

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:51 AM

TFR Industry Aggregate Report
93051 - OTS-Regulated: Virginia
March 2006

Frozen Aggregated Data
(\$Thousands)

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Description		Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value
Number of Regulated Institutions		16	16	16	16	16
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	2	0	0	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 5,198,601	\$ 5,319,966	\$ 4,935,574	\$ 5,296,281	\$ 4,988,242
Cash and Non-Interest-Earning Deposits	SC110	\$ 1,333,170	\$ 1,840,115	\$ 1,396,316	\$ 1,606,910	\$ 1,810,307
Interest-Earning Deposits in FHLBs	SC112	\$ 112,046	\$ 123,841	\$ 170,333	\$ 205,051	\$ 114,286
Other Interest-Earning Deposits	SC118	\$ 168,416	\$ 74,326	\$ 65,834	\$ 68,511	\$ 63,872
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 645,763	\$ 77,375	\$ 398,696	\$ 619,249	\$ 188,068
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 1,489,229	\$ 1,535,382	\$ 1,538,545	\$ 1,545,480	\$ 1,560,731
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 459,858	\$ 425,211	\$ 422,180	\$ 427,924	\$ 419,947
State and Municipal Obligations	SC180	\$ 339,423	\$ 177,735	\$ 137,831	\$ 140,039	\$ 149,548
Securities Backed by Nonmortgage Loans	SC182	\$ 246,159	\$ 678,738	\$ 381,808	\$ 241,405	\$ 106,463
Other Investment Securities	SC185	\$ 379,888	\$ 361,224	\$ 402,162	\$ 422,304	\$ 555,650
Accrued Interest Receivable	SC191	\$ 24,649	\$ 26,019	\$ 21,869	\$ 19,408	\$ 19,370
Mortgage-Backed Securities - Gross	SUB0072	\$ 16,339,198	\$ 15,556,081	\$ 14,436,692	\$ 14,128,049	\$ 14,808,937
Mortgage-Backed Securities - Total	SC22	\$ 16,339,198	\$ 15,556,081	\$ 14,436,692	\$ 14,128,049	\$ 14,808,937
Pass-Through - Total	SUB0073	\$ 11,210,017	\$ 11,514,794	\$ 10,658,104	\$ 9,762,908	\$ 9,312,710
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 11,205,712	\$ 11,510,081	\$ 10,653,088	\$ 9,757,747	\$ 9,306,626
Other Pass-Through	SC215	\$ 4,305	\$ 4,713	\$ 5,016	\$ 5,161	\$ 6,084
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 5,067,258	\$ 3,976,697	\$ 3,723,814	\$ 4,304,090	\$ 5,444,349
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 1,205,262	\$ 1,024,624	\$ 1,068,874	\$ 1,318,796	\$ 1,279,059
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 10,937	\$ 12,201	\$ 18,386	\$ 20,903	\$ 21,016
Other	SC222	\$ 3,851,059	\$ 2,939,872	\$ 2,636,554	\$ 2,964,391	\$ 4,144,274
Accrued Interest Receivable	SC228	\$ 61,923	\$ 64,590	\$ 54,774	\$ 61,051	\$ 51,878

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Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 57,756,583	\$ 55,799,937	\$ 52,029,785	\$ 48,953,589	\$ 44,718,393
Mortgage Loans - Total	SC26	\$ 57,672,522	\$ 55,713,669	\$ 51,949,866	\$ 48,878,822	\$ 44,647,887
