

Office of Thrift Supervision
Financial Reporting System
Run Date: August 17, 2007, 11:05 AM

TFR Industry Aggregate Report
93051 - OTS-Regulated: Virginia
June 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value
Number of Regulated Institutions	15	16	15	17	17

Schedule NS --- Optional Narrative Statement		Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	1	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 6,851,258	\$ 8,892,764	\$ 4,680,466	\$ 5,471,731	\$ 4,979,777
Cash and Non-Interest-Earning Deposits	SC110	\$ 862,679	\$ 739,241	\$ 606,269	\$ 1,501,886	\$ 1,439,046
Interest-Earning Deposits in FHLBs	SC112	\$ 264,145	\$ 201,637	\$ 101,917	\$ 92,815	\$ 114,933
Other Interest-Earning Deposits	SC118	\$ 197,435	\$ 522,713	\$ 203,528	\$ 331,366	\$ 245,251
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 2,588,787	\$ 4,680,836	\$ 943,351	\$ 398,497	\$ 194,583
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 895,696	\$ 912,554	\$ 987,715	\$ 1,496,068	\$ 1,472,450
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 626,761	\$ 546,294	\$ 624,856	\$ 559,117	\$ 461,260
State and Municipal Obligations	SC180	\$ 837,816	\$ 768,316	\$ 644,865	\$ 498,871	\$ 409,145
Securities Backed by Nonmortgage Loans	SC182	\$ 102,670	\$ 118,351	\$ 141,850	\$ 171,635	\$ 214,893
Other Investment Securities	SC185	\$ 435,242	\$ 373,767	\$ 396,981	\$ 391,811	\$ 404,405
Accrued Interest Receivable	SC191	\$ 40,027	\$ 29,055	\$ 29,134	\$ 29,665	\$ 23,811
Mortgage-Backed Securities - Gross	SUB0072	\$ 36,713,133	\$ 30,970,164	\$ 15,522,362	\$ 22,142,698	\$ 18,487,220
Mortgage-Backed Securities - Total	SC22	\$ 36,713,133	\$ 30,970,164	\$ 15,522,362	\$ 22,142,698	\$ 18,487,220
Pass-Through - Total	SUB0073	\$ 13,438,542	\$ 13,181,958	\$ 10,703,619	\$ 17,208,160	\$ 13,361,109
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 13,325,691	\$ 13,061,727	\$ 10,699,943	\$ 17,204,223	\$ 13,357,022
Other Pass-Through	SC215	\$ 112,851	\$ 120,231	\$ 3,676	\$ 3,937	\$ 4,087
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 23,121,499	\$ 17,659,128	\$ 4,838,483	\$ 4,866,178	\$ 5,049,892
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 2,135,192	\$ 2,264,727	\$ 868,924	\$ 1,061,924	\$ 1,110,223
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 6,308	\$ 6,914	\$ 7,446	\$ 8,351	\$ 9,601
Other	SC222	\$ 20,979,999	\$ 15,387,487	\$ 3,962,113	\$ 3,795,903	\$ 3,930,068
Accrued Interest Receivable	SC228	\$ 153,092	\$ 129,078	\$ - 19,740	\$ 68,360	\$ 76,219

Office of Thrift Supervision Financial Reporting System Run Date: August 17, 2007, 11:05 AM	TFR Industry Aggregate Report 93051 - OTS-Regulated: Virginia June 2007	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 119,240,105	\$ 116,254,420	\$ 36,674,646	\$ 64,022,119	\$ 60,373,821
Mortgage Loans - Total	SC26	\$ 118,704,866	\$ 115,895,955	\$ 36,603,597	\$ 63,934,614	\$ 60,289,602
Construction Loans - Total	SUB0100	\$ 1,104,112	\$ 1,035,908	\$ 914,888	\$ 951,605	\$ 917,670
Residential - Total	SUB0110	\$ 942,548	\$ 857,998	\$ 726,494	\$ 697,505	\$ 658,369
1-4 Dwelling Units	SC230	\$ 838,540	\$ 768,083	\$ 584,308	\$ 526,656	\$ 509,085
Multifamily (5 or more) Dwelling Units	SC235	\$ 104,008	\$ 89,915	\$ 142,186	\$ 170,849	\$ 149,284
Nonresidential Property	SC240	\$ 161,564	\$ 177,910	\$ 188,394	\$ 254,100	\$ 259,301
Permanent Loans - Total	SUB0121	\$ 117,426,490	\$ 114,529,680	\$ 35,503,347	\$ 62,676,660	\$ 59,114,940
Residential - Total	SUB0131	\$ 116,335,856	\$ 113,517,168	\$ 34,529,212	\$ 60,563,125	\$ 57,087,817
1-4 Dwelling Units - Total	SUB0141	\$ 116,174,748	\$ 113,363,771	\$ 34,371,367	\$ 58,017,157	\$ 54,680,498
Revolving Open-End Loans	SC251	\$ 22,708,877	\$ 23,582,803	\$ 9,739,005	\$ 19,094,994	\$ 17,620,880
All Other - First Liens	SC254	\$ 76,481,791	\$ 76,225,093	\$ 20,232,909	\$ 32,116,994	\$ 31,340,343
All Other - Junior Liens	SC255	\$ 16,984,080	\$ 13,555,875	\$ 4,399,453	\$ 6,805,169	\$ 5,719,275
Multifamily (5 or more) Dwelling Units	SC256	\$ 161,108	\$ 153,397	\$ 157,845	\$ 2,545,968	\$ 2,407,319
Nonresidential Property (Except Land)	SC260	\$ 539,904	\$ 512,429	\$ 501,583	\$ 1,625,656	\$ 1,542,830
Land	SC265	\$ 550,730	\$ 500,083	\$ 472,552	\$ 487,879	\$ 484,293
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 3,005,953	\$ 79,147,353	\$ 3,754,035	\$ 3,595,655	\$ 2,594,602
Accrued Interest Receivable	SC272	\$ 704,788	\$ 684,570	\$ 249,364	\$ 388,827	\$ 337,544
Advances for Taxes and Insurance	SC275	\$ 4,715	\$ 4,262	\$ 7,047	\$ 5,027	\$ 3,667
Allowance for Loan and Lease Losses	SC283	\$ 535,239	\$ 358,465	\$ 71,049	\$ 87,505	\$ 84,219
Nonmortgage Loans - Gross	SUB0162	\$ 25,353,788	\$ 23,673,570	\$ 17,409,290	\$ 21,756,117	\$ 21,554,031
Nonmortgage Loans - Total	SC31	\$ 24,858,030	\$ 23,207,406	\$ 16,966,788	\$ 21,313,508	\$ 21,091,963
Commercial Loans - Total	SC32	\$ 4,921,564	\$ 4,415,577	\$ 4,565,561	\$ 5,575,415	\$ 5,586,382
Secured	SC300	\$ 1,610,164	\$ 1,457,160	\$ 1,487,384	\$ 2,184,759	\$ 2,169,108
Unsecured	SC303	\$ 3,311,400	\$ 2,958,417	\$ 3,078,177	\$ 3,390,431	\$ 3,417,274
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0	\$ 225	\$ 0
Consumer Loans - Total	SC35	\$ 20,322,065	\$ 19,157,432	\$ 12,753,002	\$ 16,080,181	\$ 15,867,229
Loans on Deposits	SC310	\$ 5,254	\$ 6,067	\$ 5,468	\$ 10,283	\$ 10,310
Home Improvement Loans (Not secured by real estate)	SC316	\$ 8,696	\$ 9,412	\$ 10,390	\$ 11,569	\$ 12,975
Education Loans	SC320	\$ 27	\$ 29	\$ 34	\$ 37	\$ 48
Auto Loans	SC323	\$ 396,186	\$ 370,189	\$ 373,675	\$ 407,155	\$ 455,973
Mobile Home Loans	SC326	\$ 92	\$ 101	\$ 116	\$ 146	\$ 127
Credit Cards	SC328	\$ 2,977,259	\$ 2,997,413	\$ 3,091,189	\$ 3,166,867	\$ 3,173,264

Office of Thrift Supervision Financial Reporting System Run Date: August 17, 2007, 11:05 AM	TFR Industry Aggregate Report 93051 - OTS-Regulated: Virginia June 2007	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 16,934,551	\$ 15,774,221	\$ 9,272,130	\$ 12,484,124	\$ 12,214,532
Accrued Interest Receivable	SC348	\$ 110,159	\$ 100,561	\$ 90,727	\$ 100,521	\$ 100,420
Allowance for Loan and Lease Losses	SC357	\$ 495,758	\$ 466,164	\$ 442,502	\$ 442,609	\$ 462,068
Repossessed Assets - Gross	SUB0201	\$ 203,087	\$ 133,954	\$ 52,402	\$ 48,121	\$ 40,144
Repossessed Assets - Total	SC40	\$ 203,087	\$ 133,954	\$ 52,402	\$ 48,121	\$ 40,144
Real Estate - Total	SUB0210	\$ 193,654	\$ 124,690	\$ 45,260	\$ 43,198	\$ 35,206
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 157,252	\$ 88,438	\$ 12,175	\$ 14,241	\$ 11,643
1-4 Dwelling Units	SC415	\$ 157,217	\$ 88,403	\$ 12,140	\$ 14,206	\$ 11,608
Multifamily (5 or more) Dwelling Units	SC425	\$ 35	\$ 35	\$ 35	\$ 35	\$ 35
Nonresidential (Except Land)	SC426	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	SC428	\$ 36,402	\$ 36,252	\$ 33,085	\$ 28,905	\$ 23,513
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 52	\$ 50
Other Repossessed Assets	SC430	\$ 9,433	\$ 9,264	\$ 7,142	\$ 4,923	\$ 4,938
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	SC45	\$ 186	\$ 45	\$ 45	\$ 45	\$ 45
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 2,029,482	\$ 1,835,940	\$ 509,609	\$ 593,459	\$ 575,751
Federal Home Loan Bank Stock	SC510	\$ 1,839,970	\$ 1,659,176	\$ 411,165	\$ 496,618	\$ 478,761
Other	SC540	\$ 189,512	\$ 176,764	\$ 98,444	\$ 96,841	\$ 96,990
Office Premises and Equipment	SC55	\$ 691,444	\$ 665,745	\$ 646,474	\$ 740,007	\$ 703,977
Other Assets - Gross	SUB0262	\$ 4,193,676	\$ 3,774,081	\$ 2,764,373	\$ 3,133,807	\$ 2,952,338
Other Assets - Total	SC59	\$ 4,193,676	\$ 3,774,081	\$ 2,764,373	\$ 3,133,807	\$ 2,952,338
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 990	\$ 990	\$ 990	\$ 1,634	\$ 1,626
Other	SC625	\$ 265,346	\$ 65,667	\$ 64,978	\$ 64,182	\$ 38,433
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 193,413	\$ 190,930	\$ 177,943	\$ 195,878	\$ 209,785
Nonmortgage Loans	SC644	\$ 28	\$ 32	\$ 37	\$ 42	\$ 47
Goodwill & Other Intangible Assets	SC660	\$ 539,648	\$ 536,663	\$ 516,910	\$ 545,256	\$ 543,465
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 483,969	\$ 549,816	\$ 568,064	\$ 567,979	\$ 553,745
Other Assets	SC689	\$ 2,710,282	\$ 2,429,983	\$ 1,435,451	\$ 1,758,836	\$ 1,605,237
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

