ 220,452
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 356	\$ 347	\$ 485	\$ 177	\$ 313
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 5,481	\$ 6,633	\$ 8,015	\$ 8,945	\$ 7,240
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 126,404	\$ 127,940	\$ 125,551	\$ 149,844	\$ 179,806
Other	VA560	\$ 40,244	\$ 36,367	\$ 35,746	\$ 34,793	\$ 33,093
Repossessed Assets - Total	VA60	\$ 15	\$ 239	\$ 18	\$ 92	\$ 891
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 5	\$ 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	\$ 222	\$ 0	\$ 60	\$ 0
Other Repossessed Assets	VA630	\$ 15	\$ 12	\$ 18	\$ 32	\$ 891
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 78
GVA Recoveries - Assets - Total	SUB2126	\$ 41,692	\$ 53,525	\$ 57,551	\$ 59,046	\$ 57,226
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 297	\$ 436	\$ 401	\$ 676	\$ 376
Construction - Total	SUB2130	\$ 32	\$ 0	\$ 0	\$ 0	\$ 26
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 26
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 32	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 265	\$ 436	\$ 401	\$ 676	\$ 350
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 139	\$ 199	\$ 230	\$ 465	\$ 68
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 5	\$ 45	\$ 6	\$ 66	\$ 40
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 121	\$ 48	\$ 161	\$ 64	\$ 91
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 10	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 134	\$ 4	\$ 81	\$ 151
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 41,395	\$ 53,089	\$ 57,150	\$ 58,370	\$ 56,850
Commercial Loans	VA521	\$ 3,920	\$ 6,537	\$ 7,765	\$ 4,848	\$ 4,089
Consumer Loans - Total	SUB2161	\$ 37,475	\$ 46,552	\$ 49,385	\$ 53,522	\$ 52,761
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 509	\$ 594	\$ 363	\$ 213	\$ 253
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 5,675	\$ 5,853	\$ 5,630	\$ 7,541	\$ 2,727

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 25,232	\$ 34,353	\$ 37,217	\$ 39,627	\$ 43,293
Other	VA561	\$ 6,059	\$ 5,752	\$ 6,175	\$ 6,141	\$ 6,488
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 1,334	\$- 95	\$ 1,978	\$ 117	\$ 33
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$- 5	\$ 0	\$ 300	\$ 0	\$- 202
Construction - Total	SUB2230	\$ 46	\$ 0	\$ 0	\$ 0	\$ 123
1-4 Dwelling Units	VA422	\$ 46	\$ 0	\$ 0	\$ 0	\$ 123
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$- 51	\$ 0	\$ 300	\$ 0	\$- 325
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0	\$ 34
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 51	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 300	\$ 0	\$- 359
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 1,145	\$ 57	\$ 1,496	\$ 152	\$ 156
Commercial Loans	VA522	\$ 983	\$- 15	\$ 25	\$ 8	\$ 2
Consumer Loans - Total	SUB2261	\$ 162	\$ 72	\$ 1,471	\$ 144	\$ 154
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 51
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 53	\$ 11	\$ 1,434	\$ 69	\$ 107
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 64	\$ 41	\$ 38	\$ 60	\$ 0
Other	VA562	\$ 45	\$ 20	\$- 1	\$ 15	\$- 4
Reposessed Assets - Total	VA62	\$ 194	\$- 152	\$ 182	\$- 35	\$ 79
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 72
Real Estate - 1-4 Dwelling Units	VA614	\$ 91	\$- 116	\$ 177	\$ 32	\$ 5
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 6	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 100	\$- 100	\$ 0	\$- 71	\$ 0
Other Repossessed Assets	VA632	\$ 3	\$ 58	\$ 5	\$ 4	\$ 2
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 171,112	\$ 151,668	\$ 161,724	\$ 178,728	\$ 214,707
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 132	\$ 416	\$ 9,263	\$ 265	\$ 4,014
Mortgage Loans - Total	VA49	\$ 2,003	\$ 1,769	\$ 1,314	\$ 651	\$ 2,978
Construction - Total	SUB2330	\$ 14	\$ 5	\$ 0	\$ 0	\$ 97
1-4 Dwelling Units	VA425	\$ 46	\$ 5	\$ 0	\$ 0	\$ 97
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$- 32	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 1,989	\$ 1,764	\$ 1,314	\$ 651	\$ 2,881
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 1,169	\$ 1,402	\$ 911	\$ 442	\$ 1,531
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 559	\$ 423	\$ 68	\$ 30	\$ 100
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 261	\$ 54	\$ 39	\$ 202	\$ 573
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$- 10	\$ 0	\$ 0	\$ 91
Nonresidential Property (Except Land)	VA485	\$ 0	\$- 105	\$ 296	\$- 23	\$ 586
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 168,768	\$ 149,396	\$ 150,947	\$ 177,755	\$ 206,667
Commercial Loans	VA525	\$ 33,596	\$ 24,589	\$ 29,064	\$ 37,374	\$ 38,822
Consumer Loans - Total	SUB2361	\$ 135,172	\$ 124,807	\$ 121,883	\$ 140,381	\$ 167,845
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$- 153	\$- 247	\$ 122	\$- 36	\$ 111
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$- 141	\$ 791	\$ 3,819	\$ 1,473	\$ 4,620
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA559	\$ 101,236	\$ 93,628	\$ 88,372	\$ 110,277	\$ 136,513
Other	VA565	\$ 34,230	\$ 30,635	\$ 29,570	\$ 28,667	\$ 26,601
Repossessed Assets - Total	VA65	\$ 209	\$ 87	\$ 200	\$ 57	\$ 970
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 72
Real Estate - 1-4 Dwelling Units	VA615	\$ 91	\$- 111	\$ 177	\$ 32	\$ 5