Construction Loans - Total	SUB0100	\$ 819,831	\$ 776,686	\$ 601,732	\$ 572,708	\$ 512,567
Residential - Total	SUB0110	\$ 570,698	\$ 548,327	\$ 467,726	\$ 451,259	\$ 385,790
1-4 Dwelling Units	SC230	\$ 455,714	\$ 443,148	\$ 384,024	\$ 351,058	\$ 315,771
Multifamily (5 or more) Dwelling Units	SC235	\$ 114,984	\$ 105,179	\$ 83,702	\$ 100,201	\$ 70,019
Nonresidential Property	SC240	\$ 249,133	\$ 228,359	\$ 134,006	\$ 121,449	\$ 126,777
Permanent Loans - Total	SUB0121	\$ 56,618,304	\$ 54,716,821	\$ 51,160,496	\$ 48,144,212	\$ 44,007,482
Residential - Total	SUB0131	\$ 54,769,773	\$ 52,963,369	\$ 49,608,003	\$ 46,682,333	\$ 42,632,851
1-4 Dwelling Units - Total	SUB0141	\$ 52,515,136	\$ 50,806,398	\$ 47,653,639	\$ 44,837,811	\$ 40,844,990
Revolving Open-End Loans	SC251	\$ 17,423,037	\$ 17,013,636	\$ 14,219,724	\$ 13,064,687	\$ 12,622,163
All Other - First Liens	SC254	\$ 30,729,756	\$ 29,728,845	\$ 29,540,588	\$ 28,734,418	\$ 26,096,393
All Other - Junior Liens	SC255	\$ 4,362,343	\$ 4,063,917	\$ 3,893,327	\$ 3,038,706	\$ 2,126,434
Multifamily (5 or more) Dwelling Units	SC256	\$ 2,254,637	\$ 2,156,971	\$ 1,954,364	\$ 1,844,522	\$ 1,787,861
Nonresidential Property (Except Land)	SC260	\$ 1,406,099	\$ 1,349,250	\$ 1,188,765	\$ 1,117,848	\$ 1,081,377
Land	SC265	\$ 442,432	\$ 404,202	\$ 363,728	\$ 344,031	\$ 293,254
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 1,944,628	\$ 3,731,279	\$ 3,045,308	\$ 4,196,871	\$ 3,565,404
Accrued Interest Receivable	SC272	\$ 312,889	\$ 299,664	\$ 263,293	\$ 232,427	\$ 191,488
Advances for Taxes and Insurance	SC275	\$ 5,559	\$ 6,766	\$ 4,264	\$ 4,242	\$ 6,856
Allowance for Loan and Lease Losses	SC283	\$ 84,061	\$ 86,268	\$ 79,919	\$ 74,767	\$ 70,506
Nonmortgage Loans - Gross	SUB0162	\$ 20,472,504	\$ 20,347,745	\$ 19,922,414	\$ 19,984,454	\$ 19,725,428
Nonmortgage Loans - Total	SC31	\$ 20,026,265	\$ 19,874,713	\$ 19,437,949	\$ 19,497,559	\$ 19,252,948
Commercial Loans - Total	SC32	\$ 5,040,328	\$ 5,071,738	\$ 4,879,703	\$ 4,783,431	\$ 4,515,533
Secured	SC300	\$ 2,105,325	\$ 2,087,075	\$ 2,000,196	\$ 1,950,523	\$ 1,855,257
Unsecured	SC303	\$ 2,935,003	\$ 2,984,663	\$ 2,879,507	\$ 2,832,908	\$ 2,660,276
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 15,342,091	\$ 15,189,614	\$ 14,961,299	\$ 15,122,616	\$ 15,121,386
Loans on Deposits	SC310	\$ 9,172	\$ 9,619	\$ 9,610	\$ 9,682	\$ 13,622
Home Improvement Loans (Not secured by real estate)	SC316	\$ 33,297	\$ 32,221	\$ 30,253	\$ 29,590	\$ 28,272
Education Loans	SC320	\$ 58	\$ 64	\$ 68	\$ 89	\$ 94
Auto Loans	SC323	\$ 520,804	\$ 586,698	\$ 685,955	\$ 787,183	\$ 915,562
Mobile Home Loans	SC326	\$ 123	\$ 142	\$ 155	\$ 177	\$ 187
Credit Cards	SC328	\$ 3,186,628	\$ 3,272,829	\$ 3,255,408	\$ 3,311,189	\$ 3,382,688