Office of Thrift Supervision Financial Reporting System Run Date: August 17, 2007, 11:05 AM	TFR Industry Aggregate Report 93051 - OTS-Regulated: Virginia June 2007	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 1,030,997	\$ 824,629	\$ 513,551	\$ 530,114	\$ 546,287
Total Assets - Gross	SUB0283	\$ 195,276,159	\$ 186,200,683	\$ 78,259,667	\$ 117,908,104	\$ 109,667,104
Total Assets	SC60	\$ 194,245,162	\$ 185,376,054	\$ 77,746,116	\$ 117,377,990	\$ 109,120,817
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 120,977,664	\$ 117,308,012	\$ 50,302,589	\$ 73,843,247	\$ 70,396,965
Deposits	SC710	\$ 121,030,720	\$ 117,330,024	\$ 50,290,979	\$ 73,747,470	\$ 70,304,076
Escrows	SC712	\$ 34,727	\$ 32,400	\$ 23,765	\$ 110,546	\$ 112,470
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 87,783	\$- 54,412	\$- 12,155	\$- 14,769	\$- 19,581
Borrowings - Total	SC72	\$ 54,500,366	\$ 48,477,605	\$ 19,769,644	\$ 32,075,346	\$ 26,989,274
Advances from FHLBank	SC720	\$ 38,398,524	\$ 34,380,148	\$ 7,192,302	\$ 8,524,246	\$ 8,130,732
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 15,320,584	\$ 13,303,285	\$ 11,909,093	\$ 18,159,650	\$ 14,401,307
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 192,500	\$ 192,500	\$ 192,500	\$ 892,500	\$ 892,500
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 588,758	\$ 601,672	\$ 475,749	\$ 4,498,950	\$ 3,564,735
Other Liabilities - Total	SC75	\$ 3,482,519	\$ 4,703,562	\$ 1,357,806	\$ 2,756,951	\$ 2,970,749
Accrued Interest Payable - Deposits	SC763	\$ 248,970	\$ 374,000	\$ 86,646	\$ 89,788	\$ 85,023
Accrued Interest Payable - Other	SC766	\$ 209,641	\$ 221,300	\$ 130,418	\$ 140,581	\$ 117,356
Accrued Taxes	SC776	\$ 416,769	\$ 969,851	\$ 175,500	\$ 511,389	\$ 412,664
Accounts Payable	SC780	\$ 924,827	\$ 1,477,533	\$ 595,672	\$ 1,223,931	\$ 1,218,969
Deferred Income Taxes	SC790	\$ 75,866	\$ 61,652	\$ 65,758	\$ 217,272	\$ 143,660
Other Liabilities and Deferred Income	SC796	\$ 1,606,446	\$ 1,599,226	\$ 303,812	\$ 573,990	\$ 993,077
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A

Office of Thrift Supervision Financial Reporting System Run Date: August 17, 2007, 11:05 AM	TFR Industry Aggregate Report 93051 - OTS-Regulated: Virginia June 2007	Frozen Aggregated Data (\$Thousands)
---	---	---

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 178,960,549	\$ 170,489,179	\$ 71,430,039	\$ 108,675,544	\$ 100,356,988
Minority Interest	SC800	\$ 175,391	\$ 175,391	\$ 175,391	\$ 175,391	\$ 175,391
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 9,121,669	\$ 8,897,801	\$ 3,404,878	\$ 5,153,930	\$ 5,102,948
Cumulative	SC812	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000
Noncumulative	SC814	\$ 130,622	\$ 130,622	\$ 130,622	\$ 130,622	\$ 130,622
Common Stock:						
Par Value	SC820	\$ 19,152	\$ 19,184	\$ 18,984	\$ 18,994	\$ 18,993
Paid in Excess of Par	SC830	\$ 8,970,895	\$ 8,746,995	\$ 3,254,272	\$ 5,003,314	\$ 4,952,333
Accumulated Other Comprehensive Income - Total	SC86	\$- 589,600	\$- 320,195	\$- 276,059	\$- 287,378	\$- 365,492
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 627,534	\$- 293,083	\$- 249,695	\$- 279,818	\$- 466,358
Gains (Losses) on Cash Flow Hedges	SC865	\$ 38,316	\$- 27,112	\$- 26,364	\$- 7,560	\$ 100,866
Other	SC870	\$- 382	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 6,577,153	\$ 6,133,878	\$ 3,011,867	\$ 3,660,500	\$ 3,850,980
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Equity Capital	SC80	\$ 15,109,222	\$ 14,711,484	\$ 6,140,686	\$ 8,527,052	\$ 8,588,436
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 194,245,162	\$ 185,376,054	\$ 77,746,116	\$ 117,377,987	\$ 109,120,815

Office of Thrift Supervision
Financial Reporting System
Run Date: August 17, 2007, 11:05 AM

TFR Industry Aggregate Report
93051 - OTS-Regulated: Virginia
June 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Other Codes As of Jun 2007

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	3	\$ 19,148
3	Federal, State, or other taxes receivable	3	\$ 2,362
4	Net deferred tax assets	8	\$ 672,213
6	Prepaid deposit insurance premiums	1	\$ 1,328
7	Prepaid expenses	6	\$ 37,753
10	Property leased to others, net of accumul. deprec.	1	\$ 12,338
13	Noninterest-bearing accts rcv from Hold Co/Affl	2	\$ 687,158
14	Other noninterest-bearing short-term accounts rcv	5	\$ 98,258
20	F/V of all derivative instru. reportable as assets	2	\$ 374,740
99	Other	9	\$ 340,208

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	2	\$ 3,910
5	Deferred gains from sale/leaseback	1	\$ 208
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 4,518
10	Amounts due brokers for unsettled transactions	1	\$ 164,164
11	The liability recorded for post-retirement benefit	4	\$ 8,082
14	Unapplied loan payments received	1	\$ 80
17	Noninterest-bearing payables to Hold Co/Affiliates	2	\$ 442,757
20	F/V of all derivative instru. reportable as liab.	4	\$ 118,424
99	Other	15	\$ 454,853

Office of Thrift Supervision Financial Reporting System Run Date: August 17, 2007, 11:05 AM	TFR Industry Aggregate Report 93051 - OTS-Regulated: Virginia June 2007	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 3,127,008	\$ 2,966,097	\$ 1,338,405	\$ 1,827,748	\$ 1,638,464
Deposits and Investment Securities	SO115	\$ 80,529	\$ 76,654	\$ 55,688	\$ 54,906	\$ 55,230
Mortgage-Backed Securities	SO125	\$ 458,491	\$ 332,513	\$ 233,330	\$ 257,950	\$ 225,419
Mortgage Loans	SO141	\$ 2,036,446	\$ 2,032,427	\$ 592,338	\$ 993,808	\$ 888,639
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 52,156	\$ 54,073	N/A	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 465,405	\$ 432,456	\$ 457,049	\$ 521,084	\$ 469,176
Commercial Loans and Leases	SO160	\$ 118,368	\$ 109,833	\$ 119,194	\$ 128,144	\$ 122,094
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 7,880	\$ 8,126	N/A	N/A	N/A
Consumer Loans and Leases	SO171	\$ 347,037	\$ 322,623	\$ 337,855	\$ 392,940	\$ 347,082
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 26,101	\$ 29,848	N/A	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115- Total	SO18	\$ 26,180	\$ 26,843	\$ 6,213	\$ 7,533	\$ 6,930
Federal Home Loan Bank Stock	SO181	\$ 26,149	\$ 25,163	\$ 6,191	\$ 7,511	\$ 6,908
Other	SO185	\$ 31	\$ 1,680	\$ 22	\$ 22	\$ 22
Interest Expense - Total	SO21	\$ 1,892,554	\$ 1,733,773	\$ 669,369	\$ 913,142	\$ 771,667
Deposits	SO215	\$ 1,236,406	\$ 1,122,228	\$ 397,220	\$ 550,160	\$ 461,553
Escrows	SO225	\$ 3	\$ 4	\$ 4	\$ 4	\$ 10
Advances from FHLBank	SO230	\$ 438,922	\$ 426,071	\$ 89,876	\$ 102,144	\$ 93,236
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 3,396	\$ 3,391	\$ 3,398	\$ 13,844	\$ 12,774
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 213,981	\$ 182,224	\$ 178,994	\$ 247,078	\$ 204,149
Capitalized Interest	SO271	\$ 154	\$ 145	\$ 123	\$ 88	\$ 55
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 1,260,634	\$ 1,259,167	\$ 675,249	\$ 922,139	\$ 873,727
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 396,215	\$ 227,570	\$ 142,901	\$ 79,372	\$ 98,286
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 864,419	\$ 1,031,597	\$ 532,348	\$ 842,767	\$ 775,441
Noninterest Income - Total	SO42	\$ 613,912	\$ 568,231	\$ 301,540	\$ 371,975	\$ 389,220
Mortgage Loan Servicing Fees	SO410	\$ 12,282	\$ 13,488	\$- 6,301	\$- 14,053	\$- 7,983
Servicing Amortization and Valuation Adjustments	SO411	\$- 18,630	\$- 24,177	N/A	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: August 17, 2007, 11:05 AM

TFR Industry Aggregate Report
93051 - OTS-Regulated: Virginia
June 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 378,549	\$ 275,735	\$ 255,251	\$ 320,196	\$ 312,269
Net Income (Loss) from Other - Total	SUB0451	\$ 225,584	\$ 321,551	\$ 49,534	\$ 66,061	\$ 71,850
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 189,959	\$ 310,572	\$ 39,519	\$ 85,918	\$ 67,724
Operations & Sale of Repossessed Assets	SO461	\$ 767	\$ 44	\$ 671	\$ 158	\$ 570
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 2	\$ - 7	\$ - 13	\$ 67	\$ - 11
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	\$ 23	\$ - 111	\$ 60	\$ 594	\$ 23
Trading Assets (Realized and Unrealized)	SO485	\$ 34,833	\$ 11,053	\$ 9,297	\$ - 20,676	\$ 3,544
Other Noninterest Income	SO488	\$ 16,127	\$ - 18,366	\$ 3,056	\$ - 229	\$ 13,084
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	\$ 842,461	\$ 801,110	\$ 530,226	\$ 675,709	\$ 708,336
All Personnel Compensation and Expense	SO510	\$ 185,525	\$ 175,531	\$ 122,078	\$ 185,592	\$ 182,466
Legal Expense	SO520	\$ 2,788	\$ 3,202	\$ 2,528	\$ 2,838	\$ 2,563
Office Occupancy and Equipment Expense	SO530	\$ 63,911	\$ 63,637	\$ 54,872	\$ 76,827	\$ 73,223
Marketing and Other Professional Services	SO540	\$ 241,448	\$ 269,071	\$ 262,551	\$ 259,018	\$ 276,130
Loan Servicing Fees	SO550	\$ 164,282	\$ 143,836	\$ 22,591	\$ 22,256	\$ 21,378
Goodwill and Other Intangibles Expense	SO560	\$ 5,486	\$ 5,146	\$ 2,857	\$ 4,600	\$ 4,536
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 1,788	\$ 788	\$ 0	\$ 1,236	\$ 919
Other Noninterest Expense	SO580	\$ 177,233	\$ 139,899	\$ 62,749	\$ 123,342	\$ 147,121
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	\$ 635,870	\$ 798,718	\$ 303,662	\$ 539,033	\$ 456,325
Income Taxes - Total	SO71	\$ 192,251	\$ 295,989	\$ 102,300	\$ 188,877	\$ 164,398
Federal	SO710	\$ 241,422	\$ 292,547	\$ 107,286	\$ 185,040	\$ 155,421