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 6	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 100	\$ 122	\$ 0	\$- 11	\$ 0
Other Repossessed Assets	VA633	\$ 18	\$ 70	\$ 23	\$ 36	\$ 893
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 0	\$ 0	\$ 78
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 15,803	\$ 11,654	\$ 7,357	\$ 6,924	\$ 9,627
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 74,805	\$ 31,125	\$ 31,807	\$ 34,312	\$ 35,389
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 1,497	\$ 1,165	\$ 1,475	\$ 2,336	\$ 2,289
Construction	VA951	\$ 68	\$ 0	\$ 21	\$ 0	\$ 231
Permanent - 1-4 Dwelling Units	VA952	\$ 1,429	\$ 319	\$ 1,454	\$ 2,336	\$ 2,058
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 37	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 809	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 118,497	\$ 105,464	\$ 118,574	\$ 129,641	\$ 129,984
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 299,450	\$ 312,336	\$ 318,624	\$ 313,896	\$ 363,321
Substandard	VA965	\$ 258,519	\$ 263,778	\$ 278,816	\$ 269,760	\$ 315,766
Doubtful	VA970	\$ 40,931	\$ 48,558	\$ 39,808	\$ 44,076	\$ 47,499
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 60	\$ 56
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 618,128	\$ 657,300	\$ 614,444	\$ 596,317	\$ 667,033
Mortgages - Total	SUB2421	\$ 280,190	\$ 268,025	\$ 236,005	\$ 211,558	\$ 252,744
Construction and Land Loans	SUB2430	\$ 2,654	\$ 14,374	\$ 1,517	\$ 2,036	\$ 9,450
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 274,614	\$ 250,840	\$ 227,388	\$ 201,792	\$ 236,357
Permanent Loans Secured by All Other Property	SUB2450	\$ 3,472	\$ 2,879	\$ 7,850	\$ 9,565	\$ 6,969
Nonmortgages - Total	SUB2461	\$ 337,938	\$ 389,275	\$ 378,439	\$ 384,759	\$ 414,289
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 540,754	\$ 581,931	\$ 543,044	\$ 513,164	\$ 561,838

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 424,698	\$ 449,080	\$ 415,887	\$ 388,637	\$ 418,567
Mortgage Loans - Total	SUB2481	\$ 218,175	\$ 212,424	\$ 181,178	\$ 156,227	\$ 183,025
Construction	PD115	\$ 1,800	\$ 13,281	\$ 390	\$ 0	\$ 7,724
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 27,448	\$ 24,744	\$ 24,780	\$ 17,388	\$ 19,524
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 182,354	\$ 164,717	\$ 144,462	\$ 128,526	\$ 146,073
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 3,964	\$ 6,890	\$ 4,891	\$ 4,291	\$ 4,400
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 220	\$ 267	\$ 3,908	\$ 345	\$ 551
Permanent - Nonresidential Property (Except Land)	PD135	\$ 1,870	\$ 2,488	\$ 2,709	\$ 3,873	\$ 4,721
Permanent - Land	PD138	\$ 519	\$ 37	\$ 38	\$ 1,804	\$ 32
Nonmortgage Loans - Commercial Loans	PD140	\$ 67,699	\$ 66,929	\$ 55,286	\$ 53,890	\$ 59,037
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 138,824	\$ 169,727	\$ 179,423	\$ 178,520	\$ 176,505
Loans on Deposits	PD161	\$ 68	\$ 17	\$ 11	\$ 53	\$ 39
Home Improvement Loans	PD163	\$ 1,932	\$ 2,700	\$ 2,205	\$ 1,824	\$ 1,723
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Auto Loans	PD167	\$ 13,049	\$ 20,048	\$ 22,602	\$ 31,533	\$ 31,347
Mobile Home Loans	PD169	\$ 13	\$ 4	\$ 0	\$ 6	\$ 0
Credit Cards	PD171	\$ 88,565	\$ 107,950	\$ 117,167	\$ 116,866	\$ 112,760
Other	PD180	\$ 35,197	\$ 39,008	\$ 37,438	\$ 28,238	\$ 30,635
Memo - Troubled Debt Restructured Included Above	PD190	\$ 6,772	\$ 0	\$ 0	\$ 0	\$ 0
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 3,611	\$ 7,544	\$ 468	\$ 0	\$ 347
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 116,056	\$ 132,851	\$ 127,157	\$ 124,527	\$ 143,271
Mortgage Loans - Total	SUB2491	\$ 249	\$ 222	\$ 833	\$ 452	\$ 226
Construction	PD215	\$ 0	\$ 65	\$ 0	\$ 11	\$ 0
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 20	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 229	\$ 154	\$ 152	\$ 441	\$ 102
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 0	\$ 3	\$ 0	\$ 0	\$ 0
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 0	\$ 0	\$ 124
Permanent - Land	PD238	\$ 0	\$ 0	\$ 681	\$ 0	\$ 0
Nonmortgage Loans - Commercial Loans	PD240	\$ 30,496	\$ 33,669	\$ 28,380	\$ 30,858	\$ 32,060
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 85,311	\$ 98,960	\$ 97,944	\$ 93,217	\$ 110,985
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 27	\$ 45	\$ 281	\$ 624	\$ 1,043
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 78,165	\$ 92,572	\$ 92,171	\$ 87,530	\$ 105,199
Other	PD280	\$ 7,119	\$ 6,343	\$ 5,492	\$ 5,063	\$ 4,743
Memo - Troubled Debt Restructured Included Above	PD290	\$ 4,064	\$ 0	\$ 0	\$ 0	\$ 0
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 876	\$ 1,036	\$ 98	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 77,374	\$ 75,369	\$ 71,400	\$ 83,153	\$ 105,195
Mortgage Loans - Total	SUB2501	\$ 61,766	\$ 55,379	\$ 53,994	\$ 54,879	\$ 69,493
Construction	PD315	\$ 304	\$ 960	\$ 377	\$ 190	\$ 1,694
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 10,323	\$ 6,600	\$ 5,154	\$ 3,890	\$ 3,796
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 48,362	\$ 45,122	\$ 45,880	\$ 45,556	\$ 59,177
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 1,914	\$ 2,610	\$ 2,069	\$ 1,700	\$ 3,285
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 47	\$ 0	\$ 106	\$ 899	\$ 614
Permanent - Nonresidential Property (Except Land)	PD335	\$ 785	\$ 56	\$ 377	\$ 2,613	\$ 927
Permanent - Land	PD338	\$ 31	\$ 31	\$ 31	\$ 31	\$ 0
Nonmortgage Loans - Commercial Loans	PD340	\$ 6,227	\$ 9,553	\$ 6,544	\$ 18,018	\$ 25,673
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 9,381	\$ 10,437	\$ 10,862	\$ 10,256	\$ 10,029
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 153	\$ 223	\$ 313	\$ 246	\$ 100
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 2,053	\$ 2,984	\$ 3,437	\$ 3,599	\$ 4,258
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 3,629	\$ 3,034	\$ 2,844	\$ 3,070	\$ 2,212
Other	PD380	\$ 3,546	\$ 4,196	\$ 4,268	\$ 3,341	\$ 3,459
Memo - Troubled Debt Restructured Included Above	PD390	\$ 1,135	\$ 841	\$ 1,030	\$ 39	\$ 29
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 327	\$ 0	\$ 0	\$ 0	\$ 49
Schedule LD --- Loan Data						
Description	Line Item	Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
		Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 2,561,605	\$ 1,967,303	\$ 542,389	\$ 519,788	\$ 354,175