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Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value
Other, Including Lease Receivables	SC330	\$ 11,592,009	\$ 11,288,041	\$ 10,979,850	\$ 10,984,706	\$ 10,780,961
Accrued Interest Receivable	SC348	\$ 90,085	\$ 86,393	\$ 81,412	\$ 78,407	\$ 88,509
Allowance for Loan and Lease Losses	SC357	\$ 446,239	\$ 473,032	\$ 484,465	\$ 486,895	\$ 472,480
Repossessed Assets - Gross	SUB0201	\$ 36,132	\$ 31,076	\$ 26,951	\$ 29,138	\$ 28,614
Repossessed Assets - Total	SC40	\$ 36,132	\$ 31,076	\$ 26,951	\$ 29,138	\$ 28,614
Real Estate - Total	SUB0210	\$ 29,947	\$ 24,516	\$ 23,672	\$ 26,041	\$ 24,097
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 10,212	\$ 6,283	\$ 6,776	\$ 5,057	\$ 3,355
1-4 Dwelling Units	SC415	\$ 10,177	\$ 6,248	\$ 6,614	\$ 4,895	\$ 3,320
Multifamily (5 or more) Dwelling Units	SC425	\$ 35	\$ 35	\$ 162	\$ 162	\$ 35
Nonresidential (Except Land)	SC426	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	SC428	\$ 19,735	\$ 18,233	\$ 16,896	\$ 20,984	\$ 20,742
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	N/A	N/A	N/A	N/A
Other Repossessed Assets	SC430	\$ 6,185	\$ 6,560	\$ 3,279	\$ 3,097	\$ 4,517
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	SC45	\$ 45	\$ 45	\$ 45	\$ 970	\$ 970
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 561,819	\$ 632,203	\$ 657,946	\$ 643,389	\$ 544,583
Federal Home Loan Bank Stock	SC510	\$ 460,663	\$ 528,222	\$ 563,587	\$ 548,778	\$ 456,823
Other	SC540	\$ 101,156	\$ 103,981	\$ 94,359	\$ 94,611	\$ 87,760
Office Premises and Equipment	SC55	\$ 683,654	\$ 662,824	\$ 663,236	\$ 640,822	\$ 634,455
Other Assets - Gross	SUB0262	\$ 3,015,424	\$ 2,852,780	\$ 2,967,962	\$ 3,134,236	\$ 3,060,297
Other Assets - Total	SC59	\$ 3,015,424	\$ 2,852,780	\$ 2,967,962	\$ 3,134,236	\$ 3,060,297
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 1,617	\$ 1,583	\$ 1,559	\$ 1,529	\$ 1,498
Bank-Owned Life Insurance - Other	SC625	\$ 38,034	\$ 37,625	\$ 37,055	\$ 36,648	\$ 36,252
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 206,055	\$ 212,100	\$ 217,433	\$ 218,041	\$ 189,896
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 52	\$ 58	\$ 5,355	\$ 5,920	\$ 6,192
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 546,003	\$ 548,021	\$ 549,029	\$ 546,884	\$ 551,158
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 549,918	\$ 534,630	\$ 554,453	\$ 524,924	\$ 476,804
Other Assets	SC689	\$ 1,673,745	\$ 1,518,763	\$ 1,603,078	\$ 1,800,290	\$ 1,798,497
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 530,300	\$ 559,300	\$ 564,384	\$ 561,662	\$ 542,986
Total Assets - Gross	SUB0283	\$ 104,063,960	\$ 101,202,657	\$ 95,640,605	\$ 92,810,928	\$ 88,509,919
Total Assets	SC60	\$ 103,533,660	\$ 100,643,357	\$ 95,076,221	\$ 92,249,266	\$ 87,966,933
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 67,616,453	\$ 62,993,210	\$ 60,794,325	\$ 58,880,299	\$ 57,352,214
Deposits	SC710	\$ 67,528,415	\$ 62,901,465	\$ 60,593,838	\$ 58,670,771	\$ 57,179,300
Escrows	SC712	\$ 96,794	\$ 98,979	\$ 207,305	\$ 214,012	\$ 181,076
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 8,756	\$- 7,234	\$- 6,818	\$- 4,484	\$- 8,162
Borrowings - Total	SC72	\$ 24,962,622	\$ 26,920,928	\$ 23,486,508	\$ 23,013,038	\$ 20,841,229
Advances from FHLBank	SC720	\$ 7,727,117	\$ 9,255,867	\$ 10,036,728	\$ 9,713,103	\$ 7,756,293
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 12,910,737	\$ 13,509,150	\$ 12,201,811	\$ 11,951,159	\$ 11,743,258
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 892,500	\$ 775,000	\$ 175,000	\$ 175,000	\$ 175,000
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 3,432,268	\$ 3,380,911	\$ 1,072,969	\$ 1,173,776	\$ 1,166,678
Other Liabilities - Total	SC75	\$ 2,504,831	\$ 2,568,008	\$ 2,475,994	\$ 2,465,709	\$ 2,052,686
Accrued Interest Payable - Deposits	SC763	\$ 89,429	\$ 85,449	\$ 81,636	\$ 81,179	\$ 70,153
Accrued Interest Payable - Other	SC766	\$ 91,143	\$ 112,534	\$ 85,534	\$ 66,818	\$ 62,011
Accrued Taxes	SC776	\$ 446,133	\$ 348,937	\$ 464,721	\$ 330,960	\$ 384,020
Accounts Payable	SC780	\$ 930,186	\$ 838,662	\$ 786,406	\$ 599,922	\$ 497,134
Deferred Income Taxes	SC790	\$ 136,274	\$ 183,685	\$ 173,123	\$ 186,933	\$ 181,552
Other Liabilities and Deferred Income	SC796	\$ 811,666	\$ 998,741	\$ 884,574	\$ 1,199,897	\$ 857,816
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value
Total Liabilities	SC70	\$ 95,083,906	\$ 92,482,146	\$ 86,756,827	\$ 84,359,046	\$ 80,246,129
Minority Interest	SC800	\$ 175,391	\$ 175,391	\$ 175,391	\$ 175,391	\$ 175,391
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 8,274,359	\$ 7,985,819	\$ 8,144,000	\$ 7,714,828	\$ 7,545,413
Stock - Total	SUB0311	\$ 5,019,649	\$ 5,035,339	\$ 4,936,702	\$ 4,788,207	\$ 4,749,543
Perpetual Preferred Stock - Cumulative	SC812	\$ 1,000	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 130,622	\$ 120,622	\$ 120,622	\$ 120,622	\$ 120,622
Common Stock - Par Value	SC820	\$ 18,043	\$ 18,043	\$ 18,043	\$ 18,043	\$ 18,043
Common Stock - Paid in Excess of Par	SC830	\$ 4,869,984	\$ 4,896,674	\$ 4,798,037	\$ 4,649,542	\$ 4,610,878
Accumulated Other Comprehensive Income - Total	SC86	\$- 318,696	\$- 313,871	\$- 292,147	\$- 312,213	\$- 283,004
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 336,767	\$- 247,247	\$- 194,900	\$- 121,534	\$- 213,584
Gains (Losses) on Cash Flow Hedges	SC865	\$ 18,071	\$- 66,624	\$- 97,345	\$- 190,781	\$- 69,521
Other	SC870	\$ 0	\$ 0	\$ 98	\$ 102	\$ 101
Retained Earnings	SC880	\$ 3,573,406	\$ 3,264,351	\$ 3,499,445	\$ 3,238,834	\$ 3,078,874
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 103,533,656	\$ 100,643,356	\$ 95,076,218	\$ 92,249,265	\$ 87,966,933