Office of Thrift Supervision
 Financial Reporting System
 Run Date: August 17, 2007, 11:05 AM

TFR Industry Aggregate Report
 93051 - OTS-Regulated: Virginia
 June 2007

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
State, Local & Other	SO720	\$- 49,171	\$ 3,442	\$- 4,986	\$ 3,837	\$ 8,977
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 443,619	\$ 502,729	\$ 201,362	\$ 350,156	\$ 291,927
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$- 54	\$ 230	\$- 179
Net Income (Loss)	SO91	\$ 443,619	\$ 502,729	\$ 201,308	\$ 350,386	\$ 291,748

Office of Thrift Supervision
 Financial Reporting System
 Run Date: August 17, 2007, 11:05 AM

TFR Industry Aggregate Report
 93051 - OTS-Regulated: Virginia
 June 2007

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Other Codes As of Jun 2007

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	5	\$ 3,704
6	Net income(loss)-equity invest in uncons sub org	2	\$- 1,014
7	Net income(loss) from leased property	1	\$ 1,275
14	Interest Income from CNFIs reported on SC655	2	\$ 9,172
15	Income from corporate-owned life insurance	2	\$ 420
99	Other	9	\$ 3,360

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	2	\$ 10,359
2	OTS assessments	3	\$ 41
6	Supervisory examination fees	3	\$ 112
7	Office supplies, printing, and postage	8	\$ 2,411
8	Telephone, including data lines	2	\$ 101
9	Loan origination expense	2	\$ 202
10	ATM expense	1	\$ 36
14	Losses from fraud	1	\$ 5,743
17	Charitable contributions	1	\$ 66
18	Minority Interest	1	\$ 4,808
99	Other	16	\$ 118,086

Office of Thrift Supervision Financial Reporting System Run Date: August 17, 2007, 11:05 AM	TFR Industry Aggregate Report 93051 - OTS-Regulated: Virginia June 2007	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 6,092,367	\$ 2,966,097	\$ 4,806,975	\$ 4,963,962	\$ 3,136,214
YTD - Deposits and Investment Securities	Y_SO115	\$ 157,147	\$ 76,654	\$ 208,593	\$ 160,942	\$ 106,036
YTD - Mortgage-Backed Securities	Y_SO125	\$ 790,947	\$ 332,513	\$ 847,227	\$ 670,893	\$ 412,943
YTD - Mortgage Loans	Y_SO141	\$ 4,068,255	\$ 2,032,427	\$ 2,022,178	\$ 2,697,206	\$ 1,703,398
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 106,214	\$ 54,073	N/A	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 228,190	\$ 109,833	\$ 429,186	\$ 355,426	\$ 227,282
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 16,006	\$ 8,126	N/A	N/A	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 669,659	\$ 322,623	\$ 1,299,791	\$ 1,079,495	\$ 686,555
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 55,949	\$ 29,848	N/A	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 53,017	\$ 26,843	\$ 22,192	\$ 21,604	\$ 14,071
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 51,306	\$ 25,163	\$ 22,104	\$ 21,538	\$ 14,027
YTD - Other	Y_SO185	\$ 1,711	\$ 1,680	\$ 88	\$ 66	\$ 44
YTD - Interest Expense - Total	Y_SO21	\$ 3,625,823	\$ 1,733,773	\$ 2,302,629	\$ 2,359,902	\$ 1,446,760
YTD - Deposits	Y_SO215	\$ 2,358,177	\$ 1,122,228	\$ 1,374,357	\$ 1,410,836	\$ 860,676
YTD - Escrows	Y_SO225	\$ 7	\$ 4	\$ 23	\$ 19	\$ 15
YTD - Advances from FHLBank	Y_SO230	\$ 864,946	\$ 426,071	\$ 301,988	\$ 286,912	\$ 184,768
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 6,787	\$ 3,391	\$ 13,249	\$ 37,058	\$ 23,214
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 396,205	\$ 182,224	\$ 613,318	\$ 625,260	\$ 378,182
YTD - Capitalized Interest	Y_SO271	\$ 299	\$ 145	\$ 306	\$ 183	\$ 95
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 2,519,561	\$ 1,259,167	\$ 2,526,538	\$ 2,625,664	\$ 1,703,525
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 623,778	\$ 227,570	\$ 371,012	\$ 231,340	\$ 151,968
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 1,895,783	\$ 1,031,597	\$ 2,155,526	\$ 2,394,324	\$ 1,551,557
YTD - Noninterest Income - Total	Y_SO42	\$ 1,182,136	\$ 568,231	\$ 1,282,410	\$ 1,127,465	\$ 755,490
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 25,770	\$ 13,488	\$ - 35,885	\$ - 31,962	\$ - 17,909
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$ - 42,807	\$ - 24,177	N/A	N/A	N/A

Office of Thrift Supervision Financial Reporting System Run Date: August 17, 2007, 11:05 AM	TFR Industry Aggregate Report 93051 - OTS-Regulated: Virginia June 2007	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 654,278	\$ 275,735	\$ 1,088,768	\$ 976,320	\$ 656,124
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 547,135	\$ 321,551	\$ 248,882	\$ 199,979	\$ 133,918
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 500,531	\$ 310,572	\$ 244,915	\$ 205,947	\$ 120,029
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 811	\$ 44	\$ 1,459	\$ 868	\$ 710
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 5	\$- 7	\$ 22	\$ 35	\$- 32
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	\$- 88	\$- 111	\$ 622	\$ 562	\$- 32
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 45,886	\$ 11,053	\$ 1,864	\$- 7,433	\$ 13,243
YTD - Other Noninterest Income	Y_SO488	\$- 2,240	\$- 18,366	\$- 19,355	\$- 16,872	\$- 16,643
YTD - Noninterest Expense - Total	Y_SO51	\$ 1,643,136	\$ 801,110	\$ 2,007,959	\$ 2,025,240	\$ 1,349,531
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 360,848	\$ 175,531	\$ 466,664	\$ 546,700	\$ 361,108
YTD - Legal Expense	Y_SO520	\$ 5,990	\$ 3,202	\$ 7,831	\$ 9,464	\$ 6,626
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 127,410	\$ 63,637	\$ 218,523	\$ 225,381	\$ 148,554
YTD - Marketing and Other Professional Services	Y_SO540	\$ 510,489	\$ 269,071	\$ 989,716	\$ 785,451	\$ 526,433
YTD - Loan Servicing Fees	Y_SO550	\$ 308,118	\$ 143,836	\$ 78,658	\$ 64,787	\$ 42,531
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 10,632	\$ 5,146	\$ 14,587	\$ 13,006	\$ 8,406
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 2,576	\$ 788	\$ 0	\$ 2,686	\$ 1,450
YTD - Other Noninterest Expense	Y_SO580	\$ 317,073	\$ 139,899	\$ 231,980	\$ 377,765	\$ 254,423
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 1,434,783	\$ 798,718	\$ 1,429,977	\$ 1,496,549	\$ 957,516
YTD - Income Taxes - Total	Y_SO71	\$ 488,240	\$ 295,989	\$ 500,027	\$ 532,407	\$ 343,530
YTD - Federal	Y_SO710	\$ 533,969	\$ 292,547	\$ 493,781	\$ 514,414	\$ 329,374
YTD - State, Local, and Other	Y_SO720	\$- 45,729	\$ 3,442	\$ 6,246	\$ 17,993	\$ 14,156
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 946,543	\$ 502,729	\$ 929,950	\$ 964,142	\$ 613,986
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$- 3	\$ 51	\$- 179
YTD - Net Income (Loss)	Y_SO91	\$ 946,543	\$ 502,729	\$ 929,947	\$ 964,193	\$ 613,807

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 824,430	\$ 742,244	\$ 480,944	\$ 546,286	\$ 530,303
Net Provision for Loss	VA115	\$ 396,177	\$ 227,486	\$ 142,830	\$ 80,546	\$ 99,113

Office of Thrift Supervision Financial Reporting System Run Date: August 17, 2007, 11:05 AM	TFR Industry Aggregate Report 93051 - OTS-Regulated: Virginia June 2007	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA125	\$- 18	\$ 143	\$ 156	\$- 498	\$- 293
Recoveries	VA135	\$ 55,103	\$ 55,649	\$ 45,171	\$ 47,306	\$ 52,957
Adjustments	VA145	\$ 20,079	\$ 19,609	\$ 21,543	\$ 16,323	\$ 16,038
Charge-offs	VA155	\$ 264,778	\$ 220,503	\$ 177,092	\$ 159,849	\$ 151,831
General Valuation Allowances - Ending Balance	VA165	\$ 1,030,993	\$ 824,628	\$ 513,552	\$ 530,114	\$ 546,287
Specific Valuation Allowances - Beginning Balance	VA108	\$ 1,374	\$ 822	\$ 1,333	\$ 4,404	\$ 4,045
Net Provision for Loss	VA118	\$ 1,826	\$ 872	\$ 71	\$ 62	\$ 92
Transfers	VA128	\$ 18	\$- 143	\$- 156	\$ 498	\$ 293
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 926	\$ 141	\$ 426	\$ 450	\$ 27
Specific Valuation Allowances - Ending Balance	VA168	\$ 2,292	\$ 1,410	\$ 822	\$ 4,514	\$ 4,403
Total Valuation Allowances - Beginning Balance	VA110	\$ 825,804	\$ 743,066	\$ 482,277	\$ 550,690	\$ 534,348
Net Provision for Loss	VA120	\$ 398,003	\$ 228,358	\$ 142,901	\$ 80,608	\$ 99,205
Recoveries	VA140	\$ 55,103	\$ 55,649	\$ 45,171	\$ 47,306	\$ 52,957
Adjustments	VA150	\$ 20,079	\$ 19,609	\$ 21,543	\$ 16,323	\$ 16,038
Charge-offs	VA160	\$ 265,704	\$ 220,644	\$ 177,518	\$ 160,299	\$ 151,858
Total Valuation Allowances - Ending Balance	VA170	\$ 1,033,285	\$ 826,038	\$ 514,374	\$ 534,628	\$ 550,690
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 264,778	\$ 220,503	\$ 177,092	\$ 159,849	\$ 151,831
Mortgage-Backed Securities	VA370	\$ 2,713	\$ 249	\$ 0	\$ 1,504	\$ 0
Mortgage Loans - Total	VA46	\$ 81,386	\$ 42,415	\$ 8,167	\$ 9,381	\$ 6,274
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 0	\$ 33	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 0	\$ 33	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 81,386	\$ 42,415	\$ 8,167	\$ 9,348	\$ 6,274
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 54,582	\$ 26,101	\$ 5,916	\$ 7,052	\$ 4,101
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 14,661	\$ 7,437	\$ 1,475	\$ 432	\$ 994
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 12,143	\$ 8,855	\$ 672	\$ 1,287	\$ 1,179
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 15	\$ 0	\$ 502	\$ 0
Land	VA490	\$ 0	\$ 7	\$ 104	\$ 75	\$ 0
Nonmortgage Loans - Total	VA56	\$ 180,649	\$ 177,811	\$ 168,904	\$ 147,446	\$ 144,302
Commercial Loans	VA520	\$ 43,322	\$ 37,378	\$ 38,824	\$ 30,630	\$ 31,662