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Schedule LD --- Loan Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	\$ 2,430,260	\$ 1,902,265	\$ 474,706	\$ 452,346	\$ 282,580
100% and greater LTV	LD120	\$ 131,345	\$ 65,038	\$ 67,683	\$ 67,442	\$ 71,595
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 12,718	\$ 8,515	\$ 6,432	\$ 4,511	\$ 5,258
Past Due and Still Accruing - Total	SUB5240	\$ 9,703	\$ 6,375	\$ 4,524	\$ 3,032	\$ 4,054
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 9,703	\$ 6,375	\$ 4,524	\$ 3,032	\$ 4,054
90% up to 100% LTV	LD210	\$ 7,482	\$ 5,840	\$ 3,572	\$ 2,149	\$ 2,874
100% and greater LTV	LD220	\$ 2,221	\$ 535	\$ 952	\$ 883	\$ 1,180
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 3,015	\$ 2,140	\$ 1,908	\$ 1,479	\$ 1,204
90% up to 100% LTV	LD250	\$ 1,792	\$ 1,312	\$ 1,064	\$ 1,008	\$ 1,099
100% and greater LTV	LD260	\$ 1,223	\$ 828	\$ 844	\$ 471	\$ 105
Net Charge-offs - Total	SUB5300	\$ 297	\$ 584	\$ 62	\$ 55	\$ 112
90% up to 100% LTV	LD310	\$ 296	\$ 591	\$ 62	\$ 55	\$ 112
100% and greater LTV	LD320	\$ 1	\$ - 7	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 65,502	\$ 7,909	\$ 6,627	\$ 8,237	\$ 26,710
90% up to 100% LTV	LD410	\$ 42,020	\$ 7,337	\$ 5,244	\$ 7,738	\$ 26,710
100% and greater LTV	LD420	\$ 23,482	\$ 572	\$ 1,383	\$ 499	\$ 0
Originations - Total	SUB5330	\$ 610,068	\$ 416,323	\$ 129,267	\$ 86,183	\$ 58,734
90% up to 100% LTV	LD430	\$ 587,740	\$ 410,388	\$ 123,099	\$ 83,904	\$ 58,291
100% and greater LTV	LD440	\$ 22,328	\$ 5,935	\$ 6,168	\$ 2,279	\$ 443
Sales - Total	SUB5340	\$ 40,934	\$ 25,493	\$ 32,429	\$ 40,965	\$ 65,444
90% up to 100% LTV	LD450	\$ 22,657	\$ 24,037	\$ 31,440	\$ 39,624	\$ 65,241
100% and greater LTV	LD460	\$ 18,277	\$ 1,456	\$ 989	\$ 1,341	\$ 203

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 647,133	\$ 582,954	\$ 507,343	\$ 465,448	\$ 473,879
Mortgage Construction Loans	CC105	\$ 600,210	\$ 543,202	\$ 478,420	\$ 435,072	\$ 449,191
Other Mortgage Loans	CC115	\$ 46,923	\$ 39,752	\$ 28,923	\$ 30,376	\$ 24,688
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 722,696	\$ 675,976	\$ 670,743	\$ 614,807	\$ 570,558
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 938,116	\$ 786,184	\$ 1,029,146	\$ 1,007,605	\$ 1,604,873
1-4 Dwelling Units	CC280	\$ 783,749	\$ 682,809	\$ 908,026	\$ 836,004	\$ 1,515,732