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Other Codes As of Mar 2006

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	2	\$ 58
4	Net deferred tax assets	10	\$ 382,174
6	Prepaid deposit insurance premiums	3	\$ 283
7	Prepaid expenses	10	\$ 27,428
8	Deposits for utilities and other services	1	\$ 18
10	Property leased to others, net of accumul. deprec.	1	\$ 114,238
14	Other noninterest-bearing short-term accounts rcv	4	\$ 236,562
19	Receivables fr a broker for unsettled transactions	1	\$ 1,197
20	F/V of all derivative instru. reportable as assets	2	\$ 360,505
22	Unapplied loan disbursements	2	\$ 124,306
99	Other	9	\$ 160,763

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 3,891
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 656
11	The liability recorded for post-retirement benefit	3	\$ 7,150
17	Noninterest-bearing payables to Hold Co/Affiliates	2	\$ 73,222
20	F/V of all derivative instru. reportable as liab.	1	\$ 35,130
99	Other	20	\$ 583,974

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Schedule SO --- Consolidated Statement of Operations		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 1,497,778	\$ 1,377,119	\$ 1,288,310	\$ 1,201,527	\$ 1,112,542
Deposits and Investment Securities	SO115	\$ 50,806	\$ 47,221	\$ 41,969	\$ 40,130	\$ 36,432
Mortgage-Backed Securities	SO125	\$ 187,524	\$ 168,593	\$ 152,637	\$ 166,332	\$ 163,059
Mortgage Loans	SO141	\$ 814,787	\$ 747,964	\$ 684,645	\$ 602,629	\$ 518,042
Nonmortgage Loans - Total	SUB0950	\$ 444,661	\$ 413,341	\$ 409,059	\$ 392,436	\$ 395,009
Commercial Loans and Leases	SO160	\$ 105,188	\$ 99,107	\$ 96,627	\$ 98,749	\$ 90,061
Consumer Loans and Leases	SO171	\$ 339,473	\$ 314,234	\$ 312,432	\$ 293,687	\$ 304,948
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 7,141	\$ 5,273	\$ 5,403	\$ 5,785	\$ 4,811
Federal Home Loan Bank Stock	SO181	\$ 7,119	\$ 5,251	\$ 5,381	\$ 5,763	\$ 4,789
Other	SO185	\$ 22	\$ 22	\$ 22	\$ 22	\$ 22
Interest Expense - Total	SO21	\$ 675,093	\$ 617,295	\$ 554,390	\$ 493,365	\$ 422,012
Deposits	SO215	\$ 399,123	\$ 359,630	\$ 326,363	\$ 290,485	\$ 251,288
Escrows	SO225	\$ 5	\$ 7	\$ 4	\$ 6	\$ 8
Advances from FHLBank	SO230	\$ 91,532	\$ 97,406	\$ 101,629	\$ 82,136	\$ 65,128
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 10,440	\$ 3,325	\$ 3,080	\$ 3,079	\$ 3,077
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 174,033	\$ 156,959	\$ 123,399	\$ 117,659	\$ 102,511
Capitalized Interest	SO271	\$ 40	\$ 32	\$ 85	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 829,826	\$ 765,097	\$ 739,323	\$ 713,947	\$ 695,341
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 53,682	\$ 135,149	\$ 127,313	\$ 169,598	\$ 85,767
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 776,144	\$ 629,948	\$ 612,010	\$ 544,349	\$ 609,574
Noninterest Income - Total	SO42	\$ 366,270	\$ 440,434	\$ 407,754	\$ 420,853	\$ 436,939
Mortgage Loan Serving Fees	SO410	\$- 9,926	\$ 9,442	\$- 10,852	\$- 19,744	\$ 1,692
Other Fees and Charges	SO420	\$ 343,855	\$ 314,458	\$ 346,342	\$ 350,939	\$ 329,244
Net Income (Loss) from Other - Total	SUB0451	\$ 62,068	\$ 65,634	\$ 91,891	\$ 107,938	\$ 89,605
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 52,305	\$ 58,210	\$ 74,042	\$ 119,030	\$ 82,932
Operations & Sale of Repossessed Assets	SO461	\$ 140	\$ 371	\$ 291	\$ 1,174	\$ 70
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 21	\$- 4	\$- 5	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 6	\$- 1,307	\$- 3,287	\$ 0

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$- 55	\$ 39	\$- 75	\$ 212	\$ 390
Trading Assets (Realized and Unrealized)	SO485	\$ 9,699	\$ 7,012	\$ 18,945	\$- 9,191	\$ 6,213
Other Noninterest Income	SO488	\$- 29,727	\$ 50,900	\$- 19,627	\$- 18,280	\$ 16,398
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	\$ 641,195	\$ 599,222	\$ 592,906	\$ 582,233	\$ 541,320
All Personnel Compensation and Expense	SO510	\$ 178,642	\$ 164,960	\$ 167,739	\$ 161,592	\$ 148,849
Legal Expense	SO520	\$ 4,063	\$ 2,815	\$ 2,521	\$ 2,547	\$ 2,459
Office Occupancy and Equipment Expense	SO530	\$ 75,331	\$ 76,612	\$ 67,681	\$ 65,459	\$ 67,678
Marketing and Other Professional Services	SO540	\$ 250,303	\$ 240,138	\$ 241,859	\$ 244,596	\$ 222,141
Loan Servicing Fees	SO550	\$ 21,153	\$ 19,524	\$ 15,126	\$ 13,219	\$ 12,693
Goodwill and Other Intangibles Expense	SO560	\$ 3,870	\$ 6,534	\$ 4,391	\$ 4,474	\$ 5,099
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 531	\$ 1,482	\$ 941	\$ 866	\$- 3
Other Noninterest Expense	SO580	\$ 107,302	\$ 87,157	\$ 92,648	\$ 89,480	\$ 82,404
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	\$ 501,219	\$ 471,160	\$ 426,858	\$ 382,969	\$ 505,193
Income Taxes - Total	SO71	\$ 179,132	\$ 169,073	\$ 150,454	\$ 137,860	\$ 184,300
Federal	SO710	\$ 173,953	\$ 164,564	\$ 143,170	\$ 132,828	\$ 170,659
State, Local & Other	SO720	\$ 5,179	\$ 4,509	\$ 7,284	\$ 5,032	\$ 13,641
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 322,087	\$ 302,087	\$ 276,404	\$ 245,109	\$ 320,893
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 5,359	\$- 2,780	\$- 2,893	\$ 0
Net Income (Loss)	SO91	\$ 322,087	\$ 307,446	\$ 273,624	\$ 242,216	\$ 320,893

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Other Codes As of Mar 2006

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	5	\$ 5,010
6	Net income(loss)-equity invest in uncons sub org	1	\$- 829
7	Net income(loss) from leased property	3	\$ 11,020
14	Interest Income from CNFIs reported on SC655	1	\$- 43,474
15	Income from corporate-owned life insurance	1	\$ 230
19	Realized/unrealized gains on derivatives	1	\$ 113
99	Other	9	\$ 11,163

Other Noninterest Expense Codes

Code	Description	Count	Amount
2	OTS assessments	2	\$ 24
6	Supervisory examination fees	4	\$ 111
7	Office supplies, printing, and postage	9	\$ 2,348
8	Telephone, including data lines	3	\$ 7,496
9	Loan origination expense	7	\$ 4,012
10	ATM expense	2	\$ 49
14	Losses from fraud	1	\$ 1,355
16	Web site expenses	1	\$ 17
17	Charitable contributions	2	\$ 70
18	Minority Interest	1	\$ 4,772
19	Realized/unrealized losses on derivatives	1	\$ 1,969
99	Other	13	\$ 53,552