Office of Thrift Supervision Financial Reporting System Run Date: August 17, 2007, 11:05 AM	TFR Industry Aggregate Report 93051 - OTS-Regulated: Virginia June 2007	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Consumer Loans - Total	SUB2061	\$ 137,327	\$ 140,433	\$ 130,080	\$ 116,816	\$ 112,640
Loans on Deposits	VA510	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 146	\$ 145	\$ 113	\$ 113	\$ 49
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 486	\$ 686	\$ 1,062	\$ 1,118	\$ 1,663
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 75,161	\$ 82,459	\$ 78,275	\$ 70,148	\$ 66,813
Other	VA560	\$ 61,534	\$ 57,142	\$ 50,630	\$ 45,437	\$ 44,115
Repossessed Assets - Total	VA60	\$ 30	\$ 28	\$ 21	\$ 19	\$ 15
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 Repossessed Assets	VA630	\$ 30	\$ 28	\$ 21	\$ 19	\$ 15
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 1,499	\$ 1,240
GVA Recoveries - Assets - Total	SUB2126	\$ 55,103	\$ 55,649	\$ 45,171	\$ 47,306	\$ 52,957
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 4,520	\$ 2,765	\$ 471	\$ 1,358	\$ 481
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0	\$ 16	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 16	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 4,520	\$ 2,765	\$ 471	\$ 1,342	\$ 481
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 2,938	\$ 1,617	\$ 426	\$ 299	\$ 273
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 670	\$ 786	\$ 14	\$ 800	\$ 51
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 912	\$ 339	\$ 31	\$ 114	\$ 141
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 0	\$ 85	\$ 16
Land	VA491	\$ 0	\$ 23	\$ 0	\$ 44	\$ 0
Nonmortgage Loans - Total	VA57	\$ 50,583	\$ 52,884	\$ 44,700	\$ 45,599	\$ 52,190
Commercial Loans	VA521	\$ 5,451	\$ 6,353	\$ 6,195	\$ 5,073	\$ 5,985
Consumer Loans - Total	SUB2161	\$ 45,132	\$ 46,531	\$ 38,505	\$ 40,526	\$ 46,205
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: August 17, 2007, 11:05 AM	TFR Industry Aggregate Report 93051 - OTS-Regulated: Virginia June 2007	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Home Improvement Loans	VA517	\$ 340	\$ 204	\$ 348	\$ 315	\$ 362
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 2,029	\$ 2,285	\$ 2,511	\$ 3,359	\$ 3,889
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 31,754	\$ 34,302	\$ 27,127	\$ 29,265	\$ 32,831
Other	VA561	\$ 11,009	\$ 9,740	\$ 8,519	\$ 7,587	\$ 9,123
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 349	\$ 286
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 1,844	\$ 727	\$- 85	\$ 560	\$ 385
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 2	\$- 214	\$- 147	\$ 216	\$ 288
Construction - Total	SUB22230	\$ 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	SUB22241	\$ 2	\$- 214	\$- 147	\$ 216	\$ 288
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 47	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 1	\$ 10	\$ 10	\$ 159	\$ 257
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 31	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$- 150	\$ 0	\$ 0	\$- 198
Nonresidential Property (Except Land)	VA482	\$ 3	\$- 74	\$ 5	\$- 25	\$ 71
Land	VA492	\$ 0	\$ 0	\$- 162	\$ 4	\$ 158
Nonmortgage Loans - Total	VA58	\$ 61	\$ 137	\$- 3	\$ 303	\$ 97
Commercial Loans	VA522	\$- 4	\$- 1	\$- 17	\$ 263	\$ 28
Consumer Loans - Total	SUB22261	\$ 65	\$ 138	\$ 14	\$ 40	\$ 69
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	\$ 49	\$ 103	\$ 15	\$ 29	\$ 62
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Other	VA562	\$ 16	\$ 35	\$- 1	\$ 11	\$ 6
Reposessed Assets - Total	VA62	\$ 1,781	\$ 804	\$ 65	\$ 41	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: August 17, 2007, 11:05 AM	TFR Industry Aggregate Report 93051 - OTS-Regulated: Virginia June 2007	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - 1-4 Dwelling Units	VA614	\$ 1,788	\$ 788	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ - 7	\$ 16	\$ 65	\$ 41	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 211,519	\$ 165,581	\$ 131,836	\$ 113,103	\$ 99,259
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 2,713	\$ 249	\$ 0	\$ 1,504	\$ 0
Mortgage Loans - Total	VA49	\$ 76,868	\$ 39,436	\$ 7,549	\$ 8,239	\$ 6,081
Construction - Total	SUB2330	\$ 0	\$ 0	\$ 0	\$ 17	\$ 0
1-4 Dwelling Units	VA425	\$ 0	\$ 0	\$ 0	\$ 17	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 76,868	\$ 39,436	\$ 7,549	\$ 8,222	\$ 6,081
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 51,644	\$ 24,484	\$ 5,490	\$ 6,800	\$ 3,828
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 13,990	\$ 6,661	\$ 1,471	\$ - 209	\$ 1,200
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 11,231	\$ 8,516	\$ 641	\$ 1,204	\$ 1,038
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ - 150	\$ 0	\$ 0	\$ - 198
Nonresidential Property (Except Land)	VA485	\$ 3	\$ - 59	\$ 5	\$ 392	\$ 55
Land	VA495	\$ 0	\$ - 16	\$ - 58	\$ 35	\$ 158
Nonmortgage Loans - Total	VA59	\$ 130,127	\$ 125,064	\$ 124,201	\$ 102,150	\$ 92,209
Commercial Loans	VA525	\$ 37,867	\$ 31,024	\$ 32,612	\$ 25,820	\$ 25,705
Consumer Loans - Total	SUB2361	\$ 92,260	\$ 94,040	\$ 91,589	\$ 76,330	\$ 66,504
Loans on Deposits	VA515	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ - 194	\$ - 59	\$ - 235	\$ - 202	\$ - 313
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ - 1,494	\$ - 1,496	\$ - 1,434	\$ - 2,212	\$ - 2,164
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA559	\$ 43,407	\$ 48,157	\$ 51,148	\$ 40,883	\$ 33,983
Other	VA565	\$ 50,541	\$ 47,437	\$ 42,110	\$ 37,861	\$ 34,998
Repossessed Assets - Total	VA65	\$ 1,811	\$ 832	\$ 86	\$ 60	\$ 15

Office of Thrift Supervision Financial Reporting System Run Date: August 17, 2007, 11:05 AM	TFR Industry Aggregate Report 93051 - OTS-Regulated: Virginia June 2007	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 1,788	\$ 788	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 23	\$ 44	\$ 86	\$ 60	\$ 15
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	\$ 1,150	\$ 954
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 104,681	\$ 86,875	\$ 23,013	\$ 24,234	\$ 19,429
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 219,235	\$ 81,488	\$ 75,899	\$ 86,167	\$ 72,704
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 91,042	\$ 70,283	\$ 6,528	\$ 3,812	\$ 4,263
Construction	VA951	\$ 485	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 90,557	\$ 70,169	\$ 6,528	\$ 3,812	\$ 4,263
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 114	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 465,561	\$ 498,254	\$ 306,576	\$ 205,678	\$ 184,825
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 1,390,949	\$ 820,258	\$ 298,957	\$ 417,482	\$ 340,155
Substandard	VA965	\$ 1,359,196	\$ 788,951	\$ 294,726	\$ 332,585	\$ 276,005
Doubtful	VA970	\$ 31,753	\$ 31,307	\$ 4,231	\$ 84,897	\$ 64,150
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 3,591,822	\$ 2,877,694	\$ 722,802	\$ 868,736	\$ 696,954

Office of Thrift Supervision
Financial Reporting System
Run Date: August 17, 2007, 11:05 AM

TFR Industry Aggregate Report
93051 - OTS-Regulated: Virginia
June 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Mortgages - Total	SUB2421	\$ 3,297,375	\$ 2,582,383	\$ 393,585	\$ 453,894	\$ 405,163
Construction and Land Loans	SUB2430	\$ 20,611	\$ 14,716	\$ 9,787	\$ 28,424	\$ 12,937
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 3,272,465	\$ 2,563,316	\$ 381,525	\$ 415,465	\$ 384,304
Permanent Loans Secured by All Other Property	SUB2450	\$ 9,047	\$ 8,494	\$ 4,321	\$ 11,160	\$ 16,049
Nonmortgages - Total	SUB2461	\$ 294,447	\$ 295,311	\$ 329,217	\$ 414,842	\$ 291,791
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 2,491,514	\$ 2,182,768	\$ 607,105	\$ 721,844	\$ 566,602
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 2,387,294	\$ 2,076,343	\$ 495,036	\$ 549,689	\$ 473,250
Mortgage Loans - Total	SUB2481	\$ 2,203,481	\$ 1,896,640	\$ 287,919	\$ 330,026	\$ 288,882
Construction	PD115	\$ 12,764	\$ 6,127	\$ 6,079	\$ 24,012	\$ 3,372
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 311,357	\$ 289,784	\$ 79,517	\$ 52,312	\$ 79,236
Secured by First Liens	PD123	\$ 1,649,818	\$ 1,467,183	\$ 175,270	\$ 236,971	\$ 184,381
Secured by Junior Liens	PD124	\$ 224,102	\$ 128,221	\$ 24,336	\$ 10,417	\$ 15,797
Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 7	\$ 226	\$ 0	\$ 1,715
Nonresidential Property (Except Land)	PD135	\$ 2,330	\$ 2,716	\$ 563	\$ 5,681	\$ 3,237
Land	PD138	\$ 3,110	\$ 2,602	\$ 1,928	\$ 633	\$ 1,144
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 55,713	\$ 55,251	\$ 57,965	\$ 71,058	\$ 59,198
Consumer Loans - Total	SUB2511	\$ 128,100	\$ 124,452	\$ 149,152	\$ 148,605	\$ 125,170
Loans on Deposits	PD161	\$ 25	\$ 0	\$ 3	\$ 882	\$ 54
Home Improvement Loans	PD163	\$ 474	\$ 396	\$ 916	\$ 678	\$ 774
Education Loans	PD165	\$ 0	\$ 5	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 3,986	\$ 3,839	\$ 6,937	\$ 6,576	\$ 7,089
Mobile Home Loans	PD169	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD171	\$ 63,646	\$ 64,467	\$ 77,719	\$ 76,887	\$ 72,165
Other	PD180	\$ 59,969	\$ 55,745	\$ 63,577	\$ 63,582	\$ 45,088
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 1,186	\$ 1,757	\$ 2,032	\$ 4,027	\$ 4,454
Held for Sale Included in PD115:PD180	PD192	\$ 25,205	\$ 25,577	\$ 2,574	\$ 273	\$ 131
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 34,144	\$ 27,123	\$ 7,369	\$ 5,309	\$ 6,391
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 25,380	\$ 11,247	\$ 0	\$ 0	\$ 113