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Schedule CC --- Consolidated Commitments and Contingencies		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 71,354	\$ 28,205	\$ 27,502	\$ 22,318	\$ 9,587
All Other Real Estate	CC300	\$ 83,013	\$ 75,170	\$ 93,618	\$ 149,283	\$ 79,554
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 617,547	\$ 387,916	\$ 456,357	\$ 494,567	\$ 491,080
Commitments Outstanding to Purchase Loans	CC320	\$ 685,791	\$ 604,136	\$ 698,088	\$ 818,813	\$ 960,587
Commitments Outstanding to Sell Loans	CC330	\$ 1,053,362	\$ 472,110	\$ 621,470	\$ 760,178	\$ 635,186
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 1,468,619	\$ 591,243	\$ 1,127,757	\$ 820,482	\$ 3,066,167
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 957,745	\$ 973,907	\$ 1,372,485	\$ 1,226,922	\$ 2,756,540
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 110,061
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 15,000	\$ 45,000
Unused Lines of Credit - Total	SUB3361	\$ 26,960,587	\$ 25,441,113	\$ 24,717,628	\$ 22,207,210	\$ 23,644,243
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 8,023,616	\$ 6,854,428	\$ 6,229,404	\$ 5,697,984	\$ 5,132,841
Commercial Lines	CC420	\$ 9,532,924	\$ 9,744,015	\$ 9,811,498	\$ 9,089,578	\$ 8,539,123
Open-End Consumer Lines - Credit Cards	CC423	\$ 8,610,725	\$ 8,083,617	\$ 7,925,689	\$ 6,677,209	\$ 9,242,207
Open-End Consumer Lines - Other	CC425	\$ 793,322	\$ 759,053	\$ 751,037	\$ 742,439	\$ 730,072
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 386,241	\$ 294,186	\$ 282,772	\$ 288,178	\$ 195,257
Commercial	CC430	\$ 4,036	\$ 1,976	\$ 2,264	\$ 1,915	\$ 1,276
Standby, Not Included on CC465 or CC468	CC435	\$ 382,205	\$ 292,210	\$ 280,508	\$ 286,263	\$ 193,981
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 4,118,716	\$ 3,932,733	\$ 3,883,165	\$ 3,690,029	\$ 3,579,588
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 83,041	\$ 83,030	\$ 78,617	\$ 82,512	\$ 82,921
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 411,239	\$ 391,076	\$ 386,083	\$ 397,661	\$ 330,513
Other Contingent Liabilities	CC480	\$ 41	\$ 56,100	\$ 71	\$ 87	\$ 1,575
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 3,229,448	\$ 6,341,547	\$ 5,230,514	\$ 9,127,888	\$ 10,388,288
Pass-Through Securities	CF143	\$ 2,758,848	\$ 5,800,365	\$ 3,906,803	\$ 8,206,781	\$ 9,094,663
Other Mortgage-Backed Securities	CF153	\$ 470,600	\$ 541,182	\$ 1,323,711	\$ 921,107	\$ 1,293,625
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 3,818,031	\$ 5,044,433	\$ 4,538,813	\$ 6,431,742	\$ 9,220,767
Pass-Through Securities	CF145	\$ 2,871,925	\$ 4,527,288	\$ 3,811,234	\$ 6,091,990	\$ 8,589,044
Other Mortgage-Backed Securities	CF155	\$ 946,106	\$ 517,145	\$ 727,579	\$ 339,752	\$ 631,723
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ - 588,583	\$ 1,297,114	\$ 691,701	\$ 2,696,146	\$ 1,167,521

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Schedule CF --- Consolidated Cash Flow Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 512,368	\$- 302,938	\$- 125,614	\$- 690,362	\$ 1,563
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 320,271	\$- 251,191	\$- 218,273	\$- 602,800	\$ 144,386
Mortgage Loans Disbursed - Total	SUB3831	\$ 5,562,085	\$ 5,354,153	\$ 5,744,159	\$ 6,147,043	\$ 5,272,651
Construction Loans - Total	SUB3840	\$ 152,579	\$ 151,749	\$ 157,485	\$ 158,365	\$ 129,376
1-4 Dwelling Units	CF190	\$ 120,232	\$ 110,808	\$ 112,129	\$ 118,982	\$ 80,629
Multifamily (5 or more) Dwelling Units	CF200	\$ 10,254	\$ 5,104	\$ 3,184	\$ 9,205	\$ 10,536
Nonresidential	CF210	\$ 22,093	\$ 35,837	\$ 42,172	\$ 30,178	\$ 38,211
Permanent Loans - Total	SUB3851	\$ 5,409,506	\$ 5,202,404	\$ 5,586,674	\$ 5,988,678	\$ 5,143,275
1-4 Dwelling Units	CF225	\$ 5,142,503	\$ 4,871,831	\$ 5,305,985	\$ 5,726,799	\$ 5,023,622
Multifamily (5 or more) Dwelling Units	CF245	\$ 116,279	\$ 173,527	\$ 145,894	\$ 151,642	\$ 61,794
Nonresidential (Except Land)	CF260	\$ 62,587	\$ 89,946	\$ 106,013	\$ 71,141	\$ 29,441
Land	CF270	\$ 88,137	\$ 67,100	\$ 28,782	\$ 39,096	\$ 28,418
Loans and Participations Purchased - Total	SUB3880	\$ 3,601,504	\$ 3,828,422	\$ 3,385,984	\$ 2,864,488	\$ 1,787,256
Secured by 1-4 Dwelling Units	CF280	\$ 3,599,499	\$ 3,827,080	\$ 3,385,452	\$ 2,863,420	\$ 1,574,441
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 212,815
Secured by Nonresidential	CF300	\$ 2,005	\$ 1,342	\$ 532	\$ 1,068	\$ 0
Loans and Participations Sold - Total	SUB3890	\$ 2,613,154	\$ 3,509,998	\$ 3,335,071	\$ 3,639,078	\$ 3,748,746
Secured by 1-4 Dwelling Units	CF310	\$ 2,611,486	\$ 3,509,998	\$ 3,332,632	\$ 3,639,078	\$ 3,747,163
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 2,439	\$ 0	\$ 0
Secured by Nonresidential	CF330	\$ 1,668	\$ 0	\$ 0	\$ 0	\$ 1,583
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$ 988,350	\$ 318,424	\$ 50,913	\$- 774,590	\$- 1,961,490
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 3,017,232	\$ 2,706,120	\$ 2,523,229	\$ 3,071,747	\$ 2,509,645
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$ 32,268	\$- 9,119	\$ 16,898	\$- 6,753	\$- 70,476
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 1,688,217	\$ 206,922	\$ 168,836	\$ 263,730	\$ 194,102
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 3,565,471	\$ 2,957,338	\$ 3,288,741	\$ 2,293,953	\$ 731,040
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 6,113,060	\$ 6,163,190	\$ 6,351,870	\$ 6,543,738	\$ 5,773,198
Commercial	CF390	\$ 3,261,069	\$ 3,212,107	\$ 3,129,205	\$ 2,979,683	\$ 2,781,950
Consumer	CF400	\$ 2,851,991	\$ 2,951,083	\$ 3,222,665	\$ 3,564,055	\$ 2,991,248
Nonmortgage Loans - Sales - Total	SUB3915	\$ 536,061	\$ 684,084	\$ 659,702	\$ 866,358	\$ 549,050
Commercial	CF395	\$ 201,068	\$ 0	\$ 209,149	\$ 499,807	\$ 100,000
Consumer	CF405	\$ 334,993	\$ 684,084	\$ 450,553	\$ 366,551	\$ 449,050