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Schedule SO --- Consolidated Statement of Operations		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 1,497,778	\$ 4,979,498	\$ 3,602,379	\$ 2,314,069	\$ 1,112,542
YTD - Deposits and Investment Securities	Y_SO115	\$ 50,806	\$ 165,752	\$ 118,531	\$ 76,562	\$ 36,432
YTD - Mortgage-Backed Securities	Y_SO125	\$ 187,524	\$ 650,621	\$ 482,028	\$ 329,391	\$ 163,059
YTD - Mortgage Loans	Y_SO141	\$ 814,787	\$ 2,553,280	\$ 1,805,316	\$ 1,120,671	\$ 518,042
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 105,188	\$ 384,544	\$ 285,437	\$ 188,810	\$ 90,061
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 339,473	\$ 1,225,301	\$ 911,067	\$ 598,635	\$ 304,948
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 7,141	\$ 21,272	\$ 15,999	\$ 10,596	\$ 4,811
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 7,119	\$ 21,184	\$ 15,933	\$ 10,552	\$ 4,789
YTD - Other	Y_SO185	\$ 22	\$ 88	\$ 66	\$ 44	\$ 22
YTD - Interest Expense - Total	Y_SO21	\$ 675,093	\$ 2,087,062	\$ 1,469,767	\$ 915,377	\$ 422,012
YTD - Deposits	Y_SO215	\$ 399,123	\$ 1,227,766	\$ 868,136	\$ 541,773	\$ 251,288
YTD - Escrows	Y_SO225	\$ 5	\$ 25	\$ 18	\$ 14	\$ 8
YTD - Advances from FHLBank	Y_SO230	\$ 91,532	\$ 346,299	\$ 248,893	\$ 147,264	\$ 65,128
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 10,440	\$ 12,561	\$ 9,236	\$ 6,156	\$ 3,077
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 174,033	\$ 500,528	\$ 343,569	\$ 220,170	\$ 102,511
YTD - Capitalized Interest	Y_SO271	\$ 40	\$ 117	\$ 85	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 829,826	\$ 2,913,708	\$ 2,148,611	\$ 1,409,288	\$ 695,341
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 53,682	\$ 517,827	\$ 382,678	\$ 255,365	\$ 85,767
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 776,144	\$ 2,395,881	\$ 1,765,933	\$ 1,153,923	\$ 609,574
YTD - Noninterest Income - Total	Y_SO42	\$ 366,270	\$ 1,705,980	\$ 1,265,546	\$ 857,792	\$ 436,939
YTD - Mortgage Loan Serving Fees	Y_SO410	\$- 9,926	\$- 19,462	\$- 28,904	\$- 18,052	\$ 1,692
YTD - Other Fees and Charges	Y_SO420	\$ 343,855	\$ 1,340,983	\$ 1,026,525	\$ 680,183	\$ 329,244
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 62,068	\$ 355,068	\$ 289,434	\$ 197,543	\$ 89,605
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 52,305	\$ 334,214	\$ 276,004	\$ 201,962	\$ 82,932
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 140	\$ 1,906	\$ 1,535	\$ 1,244	\$ 70
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 21	\$- 9	\$- 5	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$- 4,588	\$- 4,594	\$- 3,287	\$ 0

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Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$- 55	\$ 566	\$ 527	\$ 602	\$ 390
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 9,699	\$ 22,979	\$ 15,967	\$- 2,978	\$ 6,213
YTD - Other Noninterest Income	Y_SO488	\$- 29,727	\$ 29,391	\$- 21,509	\$- 1,882	\$ 16,398
YTD - Noninterest Expense - Total	Y_SO51	\$ 641,195	\$ 2,315,681	\$ 1,716,459	\$ 1,123,553	\$ 541,320
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 178,642	\$ 643,140	\$ 478,180	\$ 310,441	\$ 148,849
YTD - Legal Expense	Y_SO520	\$ 4,063	\$ 10,342	\$ 7,527	\$ 5,006	\$ 2,459
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 75,331	\$ 277,430	\$ 200,818	\$ 133,137	\$ 67,678
YTD - Marketing and Other Professional Services	Y_SO540	\$ 250,303	\$ 948,734	\$ 708,596	\$ 466,737	\$ 222,141
YTD - Loan Servicing Fees	Y_SO550	\$ 21,153	\$ 60,562	\$ 41,038	\$ 25,912	\$ 12,693
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 3,870	\$ 20,498	\$ 13,964	\$ 9,573	\$ 5,099
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 531	\$ 3,286	\$ 1,804	\$ 863	\$- 3
YTD - Other Noninterest Expense	Y_SO580	\$ 107,302	\$ 351,689	\$ 264,532	\$ 171,884	\$ 82,404
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 501,219	\$ 1,786,180	\$ 1,315,020	\$ 888,162	\$ 505,193
YTD - Income Taxes - Total	Y_SO71	\$ 179,132	\$ 641,687	\$ 472,614	\$ 322,160	\$ 184,300
YTD - Federal	Y_SO710	\$ 173,953	\$ 611,221	\$ 446,657	\$ 303,487	\$ 170,659
YTD - State, Local, and Other	Y_SO720	\$ 5,179	\$ 30,466	\$ 25,957	\$ 18,673	\$ 13,641
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 322,087	\$ 1,144,493	\$ 842,406	\$ 566,002	\$ 320,893
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$- 314	\$- 5,673	\$- 2,893	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 322,087	\$ 1,144,179	\$ 836,733	\$ 563,109	\$ 320,893