Office of Thrift Supervision
Financial Reporting System
Run Date: August 17, 2007, 11:05 AM

TFR Industry Aggregate Report
93051 - OTS-Regulated: Virginia
June 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 104,220	\$ 106,425	\$ 112,069	\$ 172,155	\$ 93,352
Mortgage Loans - Total	SUB2491	\$ 210	\$ 103	\$ 179	\$ 955	\$ 202
Construction	PD215	\$ 0	\$ 0	\$ 0	\$ 119	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by First Liens	PD223	\$ 59	\$ 56	\$ 103	\$ 835	\$ 202
Secured by Junior Liens	PD224	\$ 57	\$ 47	\$ 1	\$ 1	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 94	\$ 0	\$ 75	\$ 0	\$ 0
Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 35,028	\$ 30,438	\$ 31,977	\$ 97,914	\$ 28,433
Consumer Loans - Total	SUB2521	\$ 68,982	\$ 75,884	\$ 79,913	\$ 73,286	\$ 64,717
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 7	\$ 32	\$ 33	\$ 36	\$ 18
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 53,185	\$ 59,841	\$ 64,733	\$ 59,930	\$ 54,725
Other	PD280	\$ 15,790	\$ 16,011	\$ 15,147	\$ 13,320	\$ 9,974
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 523	\$ 755	\$ 817	\$ 1,822	\$ 2,180
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 2,343	\$ 1,822	\$ 2,137	\$ 2,666	\$ 2,142
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 1,100,308	\$ 694,926	\$ 115,697	\$ 146,892	\$ 130,352
Mortgage Loans - Total	SUB2501	\$ 1,093,684	\$ 685,640	\$ 105,487	\$ 122,913	\$ 116,079
Construction	PD315	\$ 3,099	\$ 4,446	\$ 1,660	\$ 3,138	\$ 1,438
Permanent:						
Residential:						
1-4 Dwelling Units:						

Office of Thrift Supervision
Financial Reporting System
Run Date: August 17, 2007, 11:05 AM

TFR Industry Aggregate Report
93051 - OTS-Regulated: Virginia
June 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 218,932	\$ 153,942	\$ 30,193	\$ 46,804	\$ 35,302
Secured by First Liens	PD323	\$ 781,841	\$ 471,417	\$ 66,722	\$ 58,410	\$ 64,295
Secured by Junior Liens	PD324	\$ 86,299	\$ 52,666	\$ 5,383	\$ 9,715	\$ 5,091
Multifamily (5 or more) Dwelling Units	PD325	\$ 218	\$ 213	\$ 0	\$ 2,740	\$ 1,766
Nonresidential Property (Except Land)	PD335	\$ 1,657	\$ 1,415	\$ 1,409	\$ 1,584	\$ 1,204
Land	PD338	\$ 1,638	\$ 1,541	\$ 120	\$ 522	\$ 6,983
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 2,249	\$ 2,430	\$ 233	\$ 14,641	\$ 6,171
Consumer Loans - Total	SUB2531	\$ 4,375	\$ 6,856	\$ 9,977	\$ 9,338	\$ 8,102
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 23	\$ 128	\$ 114	\$ 75	\$ 31
Education Loans	PD365	\$ 6	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 829	\$ 1,671	\$ 1,884	\$ 1,122	\$ 1,165
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 2,405	\$ 3,942	\$ 3,794	\$ 2,366	\$ 3,282
Other	PD380	\$ 1,112	\$ 1,115	\$ 4,185	\$ 5,775	\$ 3,624
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 0	\$ 0	\$ 0	\$ 1,712	\$ 295
Held for Sale Included in PD315:PD380	PD392	\$ 3,214	\$ 949	\$ 631	\$ 101	\$ 152
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 12,736	\$ 11,126	\$ 0	\$ 0	\$ 200
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 12,108	\$ 4,881	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 17,309,356	\$ 15,986,890	\$ 3,109,668	\$ 5,789,856	\$ 4,796,364
90% up to 100% LTV	LD110	\$ 14,363,498	\$ 13,409,998	\$ 2,309,123	\$ 4,476,643	\$ 3,876,022
100% and greater LTV	LD120	\$ 2,945,858	\$ 2,576,892	\$ 800,545	\$ 1,313,213	\$ 920,342
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 910,304	\$ 559,075	\$ 55,299	\$ 71,838	\$ 55,673
Past Due and Still Accruing - Total	SUB5240	\$ 467,587	\$ 335,859	\$ 41,590	\$ 47,193	\$ 33,005
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 467,587	\$ 335,859	\$ 41,590	\$ 47,193	\$ 33,005
90% up to 100% LTV	LD210	\$ 360,410	\$ 260,602	\$ 28,739	\$ 36,623	\$ 28,373
100% and greater LTV	LD220	\$ 107,177	\$ 75,257	\$ 12,851	\$ 10,570	\$ 4,632
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: August 17, 2007, 11:05 AM	TFR Industry Aggregate Report 93051 - OTS-Regulated: Virginia June 2007	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule LD --- Loan Data		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 442,717	\$ 223,216	\$ 13,709	\$ 24,645	\$ 22,668
90% up to 100% LTV	LD250	\$ 257,666	\$ 138,756	\$ 10,506	\$ 22,005	\$ 15,569
100% and greater LTV	LD260	\$ 185,051	\$ 84,460	\$ 3,203	\$ 2,640	\$ 7,099
Net Charge-offs - Total	SUB5300	\$ 22,556	\$ 9,931	\$ 3,809	\$ 6,785	\$ 4,199
90% up to 100% LTV	LD310	\$ 13,167	\$ 6,614	\$ 2,530	\$ 5,506	\$ 3,130
100% and greater LTV	LD320	\$ 9,389	\$ 3,317	\$ 1,279	\$ 1,279	\$ 1,069
Purchases - Total	SUB5320	\$ 143,470	\$ 531,602	\$ 39,633	\$ 1,041,089	\$ 958,153
90% up to 100% LTV	LD410	\$ 93,419	\$ 437,224	\$ 32,514	\$ 662,193	\$ 638,136
100% and greater LTV	LD420	\$ 50,051	\$ 94,378	\$ 7,119	\$ 378,896	\$ 320,017
Originations - Total	SUB5330	\$ 2,760,730	\$ 760,517	\$ 481,817	\$ 655,338	\$ 645,129
90% up to 100% LTV	LD430	\$ 2,128,740	\$ 494,475	\$ 314,056	\$ 528,754	\$ 529,174
100% and greater LTV	LD440	\$ 631,990	\$ 266,042	\$ 167,761	\$ 126,584	\$ 115,955
Sales - Total	SUB5340	\$ 8,187,344	\$ 9,705,082	\$ 217,256	\$ 255,651	\$ 203,958
90% up to 100% LTV	LD450	\$ 6,235,240	\$ 9,522,745	\$ 149,926	\$ 186,500	\$ 160,325
100% and greater LTV	LD460	\$ 1,952,104	\$ 182,337	\$ 67,330	\$ 69,151	\$ 43,633
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 541,719	\$ 512,886	N/A	N/A	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 18,461	\$ 15,685	N/A	N/A	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 182,587	\$ 170,581	N/A	N/A	N/A
1-4 Dwelling Units Option ARM Loans	LD610	\$ 32,848,464	\$ 36,200,033	N/A	N/A	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 28,893,022	\$ 31,301,646	N/A	N/A	N/A
Total Capitalized Negative Amortization	LD650	\$ 1,012,818	\$ 872,970	N/A	N/A	N/A

Schedule CC --- Consolidated Commitments and Contingencies		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 966,999	\$ 874,067	\$ 779,306	\$ 995,558	\$ 999,120
Mortgage Construction Loans	CC105	\$ 870,531	\$ 803,087	\$ 711,118	\$ 856,154	\$ 855,719
Other Mortgage Loans	CC115	\$ 96,468	\$ 70,980	\$ 68,188	\$ 139,404	\$ 143,401
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 525,561	\$ 551,521	\$ 537,042	\$ 947,515	\$ 872,175
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 9,427,385	\$ 9,309,181	\$ 972,775	\$ 1,688,808	\$ 849,389
1-4 Dwelling Units	CC280	\$ 9,372,489	\$ 9,246,896	\$ 904,268	\$ 1,367,262	\$ 675,150

Office of Thrift Supervision Financial Reporting System Run Date: August 17, 2007, 11:05 AM	TFR Industry Aggregate Report 93051 - OTS-Regulated: Virginia June 2007	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 0	\$ 4,593	\$ 4,243	\$ 58,401	\$ 68,610
All Other Real Estate	CC300	\$ 54,896	\$ 57,692	\$ 64,264	\$ 263,145	\$ 105,629
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 68	\$ 570	\$ 3,057	\$ 60,582	\$ 60,799
Commitments Outstanding to Purchase Loans	CC320	\$ 18,767,825	\$ 14,598,214	\$ 1,319,058	\$ 3,056,910	\$ 2,982,487
Commitments Outstanding to Sell Loans	CC330	\$ 408,140	\$ 228,013	\$ 98,932	\$ 96,762	\$ 71,207
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 1,070,387	\$ 2,147,950	\$ 3,622,937	\$ 4,283,541	\$ 622,760
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 670,389	\$ 1,118,796	\$ 2,888,931	\$ 5,554,455	\$ 834,020
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 38,888	\$ 96,553	\$ 0	\$ 47,297	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 33,431	\$ 0	\$ 30,748	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 33,286,754	\$ 32,929,704	\$ 25,439,884	\$ 40,682,553	\$ 37,969,669
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 16,010,510	\$ 16,002,410	\$ 8,087,769	\$ 19,176,566	\$ 17,654,375
Commercial Lines	CC420	\$ 9,818,219	\$ 9,353,542	\$ 9,865,006	\$ 11,462,231	\$ 10,364,462
Open-End Consumer Lines - Credit Cards	CC423	\$ 7,276,581	\$ 7,393,781	\$ 7,309,641	\$ 9,210,910	\$ 9,129,268
Open-End Consumer Lines - Other	CC425	\$ 181,444	\$ 179,971	\$ 177,468	\$ 832,846	\$ 821,564
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 111,082	\$ 81,677	\$ 79,048	\$ 582,359	\$ 587,766
Commercial	CC430	\$ 310	\$ 155	\$ 155	\$ 5,983	\$ 6,652
Standby, Not Included on CC465 or CC468	CC435	\$ 110,772	\$ 81,522	\$ 78,893	\$ 576,376	\$ 581,114
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 8,388,598	\$ 8,778,432	\$ 6,062,957	\$ 5,907,795	\$ 5,676,637
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 321,012	\$ 330,240	\$ 88,132	\$ 88,557	\$ 88,290
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 487,768	\$ 549,056	\$ 558,908	\$ 558,489	\$ 530,562
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 500,000	\$ 500,000
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 1,847,643	\$ 5,606,321	\$ 6,858,483	\$ 7,266,699	\$ 3,188,774
Sales	CF145	\$ 918,387	\$ 4,021,958	\$ 8,568,792	\$ 3,446,138	\$ 526,375
Other Balance Changes	CF148	\$- 672,492	\$- 281,745	\$- 222,509	\$ 27,160	\$- 511,010
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 7,136,411	\$ 8,465,229	\$ 715,854	\$ 164,785	\$ 335,629