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Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 5,576,999	\$ 5,479,106	\$ 5,692,168	\$ 5,677,380	\$ 5,224,148
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 988,177	\$ 531,394	\$ 653,786	\$ 692,089	\$ 772,617
New Deposits Received less Deposits Withdrawn	CF420	\$ 744,153	\$ 302,449	\$ 432,272	\$ 475,228	\$ 551,541
Interest Credited to Deposits	CF430	\$ 244,024	\$ 228,945	\$ 221,514	\$ 216,861	\$ 221,076
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 6,831,323	\$ 7,148,595	\$ 7,449,468	\$ 7,575,441	\$ 7,616,553
Fully Insured	DI100	\$ 6,574,452	\$ 6,924,304	\$ 7,258,192	\$ 7,447,344	\$ 7,547,821
Other	DI110	\$ 256,871	\$ 224,291	\$ 191,276	\$ 128,097	\$ 68,732
Deposits with Balances - \$100,000 or Less	DI120	\$ 38,902,055	\$ 37,899,778	\$ 38,411,266	\$ 37,927,184	\$ 37,203,536
Deposits with Balances - Greater than \$100,000	DI130	\$ 18,458,321	\$ 17,509,553	\$ 16,717,163	\$ 16,650,382	\$ 16,970,551
Number of Deposit Accounts - Total	SUB4062	7,093,717	6,693,471	6,750,745	6,340,033	6,012,259
Balances of \$100,000 or Less	DI150	7,014,291	6,618,410	6,676,452	6,269,592	5,939,635
Balances Greater than \$100,000	DI160	79,426	75,061	74,293	70,441	72,624
IRA/Keogh Accounts	DI200	\$ 1,851,879	\$ 1,808,755	\$ 1,803,248	\$ 1,759,693	\$ 1,693,185
Uninsured Deposits	DI210	\$ 11,503,289	\$ 10,735,071	\$ 10,261,714	\$ 10,224,442	\$ 10,281,205
Preferred Deposits	DI220	\$ 10,639	\$ 12,081	\$ 20,984	\$ 61,619	\$ 97,491
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 9,286,332	\$ 8,530,899	\$ 8,405,608	\$ 8,440,824	\$ 8,055,970
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 27,530,693	\$ 26,651,029	\$ 25,660,762	\$ 24,918,245	\$ 24,237,843
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 3,742,012	\$ 3,761,044	\$ 3,900,162	\$ 4,012,056	\$ 4,250,555
Deposits & Escrows - Time Deposits	DI340	\$ 16,801,338	\$ 16,466,359	\$ 17,161,900	\$ 17,206,438	\$ 17,629,715
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 5,582,577	\$ 5,020,424	\$ 5,199,203	\$ 5,233,009	\$ 4,857,950
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 4,309	\$ 3,463	\$ 3,876	\$ 5,476	\$ 2,769
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 3,484	\$ 4,734	\$ 1,526	\$ 1,056	\$ 863
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 431,008	\$ 384,270	\$ 571,063	\$ 344,332	\$ 244,526
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule DI --- Consolidated Deposit Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 58,618	\$ 59,322	\$ 52,236	\$ 76,051	\$ 52,720
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 15,830
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 13,127	\$ 0	\$ 0	\$ 0
Schedule SI --- Consolidated Supplemental Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	11,491	11,020	10,987	10,822	11,027
Assets Held in Trading Accounts	SI375	\$ 529,092	\$ 965,650	\$ 943,013	\$ 953,181	\$ 975,162
Available-for-Sale Securities	SI385	\$ 16,164,128	\$ 16,880,536	\$ 16,508,240	\$ 15,671,915	\$ 14,130,579
Assets Held for Sale	SI387	\$ 1,570,695	\$ 1,764,605	\$ 2,640,088	\$ 2,417,347	\$ 1,840,511
Loans Serviced for Others	SI390	\$ 18,741,803	\$ 18,262,243	\$ 16,785,060	\$ 15,325,961	\$ 14,587,053
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 111,527	\$ 93,470	\$ 92,940	\$ 94,651	\$ 98,479
Other Residual Interests	SI404	\$ 285,619	\$ 285,284	\$ 275,447	\$ 272,125	\$ 201,469
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	86.31%	86.75%	84.31%	83.09%	80.47%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	86.81%	86.58%	84.79%	83.20%	80.39%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	86.37%	86.89%	85.23%	83.55%	81.93%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	85.02%	85.01%	85.52%	83.76%	86.45%
Do you meet the DBLA business operations test?	SI586	2 [Yes]	3 [Yes]	3 [Yes]	2 [Yes]	3 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 36,964	\$ 40,615	\$ 30,934	\$ 30,038	\$ 38,089
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 27,184	\$ 26,394	\$ 26,075	\$ 27,082	\$ 27,210
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	25	25	29	33	24
RECONCILIATION OF EQUITY CAPITAL						