Schedule VA --- Consolidated Valuation Allowances and Related Data						
Description	Line Item	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 559,302	\$ 564,385	\$ 561,664	\$ 542,989	\$ 583,157
Net Provision for Loss	VA115	\$ 53,204	\$ 136,287	\$ 128,106	\$ 170,438	\$ 85,712
Transfers	VA125	\$ 378	\$- 2,568	\$- 178	\$- 1,049	\$- 1,277
Recoveries	VA135	\$ 60,241	\$ 48,011	\$ 52,206	\$ 54,081	\$ 41,692
Adjustments	VA145	\$ 16,500	\$ 23,766	\$ 21,006	\$ 24,870	\$ 45,175
Charge-offs	VA155	\$ 159,322	\$ 210,579	\$ 198,419	\$ 229,665	\$ 211,470
General Valuation Allowances - Ending Balance	VA165	\$ 530,303	\$ 559,302	\$ 564,385	\$ 561,664	\$ 542,989
Specific Valuation Allowances - Beginning Balance	VA108	\$ 7,132	\$ 4,269	\$ 4,553	\$ 3,576	\$ 2,784
Net Provision for Loss	VA118	\$ 1,009	\$ 344	\$ 148	\$ 26	\$ 52

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$- 378	\$ 2,568	\$ 178	\$ 1,049	\$ 1,277
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$- 170
Charge-offs	VA158	\$ 3,718	\$ 49	\$ 610	\$ 98	\$ 367
Specific Valuation Allowances - Ending Balance	VA168	\$ 4,045	\$ 7,132	\$ 4,269	\$ 4,553	\$ 3,576
Total Valuation Allowances - Beginning Balance	VA110	\$ 566,434	\$ 568,654	\$ 566,217	\$ 546,565	\$ 585,941
Net Provision for Loss	VA120	\$ 54,213	\$ 136,631	\$ 128,254	\$ 170,464	\$ 85,764
Recoveries	VA140	\$ 60,241	\$ 48,011	\$ 52,206	\$ 54,081	\$ 41,692
Adjustments	VA150	\$ 16,500	\$ 23,766	\$ 21,006	\$ 24,870	\$ 45,005
Charge-offs	VA160	\$ 163,040	\$ 210,628	\$ 199,029	\$ 229,763	\$ 211,837
Total Valuation Allowances - Ending Balance	VA170	\$ 534,348	\$ 566,434	\$ 568,654	\$ 566,217	\$ 546,565
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 159,322	\$ 210,579	\$ 198,419	\$ 229,665	\$ 211,470
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 7,393	\$ 30,818	\$ 132
Mortgage Loans - Total	VA46	\$ 5,844	\$ 3,502	\$ 3,719	\$ 3,122	\$ 2,305
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 5,844	\$ 3,502	\$ 3,719	\$ 3,122	\$ 2,305
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 4,318	\$ 2,442	\$ 2,692	\$ 2,058	\$ 1,308
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 446	\$ 192	\$ 520	\$ 885	\$ 615
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 1,003	\$ 754	\$ 346	\$ 179	\$ 382
Multifamily (5 or more) Dwelling Units	VA470	\$ 77	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 114	\$ 161	\$ 0	\$ 0
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 152,517	\$ 205,338	\$ 186,079	\$ 194,539	\$ 209,018
Commercial Loans	VA520	\$ 29,895	\$ 36,587	\$ 34,678	\$ 35,199	\$ 36,533
Consumer Loans - Total	SUB2061	\$ 122,622	\$ 168,751	\$ 151,401	\$ 159,340	\$ 172,485
Loans on Deposits	VA510	\$ 0	\$ 1	\$ 1	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 156	\$ 169	\$ 169	\$ 196	\$ 356
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 1,943	\$ 2,656	\$ 3,754	\$ 3,455	\$ 5,481
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 77,475	\$ 110,092	\$ 99,519	\$ 111,528	\$ 126,404

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Other	VA560	\$ 43,048	\$ 55,833	\$ 47,958	\$ 44,161	\$ 40,244
Reposessed Assets - Total	VA60	\$ 24	\$ 45	\$ 61	\$ 18	\$ 15
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 20	\$ 40	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA630	\$ 24	\$ 25	\$ 21	\$ 18	\$ 15
Other Assets	VA930	\$ 937	\$ 1,694	\$ 1,167	\$ 1,168	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 60,241	\$ 48,011	\$ 52,206	\$ 54,081	\$ 41,692
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 1,128	\$ 1,613	\$ 1,016	\$ 439	\$ 297
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0	\$ 0	\$ 32
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 32
Permanent - Total	SUB2141	\$ 1,128	\$ 1,613	\$ 1,016	\$ 439	\$ 265
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 175	\$ 1,035	\$ 357	\$ 250	\$ 139
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 751	\$ 118	\$ 448	\$ 76	\$ 5
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 137	\$ 455	\$ 211	\$ 113	\$ 121
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 65	\$ 5	\$ 0	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 58,741	\$ 46,187	\$ 50,967	\$ 53,350	\$ 41,395
Commercial Loans	VA521	\$ 5,344	\$ 4,592	\$ 5,197	\$ 5,317	\$ 3,920
Consumer Loans - Total	SUB2161	\$ 53,397	\$ 41,595	\$ 45,770	\$ 48,033	\$ 37,475
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 449	\$ 503	\$ 454	\$ 605	\$ 509
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 3,452	\$ 3,371	\$ 3,889	\$ 5,718	\$ 5,675
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 40,097	\$ 31,030	\$ 34,487	\$ 35,342	\$ 25,232
Other	VA561	\$ 9,399	\$ 6,691	\$ 6,940	\$ 6,368	\$ 6,059
Other Assets	VA931	\$ 372	\$ 211	\$ 223	\$ 292	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 632	\$ 2,912	\$ 326	\$ 1,075	\$ 1,334
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 939	\$ 396	\$ 347	\$ 298	\$- 5
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 46
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 0	\$ 46
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 939	\$ 396	\$ 347	\$ 298	\$- 51
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 1,051	\$ 353	\$ 135	\$- 2	\$- 51
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$- 137	\$- 7	\$ 100	\$ 300	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 25	\$ 50	\$ 112	\$ 0	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$- 335	\$ 2,552	\$ 56	\$ 612	\$ 1,145
Commercial Loans	VA522	\$- 337	\$ 2,527	\$- 22	\$ 499	\$ 983
Consumer Loans - Total	SUB2261	\$ 2	\$ 25	\$ 78	\$ 113	\$ 162
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 1	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$- 6	\$ 16	\$ 16	\$ 53	\$ 53
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 3	\$ 4	\$ 39	\$ 41	\$ 64
Other	VA562	\$ 5	\$ 5	\$ 22	\$ 19	\$ 45
Reposessed Assets - Total	VA62	\$ 28	\$- 36	\$- 77	\$ 165	\$ 194
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$- 76	\$ 26	\$ 166	\$ 91
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	\$- 180	\$ 0	\$ 100
Other Reposessed Assets	VA632	\$ 28	\$ 40	\$ 77	\$- 1	\$ 3
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