Office of Thrift Supervision Financial Reporting System Run Date: August 17, 2007, 11:05 AM	TFR Industry Aggregate Report 93051 - OTS-Regulated: Virginia June 2007	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value
Sales	CF155	\$ 855,520	\$ 444,824	\$ 458,290	\$ 203,376	\$ 138,471
Other Balance Changes	CF158	\$- 812,429	\$- 484,574	\$- 214,046	\$- 142,565	\$- 213,372
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 8,984,054	\$ 14,071,550	\$ 7,574,337	\$ 7,431,484	\$ 3,524,403
Sales - Total	SUB3821	\$ 1,773,907	\$ 4,466,782	\$ 9,027,082	\$ 3,649,514	\$ 664,846
Net Purchases - Total	SUB3826	\$ 7,210,147	\$ 9,604,768	\$- 1,452,745	\$ 3,781,970	\$ 2,859,557
Mortgage Loans Disbursed - Total	SUB3831	\$ 63,154,900	\$ 50,223,251	\$ 3,535,611	\$ 5,936,074	\$ 6,830,904
Construction Loans - Total	SUB3840	\$ 327,174	\$ 239,725	\$ 278,152	\$ 270,171	\$ 299,825
1-4 Dwelling Units	CF190	\$ 292,893	\$ 214,632	\$ 234,722	\$ 233,988	\$ 269,446
Multifamily (5 or more) Dwelling Units	CF200	\$ 8,328	\$ 7,110	\$ 6,525	\$ 5,629	\$ 5,467
Nonresidential	CF210	\$ 25,953	\$ 17,983	\$ 36,905	\$ 30,554	\$ 24,912
Permanent Loans - Total	SUB3851	\$ 62,827,726	\$ 49,983,526	\$ 3,257,459	\$ 5,665,903	\$ 6,531,079
1-4 Dwelling Units	CF225	\$ 62,656,246	\$ 49,913,082	\$ 3,155,981	\$ 5,239,124	\$ 5,995,382
Home Equity and Junior Liens	CF226	\$ 7,744,232	\$ 7,469,701	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF245	\$ 11,705	\$ 1,020	\$ 25,072	\$ 198,516	\$ 269,604
Nonresidential (Except Land)	CF260	\$ 45,727	\$ 17,984	\$ 28,681	\$ 144,875	\$ 148,147
Land	CF270	\$ 114,048	\$ 51,440	\$ 47,725	\$ 83,388	\$ 117,946
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 4,862,532	\$ 7,475,160	\$ 4,859,375	\$ 4,406,815	\$ 3,901,806
1-4 Dwelling Units	CF280	\$ 4,859,234	\$ 7,472,479	\$ 4,853,985	\$ 4,404,487	\$ 3,894,717
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 1,690,512	\$ 616,522	N/A	N/A	N/A
Home Equity and Junior Liens	CF282	\$ 1,091,741	\$ 2,880,449	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF290	\$ 1,628	\$ 1,678	\$ 1,144	\$ 660	\$ 1,655
Nonresidential	CF300	\$ 1,670	\$ 1,003	\$ 4,246	\$ 1,668	\$ 5,434
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 51,299,583	\$ 44,606,595	\$ 2,095,588	\$ 2,057,018	\$ 3,413,712
1-4 Dwelling Units	CF310	\$ 51,295,864	\$ 44,602,943	\$ 2,091,434	\$ 2,050,438	\$ 3,397,282
Home Equity and Junior Liens	CF311	\$ 1,556,750	\$ 4,091,457	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF320	\$ 125	\$ 148	\$ 740	\$ 0	\$ 0
Nonresidential	CF330	\$ 3,594	\$ 3,504	\$ 3,414	\$ 6,580	\$ 16,430
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 46,437,051	\$- 37,131,435	\$ 2,763,787	\$ 2,349,797	\$ 488,094
Memo - Refinancing Loans	CF361	\$ 36,170,344	\$ 33,532,858	\$ 1,975,812	\$ 1,775,806	\$ 782,080
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 2,867,209	\$ 2,400,712	\$ 2,866,844	\$ 3,358,365	\$ 3,545,431

Office of Thrift Supervision Financial Reporting System Run Date: August 17, 2007, 11:05 AM	TFR Industry Aggregate Report 93051 - OTS-Regulated: Virginia June 2007	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value
Sales	CF395	\$ 0	\$ 250,000	\$ 250,000	\$ 200,000	\$ 0
Consumer:						
Closed or Purchased	CF400	\$ 3,508,836	\$ 2,913,054	\$ 2,447,533	\$ 3,365,120	\$ 3,684,345
Sales	CF405	\$ 6,635	\$ 214,644	\$ 296,763	\$ 243,972	\$ 327,913
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 6,376,045	\$ 5,313,766	\$ 5,314,377	\$ 6,723,485	\$ 7,229,776
Nonmortgage Loans - Sales - Total	SUB3915	\$ 6,635	\$ 464,644	\$ 546,763	\$ 443,972	\$ 327,913
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 6,369,410	\$ 4,849,122	\$ 4,767,614	\$ 6,279,513	\$ 6,901,863
Deposits:						
Interest Credited to Deposits	CF430	\$ 935,699	\$ 862,642	\$ 390,875	\$ 544,881	\$ 461,079

Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 13,303,829	\$ 14,718,007	\$ 4,249,508	\$ 7,980,717	\$ 8,110,217
Fully Insured	DI100	\$ 10,640,688	\$ 11,145,202	\$ 3,468,185	\$ 7,281,682	\$ 7,399,701
Other	DI110	\$ 2,663,141	\$ 3,572,805	\$ 781,323	\$ 699,035	\$ 710,516
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 44,992,313	\$ 44,209,049	\$ 30,114,953	\$ 46,649,409	\$ 45,113,167
Greater than \$100,000	DI130	\$ 68,783,429	\$ 66,697,701	\$ 15,312,175	\$ 27,208,606	\$ 25,303,378
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	5,638,159	5,534,574	4,910,172	8,912,591	8,329,185
Greater than \$100,000	DI160	177,789	169,998	78,720	112,885	104,641
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 6,509,574	\$ 5,998,528	\$ 4,567,071	N/A	N/A
Greater than \$250,000	DI175	\$ 780,132	\$ 457,148	\$ 320,547	N/A	N/A
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	817,938	724,416	677,726	N/A	N/A
Greater than \$250,000	DI185	1,793	1,131	789	N/A	N/A
Number of Deposit Accounts - Total	SUB4062	6,635,679	6,430,119	5,667,407	9,025,476	8,433,826
IRA/Keogh Accounts	DI200	\$ 3,099,479	\$ 2,964,229	\$ 1,507,797	\$ 2,083,895	\$ 2,083,208
Uninsured Deposits	DI210	\$ 35,138,655	\$ 33,264,826	\$ 9,271,945	\$ 16,985,917	\$ 15,844,349
Preferred Deposits	DI220	\$ 279	\$ 255	\$ 252	\$ 880,320	\$ 674,035
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 5,288,645	\$ 4,921,566	\$ 1,743,272	\$ 3,683,521	\$ 3,354,009
Money Market Deposit Accounts	DI320	\$ 69,974,116	\$ 65,338,898	\$ 30,676,516	\$ 45,412,047	\$ 44,421,126

Office of Thrift Supervision Financial Reporting System Run Date: August 17, 2007, 11:05 AM	TFR Industry Aggregate Report 93051 - OTS-Regulated: Virginia June 2007	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 3,494,035	\$ 2,361,571	\$ 1,096,486	\$ 2,548,578	\$ 2,841,131
Time Deposits	DI340	\$ 42,308,650	\$ 44,740,391	\$ 16,798,471	\$ 22,213,872	\$ 19,800,281
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 13,964,207	\$ 14,810,032	N/A	N/A	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 935,616	\$ 890,418	N/A	N/A	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 3,244,925	\$ 3,249,008	\$ 1,678,023	\$ 2,895,898	\$ 2,948,808
Deposits Data for Deposit Insurance Premium Assessments						
Section I (Optional)						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 96,435,683	\$ 91,987,638	N/A	N/A	N/A
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 6,078,711	\$ 6,257,941	N/A	N/A	N/A
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	N/A	N/A	N/A
Average Daily Deposit Totals:						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 62,473,787	\$ 58,431,554	N/A	N/A	N/A
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	\$ 0	N/A	N/A	N/A
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	N/A	N/A	N/A
Section II (If Section I Completed, This Section Not Required)						
Outstd Checks Drawn Against FHLBs & FRBs Not Inclcd in SC710	DI620	\$ 1,803	\$ 2,763	\$ 971	\$ 915	\$ 2,482
Deposits of Consolidated Subsidiaries:						
Demand Deposits	DI640	\$ 8,102	\$ 173,123	\$ 7,883	\$ 6,482	\$ 8,397
Time and Savings Deposits	DI650	\$ 5,835	\$ 5,451	\$ 434,201	\$ 551,186	\$ 510,563
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other amounts to adjust deposits on SC710, to conform to deposits with Fed Deposit Ins Act						
Adjustments to Demand Deposits (including escrows)	DI720	\$ 710	\$ 560	\$ 63,729	\$ 38,529	\$ 41,456
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 44,046	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: August 17, 2007, 11:05 AM	TFR Industry Aggregate Report 93051 - OTS-Regulated: Virginia June 2007	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	11,283	10,707	8,346	12,760	12,154
Assets Held in Trading Accounts	SI375	\$ 335,583	\$ 329,543	\$ 367,500	\$ 376,118	\$ 379,685
Assets Recorded on Schedule SC Under a Fair Value Option	SI376	\$ 472,136	\$ 162,291	N/A	N/A	N/A
Liabilities Recorded on Schedule SC Under a Fair Value Option	SI377	\$ 159,848	\$ 0	N/A	N/A	N/A
Available-for-Sale Securities	SI385	\$ 37,615,553	\$ 19,175,735	\$ 16,272,959	\$ 23,203,880	\$ 19,357,307
Assets Held for Sale	SI387	\$ 9,288,959	\$ 1,064,887	\$ 1,178,649	\$ 876,000	\$ 1,038,318
Loans Serviced for Others	SI390	\$ 19,172,236	\$ 19,492,062	\$ 19,331,192	\$ 20,483,385	\$ 20,595,199
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 130,260	\$ 124,539	\$ 146,173	\$ 151,112	\$ 139,576
Other Residual Interests	SI404	\$ 598,134	\$ 419,747	\$ 407,670	\$ 401,882	\$ 380,581
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	85.24%	85.59%	83.07%	83.40%	83.82%
Second month of Qtr	SI582	85.20%	85.35%	82.22%	83.29%	83.48%
Third month of Qtr	SI583	85.09%	84.92%	82.18%	82.41%	83.22%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	80.68%	85.58%	84.45%	83.65%	83.49%
Do you meet the DBLA business operations test?	SI586	2 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 42,244	\$ 41,625	\$ 40,842	\$ 40,431	\$ 40,692
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 23,090	\$ 24,205	\$ 22,400	\$ 34,305	\$ 34,773
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	17	17	14	23	1,976
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 14,705,300	\$ 13,187,937	\$ 5,837,072	\$ 8,588,436	\$ 8,274,203
Net Income (Loss) (SO91)	SI610	\$ 443,619	\$ 502,729	\$ 201,308	\$ 350,386	\$ 291,748
Dividends Declared						
Preferred Stock	SI620	\$ 2,744	\$ 2,744	\$ 2,744	\$ 2,744	\$ 2,744
Common Stock	SI630	\$ 178	\$ 10,535	\$ 17,578	\$ 536,724	\$ 10,353
Stock Issued	SI640	\$ 0	\$ 0	\$ 0	\$ 35	\$ 950
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 232,721	\$ 814,078	\$ 100,000	\$ 50,132	\$ 80,349