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Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Beginning Equity Capital	SI600	\$ 7,035,520	\$ 6,605,588	\$ 6,348,849	\$ 6,156,219	\$ 6,086,048
Net Income (Loss) (SO91)	SI610	\$ 320,893	\$ 228,020	\$ 279,054	\$ 267,865	\$ 221,310
Dividends Declared - Preferred Stock	SI620	\$ 2,500	\$ 2,500	\$ 2,500	\$ 2,500	\$ 0
Dividends Declared - Common Stock	SI630	\$ 14,251	\$ 89,200	\$ 11,886	\$ 9,434	\$ 158,023
Stock Issued	SI640	\$ 0	\$ 0	\$ 0	\$ 0	\$ 123
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 262,961	\$ 204,723	\$ 443	\$ 25,536	\$ 14,250
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 57,675	\$ 12,894	\$ 42,989	\$- 92,646	\$ 24,666
Prior Period Adjustments	SI668	\$ 23	\$ 0	\$ 0	\$- 559	\$- 3,115
Other Adjustments	SI671	\$ 445	\$ 23	\$ 1	\$ 4,368	\$- 6,561
Ending Equity Capital (SC80)	SI680	\$ 7,545,416	\$ 6,959,548	\$ 6,656,950	\$ 6,348,849	\$ 6,178,698
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 131,113	\$ 2,372	\$ 2,481	\$ 2,830	\$ 7,888
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 6,123,193	\$ 5,131,474	\$ 4,962,273	\$ 7,161,391	\$ 6,711,247
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	5 [Yes]	4 [Yes]	3 [Yes]	2 [Yes]	1 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 76,968	\$ 59,790	\$ 39,051	\$ 47,514	\$ 85,747
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 4,621	\$ 4,479	\$ 5,679	\$ 3,993	\$ 4,712
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 86,579,515	\$ 83,329,342	\$ 81,121,250	\$ 78,409,491	\$ 74,734,649
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 3,220,736	\$ 3,732,256	\$ 5,149,639	\$ 6,262,552	\$ 6,222,700
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 58,009,996	\$ 55,074,564	\$ 53,567,659	\$ 48,092,220	\$ 44,777,921
Nonmortgage Loans	SI885	\$ 19,553,120	\$ 19,372,828	\$ 19,481,477	\$ 19,111,658	\$ 19,671,980
Deposits and Excrows	SI890	\$ 56,052,271	\$ 55,071,991	\$ 54,593,183	\$ 52,744,632	\$ 52,750,032
Total Borrowings	SI895	\$ 20,976,936	\$ 19,327,714	\$ 17,882,025	\$ 15,948,685	\$ 12,968,847
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	1	3	7	2	1
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 294	\$ 136	\$ 689	\$ 277	\$ 114
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.38	7.84	4.91	6.63	5.62
Interest Charged on Loans Made During Quarter - Maximum	SI930	5.38	7.84	8.87	6.63	5.62

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Schedule SQ --- Consolidated Supplemental Questions		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	0	0
Change in Control of Association?	SQ130	0	0	0	0	1
Merger Accounted for under the Purchase Method?	SQ160	0	0	0	0	1
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	1	0	1
Any Outstanding Futures or Options Positions?	SQ310	0	0	1	1	1
Does Association Have Subchapter S in effect this year?	SQ320	1	1	1	1	1
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	9	7	9	8	10

Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	2 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Do you have any activity to report on this schedule?	FS130	2 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 8,759,676	\$ 8,607,404	\$ 7,895,035	\$ 7,807,000	\$ 7,650,103
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 747,161	\$ 641,949	\$ 571,509	\$ 555,902	\$ 500,137
Personal Trust and Agency Accounts	FS210	\$ 122,065	\$ 78,568	\$ 67,724	\$ 64,694	\$ 59,228
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 174,053	\$ 154,404	\$ 144,863	\$ 142,144	\$ 135,696
Employee Benefit - Defined Contribution	FS220	\$ 31,839	\$ 28,023	\$ 26,146	\$ 28,265	\$ 25,652
Employee Benefit - Defined Benefit	FS230	\$ 6,724	\$ 6,879	\$ 6,430	\$ 6,291	\$ 6,655
Other Retirement Accounts	FS240	\$ 135,490	\$ 119,502	\$ 112,287	\$ 107,588	\$ 103,389
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 446,488	\$ 404,382	\$ 357,660	\$ 347,808	\$ 303,916
Other Fiduciary Accounts	FS270	\$ 4,555	\$ 4,595	\$ 1,262	\$ 1,256	\$ 1,297