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 99,713	\$ 165,480	\$ 146,539	\$ 176,659	\$ 171,112
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 7,393	\$ 30,818	\$ 132
Mortgage Loans - Total	VA49	\$ 5,655	\$ 2,285	\$ 3,050	\$ 2,981	\$ 2,003
Construction - Total	SUB2330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 14
1-4 Dwelling Units	VA425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 46
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$- 32
Permanent - Total	SUB2341	\$ 5,655	\$ 2,285	\$ 3,050	\$ 2,981	\$ 1,989
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 4,143	\$ 1,407	\$ 2,335	\$ 1,808	\$ 1,169
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 746	\$ 427	\$ 207	\$ 807	\$ 559
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 866	\$ 299	\$ 135	\$ 66	\$ 261
Multifamily (5 or more) Dwelling Units	VA475	\$- 60	\$- 7	\$ 100	\$ 300	\$ 0
Nonresidential Property (Except Land)	VA485	\$- 40	\$ 159	\$ 273	\$ 0	\$ 0
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 93,441	\$ 161,703	\$ 135,168	\$ 141,801	\$ 168,768
Commercial Loans	VA525	\$ 24,214	\$ 34,522	\$ 29,459	\$ 30,381	\$ 33,596
Consumer Loans - Total	SUB2361	\$ 69,227	\$ 127,181	\$ 105,709	\$ 111,420	\$ 135,172
Loans on Deposits	VA515	\$ 0	\$ 1	\$ 2	\$ 0	\$ 0
Home Improvement Loans	VA519	\$- 293	\$- 334	\$- 285	\$- 409	\$- 153
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$- 1,515	\$- 699	\$- 119	\$- 2,210	\$- 141
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA559	\$ 37,381	\$ 79,066	\$ 65,071	\$ 76,227	\$ 101,236
Other	VA565	\$ 33,654	\$ 49,147	\$ 41,040	\$ 37,812	\$ 34,230
Reposessed Assets - Total	VA65	\$ 52	\$ 9	\$- 16	\$ 183	\$ 209
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$- 56	\$ 66	\$ 166	\$ 91
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	\$- 180	\$ 0	\$ 100
Other Reposessed Assets	VA633	\$ 52	\$ 65	\$ 98	\$ 17	\$ 18
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 565	\$ 1,483	\$ 944	\$ 876	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 23,384	\$ 18,582	\$ 15,637	\$ 17,349	\$ 15,803
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 69,705	\$ 64,396	\$ 63,288	\$ 69,823	\$ 74,805
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 7,810	\$ 3,804	\$ 3,935	\$ 3,452	\$ 1,497
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0	\$ 68
Permanent - 1-4 Dwelling Units	VA952	\$ 7,810	\$ 3,759	\$ 3,935	\$ 3,452	\$ 1,429
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 45	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 184,315	\$ 164,701	\$ 163,708	\$ 140,391	\$ 123,620
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 324,823	\$ 337,729	\$ 282,157	\$ 279,342	\$ 299,804
Substandard	VA965	\$ 270,630	\$ 280,212	\$ 248,559	\$ 236,735	\$ 258,873
Doubtful	VA970	\$ 54,193	\$ 57,517	\$ 33,598	\$ 42,607	\$ 40,931
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	N/A	N/A
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0	N/A	N/A
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	N/A	N/A
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 679,835	\$ 751,328	\$ 738,345	\$ 628,537	\$ 622,773
Mortgages - Total	SUB2421	\$ 400,729	\$ 435,825	\$ 383,544	\$ 296,505	\$ 283,904
Construction and Land Loans	SUB2430	\$ 2,249	\$ 11,429	\$ 3,288	\$ 3,186	\$ 2,654
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 387,281	\$ 414,970	\$ 373,093	\$ 287,465	\$ 278,328
Permanent Loans Secured by All Other Property	SUB2450	\$ 11,877	\$ 16,245	\$ 10,147	\$ 8,786	\$ 3,472
Nonmortgages - Total	SUB2461	\$ 279,106	\$ 315,503	\$ 354,801	\$ 332,032	\$ 338,869
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 569,102	\$ 616,224	\$ 640,725	\$ 555,993	\$ 545,877