Office of Thrift Supervision Financial Reporting System Run Date: August 17, 2007, 11:05 AM	TFR Industry Aggregate Report 93051 - OTS-Regulated: Virginia June 2007	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 269,498	\$ 10,311	\$ 17,434	\$ 78,115	\$- 46,796
Prior Period Adjustments	SI668	\$ 0	\$- 434	\$ 0	\$- 1,399	\$ 27
Other Adjustments	SI671	\$ 0	\$ 210,141	\$ 5,189	\$ 815	\$ 1,050
Ending Equity Capital (SC80)	SI680	\$ 15,109,220	\$ 14,711,483	\$ 6,140,681	\$ 8,527,052	\$ 8,588,434
Transactions With Affiliations						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 503,220	\$ 253,244	\$ 738,664	\$ 5,848	\$ 1,996
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 28,320,182	\$ 69,367,010	\$ 340,375	\$ 12,567,639	\$ 9,340,713
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	6 [Yes]	6 [Yes]	5 [Yes]	6 [Yes]	6 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 5,382	\$ 4,742	\$ 2,616	\$ 4,306	\$ 4,778
Average Balance Sheet Data						
Total Assets	SI870	\$ 194,521,489	\$ 177,049,632	\$ 77,701,402	\$ 114,443,635	\$ 107,864,690
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 6,950,507	\$ 5,989,180	\$ 3,450,852	\$ 4,063,256	\$ 3,942,553
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 156,037,846	\$ 146,071,622	\$ 52,444,007	\$ 83,430,569	\$ 77,749,054
Nonmortgage Loans	SI885	\$ 24,239,281	\$ 17,287,641	\$ 17,454,841	\$ 21,516,883	\$ 20,846,433
Deposits and Excrows	SI890	\$ 118,958,267	\$ 108,551,143	\$ 48,771,049	\$ 72,185,055	\$ 69,229,010
Total Borrowings	SI895	\$ 53,222,665	\$ 50,240,574	\$ 21,251,897	\$ 29,518,026	\$ 27,097,040

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value
		Yes	Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	1	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	0	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	11	11	10	10	11

Office of Thrift Supervision Financial Reporting System Run Date: August 17, 2007, 11:05 AM	TFR Industry Aggregate Report 93051 - OTS-Regulated: Virginia June 2007	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule SB --- Consolidated Small Business Loans		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Do you have any small business loans to report in this sched?	SB010	13 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	15 [Yes]
Do you have any farm or agriculture loans?	SB100	1 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	1 [Yes]
Are all your commercial loans \$100,000 or less?	SB110	2 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	3 [Yes]
Number of Loans on SC260	SB200	240	N/A	N/A	N/A	216
Number of Loans on SC300, SC303, and SC306	SB210	964	N/A	N/A	N/A	772
Nonfarm Mtges Orig. at \$100,000 or less - Number	SB300	126	N/A	N/A	N/A	169
Nonfarm Mtges Orig. at \$100,000 or less - Outstd Bal	SB310	\$ 7,309	N/A	N/A	N/A	\$ 10,928
Nonfarm Mortg Orig. at \$100-250,000 - Number	SB320	175	N/A	N/A	N/A	245
Nonfarm Mortg Orig. at \$100-250,000 - Outstd Bal	SB330	\$ 26,699	N/A	N/A	N/A	\$ 36,814
Nonfarm Mortg Orig. at \$250,000 - \$1 million - Number	SB340	322	N/A	N/A	N/A	683
Nonfarm Mortg Orig. at \$250,000 - \$1 mill. - Outstd Bal	SB350	\$ 151,584	N/A	N/A	N/A	\$ 347,070
Nonfarm Comm'l Lns Orig at \$100,000 or Less - Number	SB400	975,414	N/A	N/A	N/A	1,064,950
Nonfarm Comm'l Lns Orig at \$100,000 or Less - Outstd Bal	SB410	\$ 3,270,078	N/A	N/A	N/A	\$ 3,340,839
Nonfarm Comm'l Lns Orig at \$100-250,000 - Number	SB420	675	N/A	N/A	N/A	952
Nonfarm Comm'l Lns Orig at \$100-250,000 - Outstd Bal	SB430	\$ 71,957	N/A	N/A	N/A	\$ 107,520
Nonfarm Comm'l Lns Orig at \$250,000 - \$1 mill. - Number	SB440	647	N/A	N/A	N/A	1,034
Nonfarm Comm'l Lns Orig at \$250,000 - \$1 mill. - Outstd Bal	SB450	\$ 174,644	N/A	N/A	N/A	\$ 268,097
Farm Mortgages Orig at \$100,000 or Less - Number	SB500	0	N/A	N/A	N/A	0
Farm Mortgages Orig at \$100,000 or Less - Outstd Bal	SB510	\$ 0	N/A	N/A	N/A	\$ 0
Farm Mortgages Orig at \$100-250,000 - Number	SB520	0	N/A	N/A	N/A	0
Farm Mortgages Orig at \$100-250,000 - Outstd Bal	SB530	\$ 0	N/A	N/A	N/A	\$ 0
Farm Mortgages Orig at \$250,000 - \$500,000 - Number	SB540	0	N/A	N/A	N/A	0
Farm Mortgages Orig at \$250,000 - \$500,000 - Outstd Bal	SB550	\$ 0	N/A	N/A	N/A	\$ 0
Farm Nonmtge Loans Orig at \$100,000 or Less - Number	SB600	41,848	N/A	N/A	N/A	37,994
Farm Nonmtge Loans Orig at \$100,000 or Less - Bal.	SB610	\$ 105,752	N/A	N/A	N/A	\$ 85,322
Farm Nonmtge Loans Orig at \$100-250,000 - Number	SB620	0	N/A	N/A	N/A	0
Farm Nonmtge Loans Orig at \$100-250,000 - Outstd Bal	SB630	\$ 0	N/A	N/A	N/A	\$ 0
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - No.	SB640	0	N/A	N/A	N/A	0
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - Bal.	SB650	\$ 0	N/A	N/A	N/A	\$ 0

Schedule FS --- Fiduciary and Related Services		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	4 [Yes]	4 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]

Office of Thrift Supervision Financial Reporting System Run Date: August 17, 2007, 11:05 AM	TFR Industry Aggregate Report 93051 - OTS-Regulated: Virginia June 2007	Frozen Aggregated Data (\$Thousands)
---	---	---

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Do you exercise the fiduciary powers you have been granted?	FS120	3 [Yes]	3 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Do you have any activity to report on this schedule?	FS130	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 13,846,917	\$ 13,291,681	\$ 12,974,820	\$ 12,313,747	\$ 11,313,214
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 2,545,212	\$ 2,398,692	\$ 2,386,408	\$ 2,270,540	\$ 2,160,237
Personal Trust and Agency Accounts	FS210	\$ 280,798	\$ 256,307	\$ 254,768	\$ 240,092	\$ 226,161
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 370,379	\$ 354,153	\$ 333,460	\$ 315,530	\$ 303,277
Employee Benefit - Defined Contribution	FS220	\$ 54,421	\$ 53,454	\$ 40,460	\$ 38,216	\$ 36,781
Employee Benefit - Defined Benefit	FS230	\$ 5,457	\$ 5,174	\$ 5,014	\$ 4,721	\$ 6,780
Other Retirement Accounts	FS240	\$ 310,501	\$ 295,525	\$ 287,986	\$ 272,593	\$ 259,716
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 1,845,967	\$ 1,783,120	\$ 1,793,002	\$ 1,709,372	\$ 1,624,740
Other Fiduciary Accounts	FS270	\$ 48,068	\$ 5,112	\$ 5,178	\$ 5,546	\$ 6,059
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 6,545,907	\$ 6,207,240	\$ 6,204,549	\$ 5,843,722	\$ 5,586,713
Personal Trust and Agency Accounts	FS211	\$ 61,504	\$ 59,511	\$ 61,154	\$ 63,891	\$ 52,893
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 6,444,761	\$ 6,105,141	\$ 6,100,824	\$ 5,739,974	\$ 5,493,811
Employee Benefit - Defined Contribution	FS221	\$ 2,134	\$ 2,033	\$ 1,979	\$ 1,859	\$ 1,733
Employee Benefit - Defined Benefit	FS231	\$ 6,076,808	\$ 5,768,696	\$ 5,799,474	\$ 5,457,567	\$ 5,219,802
Other Retirement Accounts	FS241	\$ 365,819	\$ 334,412	\$ 299,371	\$ 280,548	\$ 272,276
Corporate Trust and Agency Accounts	FS251	\$ 4,769	\$ 7,731	\$ 7,909	\$ 5,742	\$ 2,232
Other Fiduciary Accounts	FS271	\$ 34,873	\$ 34,857	\$ 34,662	\$ 34,115	\$ 37,777
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 4,755,798	\$ 4,685,749	\$ 4,383,863	\$ 4,199,485	\$ 3,566,264
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	1,953	1,924	1,894	1,893	1,848
Personal Trust and Agency Accounts	FS212	208	207	204	209	202
Retirement-related Trust and Agency Accounts - Total	SUB6120	536	541	507	507	497
Employee Benefit - Defined Contribution	FS222	40	40	32	34	32
Employee Benefit - Defined Benefit	FS232	2	2	2	2	3
Other Retirement Accounts	FS242	494	499	473	471	462