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Schedule FS --- Fiduciary and Related Services						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 4,890,700	\$ 4,981,810	\$ 4,617,197	\$ 4,648,426	\$ 4,522,333
Personal Trust and Agency Accounts	FS211	\$ 49,741	\$ 50,578	\$ 61,397	\$ 61,616	\$ 71,241
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 4,800,872	\$ 4,890,364	\$ 4,524,567	\$ 4,553,896	\$ 4,416,262
Employee Benefit - Defined Contribution	FS221	\$ 1,370	\$ 1,342	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS231	\$ 4,496,706	\$ 4,598,430	\$ 4,251,355	\$ 4,274,380	\$ 4,133,776
Other Retirement Accounts	FS241	\$ 302,796	\$ 290,592	\$ 273,212	\$ 279,516	\$ 282,486
Corporate Trust and Agency Accounts	FS251	\$ 504	\$ 859	\$ 4,252	\$ 6,353	\$ 7,169
Other Fiduciary Accounts	FS271	\$ 39,583	\$ 40,009	\$ 26,981	\$ 26,561	\$ 27,661
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 3,121,815	\$ 2,983,645	\$ 2,706,329	\$ 2,602,672	\$ 2,627,633
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	935	699	694	679	645
Personal Trust and Agency Accounts	FS212	171	96	93	89	79
Retirement-related Trust and Agency Accounts - Total	SUB6120	313	250	250	251	242
Employee Benefit - Defined Contribution	FS222	35	29	29	30	30
Employee Benefit - Defined Benefit	FS232	5	6	6	7	7
Other Retirement Accounts	FS242	273	215	215	214	205
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	447	349	348	336	321
Other Fiduciary Accounts	FS272	4	4	3	3	3
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	550	497	495	487	482
Personal Trust and Agency Accounts	FS213	20	17	20	20	20
Retirement-related Trust and Agency Accounts - Total	SUB6130	510	465	459	451	447
Employee Benefit - Defined Contribution	FS223	1	1	0	0	0
Employee Benefit - Defined Benefit	FS233	126	123	130	119	114
Other Retirement Accounts	FS243	383	341	329	332	333
Corporate Trust and Agency Accounts	FS253	9	4	9	9	8
Other Fiduciary Accounts	FS273	11	11	7	7	7
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	1,480	1,406	1,354	1,354	1,354
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 2,163	\$ 6,916	\$ 5,076	\$ 3,308	\$ 1,664
Personal Trust and Agency Accounts	FS310	\$ 408	\$ 906	\$ 654	\$ 382	\$ 195

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Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 534	\$ 1,697	\$ 1,256	\$ 831	\$ 397
Employee Benefit - Defined Contribution	FS320	\$ 82	\$ 243	\$ 169	\$ 105	\$ 50
Employee Benefit - Defined Benefit	FS330	\$ 90	\$ 343	\$ 331	\$ 258	\$ 119
Other Retirement Accounts	FS340	\$ 362	\$ 1,111	\$ 756	\$ 468	\$ 228
Corporate Trust and Agency Accounts	FS350	\$ 3	\$ 19	\$ 14	\$ 8	\$ 5
Investment Management Agency Accounts	FS360	\$ 832	\$ 2,251	\$ 1,530	\$ 954	\$ 468
Other Fiduciary Accounts	FS370	\$ 23	\$ 78	\$ 23	\$ 15	\$ 8
Custody and Safekeeping Accounts	FS380	\$ 363	\$ 1,167	\$ 801	\$ 502	\$ 269
Other Fiduciary and Related Services	FS390	\$ 0	\$ 798	\$ 798	\$ 616	\$ 322
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 203	\$ 9,232	\$ 0	\$ 0	\$ 0
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 18	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 1,960	\$- 2,334	\$ 5,076	\$ 3,308	\$ 1,664
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 43,364	\$ 78,567	\$ 0	\$ 0	\$ 0
Non-Interest-Bearing Deposits	FS410	\$- 6	\$ 0	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 7	\$ 389	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 2,620	\$ 8,913	\$ 0	\$ 0	\$ 0
State, County and Municipal Obligations	FS425	\$ 5,565	\$ 11,669	\$ 0	\$ 0	\$ 0
Money Market Mutual Funds	FS430	\$ 1,915	\$ 6,941	\$ 0	\$ 0	\$ 0
Other Short-term Obligations	FS435	\$ 500	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 70	\$ 1,750	\$ 0	\$ 0	\$ 0
Common and Preferred Stock	FS445	\$ 30,261	\$ 47,439	\$ 0	\$ 0	\$ 0
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 1,271	\$ 1,455	\$ 0	\$ 0	\$ 0
Miscellaneous Assets	FS460	\$ 1,161	\$ 11	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Number of Funds - Total Collective Investment Funds	FS60	0	2	0	0	0
Domestic Equity	FS610	0	1	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	1	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 4,622,295	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 4,273,489	\$ 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	\$ 348,806	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 15	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 12	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 3	\$ 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	\$ 3	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 3	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 7,545,413	\$ 6,959,550	\$ 6,656,950	\$ 6,348,851	\$ 6,178,700
Equity Capital Deductions - Total	SUB1631	\$ 707,250	\$ 323,934	\$ 367,742	\$ 283,524	\$ 335,094
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 14,246	\$ 11,321	\$ 929	\$ 933	\$ 930
Goodwill and Certain Other Intangible Assets	CCR115	\$ 523,684	\$ 233,901	\$ 261,950	\$ 247,666	\$ 277,977
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 166,664	\$ 75,916	\$ 101,926	\$ 33,558	\$ 56,187
Other	CCR134	\$ 2,656	\$ 2,796	\$ 2,937	\$ 1,367	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 452,012	\$ 394,998	\$ 409,467	\$ 438,204	\$ 345,343
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 281,720	\$ 223,307	\$ 236,365	\$ 280,801	\$ 187,558
Qualifying Intangible Assets	CCR185	\$ 26,292	\$ 27,691	\$ 29,102	\$ 13,403	\$ 13,785
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 144,000	\$ 144,000	\$ 144,000	\$ 144,000	\$ 144,000
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 7,290,175	\$ 7,030,614	\$ 6,698,675	\$ 6,503,531	\$ 6,188,949
Total Assets (SC60)	CCR205	\$ 87,966,933	\$ 83,889,005	\$ 81,586,961	\$ 79,888,035	\$ 75,595,100
Asset Deductions - Total	SUB1651	\$ 703,173	\$ 321,149	\$ 365,390	\$ 281,048	\$ 335,110
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 14,222	\$ 11,348	\$ 948	\$ 955	\$ 946
Goodwill and Certain Other Intangible Assets	CCR265	\$ 519,631	\$ 231,089	\$ 259,549	\$ 245,168	\$ 277,977
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 166,664	\$ 75,916	\$ 101,926	\$ 33,558	\$ 56,187
Other	CCR275	\$ 2,656	\$ 2,796	\$ 2,967	\$ 1,367	\$ 0
Asset Additions - Total	SUB1661	\$ 249,973	\$ 133,075	\$ 133,809	\$ 289,874	\$ 4,100
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 223,681	\$ 105,384	\$ 104,707	\$ 276,471	\$ - 9,685
Qualifying Intangible Assets	CCR285	\$ 26,292	\$ 27,691	\$ 29,102	\$ 13,403	\$ 13,785
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 87,513,733	\$ 83,700,931	\$ 81,355,380	\$ 79,896,861	\$ 75,264,090
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 3,491,881	\$ 3,348,036	\$ 3,245,652	\$ 3,196,782	\$ 3,002,294
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 7,290,175	\$ 7,030,614	\$ 6,698,675	\$ 6,503,531	\$ 6,188,949
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 1,587	\$ 2,505	\$ 1,984	\$ 1,438	\$ 2,903
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 175,000	\$ 175,000	\$ 175,000	\$ 175,000	\$ 175,000