Office of Thrift Supervision Financial Reporting System Run Date: August 17, 2007, 11:05 AM	TFR Industry Aggregate Report 93051 - OTS-Regulated: Virginia June 2007	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	1,199	1,171	1,178	1,172	1,144
Other Fiduciary Accounts	FS272	10	5	5	5	5
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	523	514	462	451	439
Personal Trust and Agency Accounts	FS213	28	26	26	28	13
Retirement-related Trust and Agency Accounts - Total	SUB6130	481	474	421	412	413
Employee Benefit - Defined Contribution	FS223	1	1	1	1	1
Employee Benefit - Defined Benefit	FS233	104	106	106	107	109
Other Retirement Accounts	FS243	376	367	314	304	303
Corporate Trust and Agency Accounts	FS253	6	6	6	3	4
Other Fiduciary Accounts	FS273	8	8	9	8	9
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	1,344	1,303	1,163	1,143	1,117
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 9,974	\$ 4,862	\$ 17,148	\$ 12,556	\$ 8,178
Personal Trust and Agency Accounts	FS310	\$ 1,177	\$ 558	\$ 2,073	\$ 1,516	\$ 1,000
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 2,262	\$ 1,104	\$ 3,768	\$ 2,794	\$ 1,871
Employee Benefit - Defined Contribution	FS320	\$ 288	\$ 145	\$ 404	\$ 306	\$ 208
Employee Benefit - Defined Benefit	FS330	\$ 632	\$ 290	\$ 1,069	\$ 798	\$ 547
Other Retirement Accounts	FS340	\$ 1,342	\$ 669	\$ 2,295	\$ 1,690	\$ 1,116
Corporate Trust and Agency Accounts	FS350	\$ 15	\$ 14	\$ 9	\$ 7	\$ 8
Investment Management Agency Accounts	FS360	\$ 5,652	\$ 2,800	\$ 9,336	\$ 6,709	\$ 4,355
Other Fiduciary Accounts	FS370	\$ 38	\$ 19	\$ 82	\$ 91	\$ 64
Custody and Safekeeping Accounts	FS380	\$ 795	\$ 343	\$ 1,770	\$ 1,375	\$ 843
Other Fiduciary and Related Services	FS390	\$ 35	\$ 24	\$ 110	\$ 64	\$ 37
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 573	\$ 291	\$ 17,520	\$ 704	\$ 473
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 48	\$ 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	\$ 9,401	\$ 4,571	\$- 420	\$ 11,852	\$ 7,705
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 64,731	\$ 60,007	\$ 254,768	\$ 55,067	\$ 51,725
Non-Interest-Bearing Deposits	FS410	\$- 5	\$ 0	\$- 4	\$- 7	\$ 377
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 457	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: August 17, 2007, 11:05 AM	TFR Industry Aggregate Report 93051 - OTS-Regulated: Virginia June 2007	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 1,986	\$ 2,364	\$ 16,205	\$ 2,640	\$ 2,721
State, County and Municipal Obligations	FS425	\$ 8,112	\$ 8,407	\$ 20,349	\$ 6,970	\$ 6,982
Money Market Mutual Funds	FS430	\$ 3,764	\$ 2,608	\$ 10,255	\$ 3,150	\$ 1,525
Other Short-term Obligations	FS435	\$ 205	\$ 200	\$ 200	\$ 300	\$ 200
Other Notes and Bonds	FS440	\$ 441	\$ 448	\$ 13,542	\$ 521	\$ 586
Common and Preferred Stock	FS445	\$ 47,472	\$ 43,218	\$ 189,472	\$ 38,174	\$ 35,946
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 1,215	\$ 1,215	\$ 2,162	\$ 1,755	\$ 1,755
Miscellaneous Assets	FS460	\$ 1,541	\$ 1,547	\$ 2,130	\$ 1,564	\$ 1,633
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	3	0	0
Domestic Equity	FS610	0	0	1	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	1	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	1	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 6,672,764	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 5,505,335	\$ 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	\$ 83,801	\$ 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	\$ 1,083,628	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 41	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: August 17, 2007, 11:05 AM	TFR Industry Aggregate Report 93051 - OTS-Regulated: Virginia June 2007	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 41	\$ 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	\$ 9	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 9	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 2	\$ 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	\$ 2	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 15,109,222	\$ 14,711,484	\$ 6,140,686	\$ 8,527,052	\$ 8,588,436
Equity Capital Deductions - Total	SUB1631	\$ 694,509	\$ 695,747	\$ 557,729	\$ 596,193	\$ 585,552
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 2,938	\$ 2,938	\$ 3,097	\$ 3,097	\$ 2,902
Goodwill and Certain Other Intangible Assets	CCR115	\$ 487,111	\$ 483,967	\$ 484,630	\$ 513,436	\$ 513,292
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 203,433	\$ 207,815	\$ 68,975	\$ 77,010	\$ 66,551
Other	CCR134	\$ 1,027	\$ 1,027	\$ 1,027	\$ 2,650	\$ 2,807
Equity Capital Additions -Total	SUB1641	\$ 731,818	\$ 462,805	\$ 418,782	\$ 445,198	\$ 524,788
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 587,436	\$ 318,805	\$ 274,782	\$ 284,968	\$ 362,989
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 16,230	\$ 17,799
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 144,000	\$ 144,000	\$ 144,000	\$ 144,000	\$ 144,000
Other	CCR195	\$ 382	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 15,146,531	\$ 14,478,542	\$ 6,001,739	\$ 8,376,057	\$ 8,527,672
Total Assets (SC60)	CCR205	\$ 194,245,162	\$ 185,376,054	\$ 77,746,116	\$ 117,377,990	\$ 109,120,817
Asset Deductions - Total	SUB1651	\$ 692,058	\$ 692,803	\$ 554,785	\$ 590,744	\$ 580,057

Office of Thrift Supervision Financial Reporting System Run Date: August 17, 2007, 11:05 AM	TFR Industry Aggregate Report 93051 - OTS-Regulated: Virginia June 2007	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 994	\$ 994	\$ 1,153	\$ 1,153	\$ 1,297
Goodwill and Certain Other Intangible Assets	CCR265	\$ 487,111	\$ 483,967	\$ 484,630	\$ 510,931	\$ 510,402
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 203,926	\$ 207,815	\$ 68,975	\$ 77,010	\$ 66,551
Other	CCR275	\$ 27	\$ 27	\$ 27	\$ 1,650	\$ 1,807
Asset Additions - Total	SUB1661	\$ 694,970	\$ 295,224	\$ 252,721	\$ 289,298	\$ 494,908
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 694,360	\$ 295,224	\$ 252,721	\$ 273,068	\$ 477,109
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 16,230	\$ 17,799
Other	CCR290	\$ 610	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 194,248,074	\$ 184,978,475	\$ 77,444,052	\$ 117,076,544	\$ 109,035,668
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 7,760,236	\$ 7,389,468	\$ 3,088,095	\$ 4,673,555	\$ 4,352,016
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 15,146,531	\$ 14,478,542	\$ 6,001,739	\$ 8,376,057	\$ 8,527,672
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 962	\$ 1,605	\$ 1,929	\$ 1,053	\$ 427
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 193,500	\$ 192,500	\$ 192,500	\$ 892,500	\$ 892,500
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 785,183	\$ 590,282	\$ 294,352	\$ 345,913	\$ 336,422
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 979,645	\$ 785,387	\$ 489,781	\$ 1,240,466	\$ 1,230,349
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 979,645	\$ 785,387	\$ 489,781	\$ 1,240,466	\$ 1,230,349
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 2,518	\$ 2,534	\$ 2,485	\$ 2,139	\$ 1,790
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 322,029	\$ 383,212	\$ 397,466	\$ 403,508	\$ 378,194
Total Risk-Based Capital	CCR39	\$ 15,801,629	\$ 14,878,183	\$ 6,091,569	\$ 9,210,876	\$ 9,378,037
0% R/W Category - Cash	CCR400	\$ 588,175	\$ 583,174	\$ 514,382	\$ 523,536	\$ 613,516
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 2,092,868	\$ 2,207,214	\$ 2,206,431	\$ 2,859,528	\$ 2,710,142
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 36,689	\$ 4,723	\$ 6,088	\$ 311,304	\$ 256,820
0% R/W Category - Assets Total	CCR420	\$ 2,717,732	\$ 2,795,111	\$ 2,726,901	\$ 3,694,368	\$ 3,580,478
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	\$ 34,458,629	\$ 28,113,964	\$ 12,871,412	\$ 19,292,695	\$ 16,038,497

Office of Thrift Supervision Financial Reporting System Run Date: August 17, 2007, 11:05 AM	TFR Industry Aggregate Report 93051 - OTS-Regulated: Virginia June 2007	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Claims on FHLBs	CCR435	\$ 2,405,216	\$ 2,167,530	\$ 800,959	\$ 879,437	\$ 878,976
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 10,798	\$ 8,799	\$ 61,764	\$ 58,657	\$ 58,239
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 2,528,938	\$ 1,593,298	\$ 1,251,370	\$ 3,731,415	\$ 3,360,271
20% R/W Category - Other	CCR450	\$ 5,716,199	\$ 8,226,485	\$ 904,071	\$ 1,026,836	\$ 1,084,824
20% R/W Category - Assets Total	CCR455	\$ 45,119,780	\$ 40,110,076	\$ 15,889,576	\$ 24,989,040	\$ 21,420,807
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 9,023,956	\$ 8,022,014	\$ 3,177,916	\$ 4,997,808	\$ 4,284,161
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 71,481,217	\$ 71,021,087	\$ 22,406,849	\$ 36,323,104	\$ 35,591,644
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 9,602	\$ 9,398	\$ 9,889	\$ 445,205	\$ 331,137
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 944,354	\$ 899,950	\$ 761,225	\$ 704,789	\$ 714,260
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 850,075	\$ 756,091	\$ 577,852	\$ 437,372	\$ 361,540
50% R/W Category - Other	CCR480	\$ 567,511	\$ 573,374	\$ 379,212	\$ 384,656	\$ 473,419
50% R/W Category - Assets Total	CCR485	\$ 73,852,759	\$ 73,259,900	\$ 24,135,027	\$ 38,295,126	\$ 37,472,000
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 36,926,382	\$ 36,629,954	\$ 12,067,517	\$ 19,147,568	\$ 18,736,003
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 1,658,599	\$ 1,884,610	\$ 1,866,895	\$ 1,454,916	\$ 1,480,505
100% R/W Category - All Other Assets	CCR506	\$ 76,987,624	\$ 72,525,767	\$ 34,403,445	\$ 51,371,049	\$ 47,849,476
100% R/W Category - Assets Total	CCR510	\$ 78,646,223	\$ 74,410,377	\$ 36,270,340	\$ 52,825,965	\$ 49,329,981
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 78,646,223	\$ 74,410,377	\$ 36,270,340	\$ 52,825,965	\$ 49,329,981
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	\$ 200,336,494	\$ 190,575,464	\$ 79,021,844	\$ 119,804,499	\$ 111,803,266
Subtotal Risk-Weighted Assets	CCR75	\$ 124,596,557	\$ 119,062,343	\$ 51,515,769	\$ 76,971,337	\$ 72,350,143
Excess Allowances for Loan and Lease Losses	CCR530	\$ 264,037	\$ 248,106	\$ 219,199	\$ 184,192	\$ 209,865
Total Risk-Weighted Assets	CCR78	\$ 124,332,520	\$ 118,814,237	\$ 51,296,570	\$ 76,787,145	\$ 72,140,278
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 9,946,601	\$ 9,505,139	\$ 4,103,724	\$ 6,142,970	\$ 5,771,222
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	7.80%	7.83%	7.75%	7.15%	7.82%
Total Risk-Based Capital Ratio	CCR820	12.71%	12.52%	11.88%	12.00%	13.00%
Tier 1 Risk-Based Capital Ratio	CCR830	11.92%	11.86%	10.93%	10.38%	11.30%
Tangible Equity Ratio	CCR840	7.80%	7.83%	7.75%	7.14%	7.81%

*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.