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Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 292,527	\$ 284,251	\$ 279,205	\$ 300,191	\$ 302,518
Tier 2 Capital - Other	CCR355	\$ 61	\$ 60	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 469,175	\$ 461,816	\$ 456,189	\$ 476,629	\$ 480,421
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 469,175	\$ 461,816	\$ 456,189	\$ 476,629	\$ 480,421
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 3,196	\$ 2,618	\$ 2,405	\$ 2,350	\$ 1,917
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 300,795	\$ 264,103	\$ 253,516	\$ 251,324	\$ 237,704
Total Risk-Based Capital	CCR39	\$ 7,455,359	\$ 7,225,709	\$ 6,898,943	\$ 6,726,486	\$ 6,429,749
0% R/W Category - Cash	CCR400	\$ 618,067	\$ 555,927	\$ 562,926	\$ 470,106	\$ 431,032
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 3,384,924	\$ 3,393,280	\$ 3,543,701	\$ 3,726,024	\$ 3,112,372
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 281,247	\$ 318,113	\$ 333,340	\$ 365,834	\$ 285,823
0% R/W Category - Assets Total	CCR420	\$ 4,284,238	\$ 4,267,320	\$ 4,439,967	\$ 4,561,964	\$ 3,829,227
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	\$ 10,967,868	\$ 11,630,003	\$ 10,011,797	\$ 9,741,827	\$ 8,867,997
20% R/W Category - Claims on FHLBs	CCR435	\$ 848,471	\$ 868,786	\$ 860,299	\$ 937,992	\$ 864,263
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 60,282	\$ 53,258	\$ 129,028	\$ 6,292	\$ 6,028
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 3,473,600	\$ 3,265,961	\$ 4,176,371	\$ 6,320,763	\$ 6,150,415
20% R/W Category - Other	CCR450	\$ 1,067,858	\$ 935,222	\$ 1,607,443	\$ 1,594,798	\$ 1,563,253
20% R/W Category - Assets Total	CCR455	\$ 16,418,079	\$ 16,753,230	\$ 16,784,938	\$ 18,601,672	\$ 17,451,956
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 3,283,617	\$ 3,350,646	\$ 3,356,986	\$ 3,720,336	\$ 3,490,391
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 27,282,969	\$ 24,738,723	\$ 24,233,617	\$ 23,325,003	\$ 22,175,545
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 813,648	\$ 767,403	\$ 647,474	\$ 556,388	\$ 14,316
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 1,115,085	\$ 1,218,264	\$ 117,370	\$ 16,114	\$ 18,070
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 92,514	\$ 92,434	\$ 78,036	\$ 95,339	\$ 66,581
50% R/W Category - Other	CCR480	\$ 173,737	\$ 118,035	\$ 1,195,349	\$ 1,354,212	\$ 1,233,830
50% R/W Category - Assets Total	CCR485	\$ 29,477,953	\$ 26,934,859	\$ 26,271,846	\$ 25,347,056	\$ 23,508,342
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 14,738,978	\$ 13,467,433	\$ 13,135,926	\$ 12,673,534	\$ 11,754,174

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Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 1,699,926	\$ 1,846,476	\$ 2,048,141	\$ 2,087,330	\$ 1,721,830
100% R/W Category - All Other Assets	CCR506	\$ 39,828,383	\$ 37,581,843	\$ 35,384,432	\$ 32,662,857	\$ 31,880,718
100% R/W Category - Assets Total	CCR510	\$ 41,528,309	\$ 39,428,319	\$ 37,432,573	\$ 34,750,187	\$ 33,602,548
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 41,528,309	\$ 39,428,319	\$ 37,432,573	\$ 34,750,187	\$ 33,602,548
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	\$ 91,708,579	\$ 87,383,728	\$ 84,929,324	\$ 83,260,879	\$ 78,392,073
Subtotal Risk-Weighted Assets	CCR75	\$ 59,550,903	\$ 56,246,396	\$ 53,925,485	\$ 51,144,050	\$ 48,847,112
Excess Allowances for Loan and Lease Losses	CCR530	\$ 250,398	\$ 289,661	\$ 296,306	\$ 331,471	\$ 352,580
Total Risk-Weighted Assets	CCR78	\$ 59,300,505	\$ 55,956,735	\$ 53,629,179	\$ 50,812,579	\$ 48,494,532
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 4,744,039	\$ 4,476,537	\$ 4,290,333	\$ 4,065,006	\$ 3,879,564
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	8.33%	8.40%	8.23%	8.14%	8.22%
Total Risk-Based Capital Ratio	CCR820	12.57%	12.91%	12.86%	13.24%	13.26%
Tier 1 Risk-Based Capital Ratio	CCR830	11.79%	12.09%	12.02%	12.30%	12.27%
Tangible Equity Ratio	CCR840	8.30%	8.36%	8.19%	8.12%	8.20%

*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.