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 473,654	\$ 514,484	\$ 527,576	\$ 449,547	\$ 429,821
Mortgage Loans - Total	SUB2481	\$ 303,886	\$ 319,799	\$ 304,624	\$ 242,511	\$ 222,480
Construction	PD115	\$ 1,516	\$ 4,532	\$ 0	\$ 118	\$ 1,800
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 56,755	\$ 69,060	\$ 63,759	\$ 29,126	\$ 31,753
Secured by First Liens	PD123	\$ 225,636	\$ 224,960	\$ 222,398	\$ 201,058	\$ 182,354
Secured by Junior Liens	PD124	\$ 11,316	\$ 14,406	\$ 8,612	\$ 3,581	\$ 3,964
Multifamily (5 or more) Dwelling Units	PD125	\$ 2,506	\$ 2,490	\$ 920	\$ 1,720	\$ 220
Nonresidential Property (Except Land)	PD135	\$ 5,595	\$ 3,515	\$ 6,070	\$ 4,007	\$ 1,870
Land	PD138	\$ 562	\$ 836	\$ 2,865	\$ 2,901	\$ 519
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 51,788	\$ 55,337	\$ 75,022	\$ 66,069	\$ 67,699
Consumer Loans - Total	SUB2511	\$ 117,980	\$ 139,348	\$ 147,930	\$ 140,967	\$ 139,642
Loans on Deposits	PD161	\$ 101	\$ 41	\$ 99	\$ 56	\$ 68
Home Improvement Loans	PD163	\$ 904	\$ 945	\$ 1,326	\$ 1,426	\$ 1,932
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 8,762	\$ 11,637	\$ 12,409	\$ 13,945	\$ 13,049
Mobile Home Loans	PD169	\$ 0	\$ 20	\$ 2	\$ 0	\$ 13
Credit Cards	PD171	\$ 68,869	\$ 80,074	\$ 93,293	\$ 89,956	\$ 88,566
Other	PD180	\$ 39,344	\$ 46,631	\$ 40,801	\$ 35,584	\$ 36,014
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 4,822	\$ 4,700	\$ 5,534	\$ 5,745	\$ 6,772
Held for Sale Included in PD115:PD180	PD192	\$ 493	\$ 1,604	\$ 1,737	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 6,318	\$ 6,663	\$ 4,937	\$ 4,617	\$ 3,611
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 114	\$ 112	\$ 120	N/A	N/A
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 95,448	\$ 101,740	\$ 113,149	\$ 106,446	\$ 116,056
Mortgage Loans - Total	SUB2491	\$ 208	\$ 182	\$ 288	\$ 272	\$ 249
Construction	PD215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 20
Secured by First Liens	PD223	\$ 167	\$ 182	\$ 288	\$ 272	\$ 229
Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 41	\$ 0	\$ 0	\$ 0	\$ 0
Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 25,570	\$ 26,562	\$ 33,238	\$ 34,179	\$ 30,496
Consumer Loans - Total	SUB2521	\$ 69,670	\$ 74,996	\$ 79,623	\$ 71,995	\$ 85,311
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	\$ 10	\$ 74	\$ 65	\$ 47	\$ 27
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 61,043	\$ 67,216	\$ 71,849	\$ 65,325	\$ 78,165
Other	PD280	\$ 8,617	\$ 7,706	\$ 7,709	\$ 6,623	\$ 7,119
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 2,352	\$ 2,214	\$ 2,896	\$ 3,442	\$ 4,064
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 1,417	\$ 1,735	\$ 5,755	\$ 6,099	\$ 876
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 212	N/A	N/A
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 110,733	\$ 135,104	\$ 97,620	\$ 72,544	\$ 76,896
Mortgage Loans - Total	SUB2501	\$ 96,635	\$ 115,844	\$ 78,632	\$ 53,722	\$ 61,175
Construction	PD315	\$ 55	\$ 78	\$ 304	\$ 136	\$ 304
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 24,911	\$ 24,809	\$ 19,086	\$ 12,241	\$ 10,485
Secured by First Liens	PD323	\$ 64,037	\$ 76,977	\$ 55,850	\$ 38,978	\$ 47,609
Secured by Junior Liens	PD324	\$ 4,459	\$ 4,576	\$ 3,100	\$ 2,209	\$ 1,914
Multifamily (5 or more) Dwelling Units	PD325	\$ 1,735	\$ 681	\$ 0	\$ 0	\$ 47
Nonresidential Property (Except Land)	PD335	\$ 1,322	\$ 2,740	\$ 173	\$ 127	\$ 785

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Land	PD338	\$ 116	\$ 5,983	\$ 119	\$ 31	\$ 31
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 6,252	\$ 8,430	\$ 9,271	\$ 9,738	\$ 6,227
Consumer Loans - Total	SUB2531	\$ 7,846	\$ 10,830	\$ 9,717	\$ 9,084	\$ 9,494
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 42	\$ 124	\$ 73	\$ 172	\$ 153
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 1,667	\$ 2,296	\$ 2,326	\$ 1,943	\$ 2,089
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 2,891	\$ 2,858	\$ 3,672	\$ 3,719	\$ 3,629
Other	PD380	\$ 3,246	\$ 5,552	\$ 3,646	\$ 3,250	\$ 3,623
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 1,149	\$ 572	\$ 1,295	\$ 879	\$ 1,135
Held for Sale Included in PD315:PD380	PD392	\$ 101	\$ 674	\$ 110	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 245	\$ 246	\$ 200	\$ 200	\$ 327
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 46	\$ 0	N/A	N/A
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	N/A	N/A

Schedule LD --- Loan Data		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
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	\$ 4,137,617	\$ 3,937,232	\$ 3,490,393	\$ 3,406,130	\$ 4,051,676
90% up to 100% LTV	LD110	\$ 3,420,142	\$ 3,242,062	\$ 2,814,458	\$ 2,820,101	\$ 3,648,234
100% and greater LTV	LD120	\$ 717,475	\$ 695,170	\$ 675,935	\$ 586,029	\$ 403,442
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 36,343	\$ 37,302	\$ 34,417	\$ 23,264	\$ 22,421
Past Due and Still Accruing - Total	SUB5240	\$ 20,624	\$ 25,111	\$ 25,405	\$ 18,050	\$ 17,153
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 20,624	\$ 25,111	\$ 25,405	\$ 18,050	\$ 17,153
90% up to 100% LTV	LD210	\$ 15,266	\$ 19,607	\$ 18,539	\$ 14,355	\$ 13,273
100% and greater LTV	LD220	\$ 5,358	\$ 5,504	\$ 6,866	\$ 3,695	\$ 3,880
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 15,719	\$ 12,191	\$ 9,012	\$ 5,214	\$ 5,268
90% up to 100% LTV	LD250	\$ 10,486	\$ 8,732	\$ 6,366	\$ 4,036	\$ 3,585
100% and greater LTV	LD260	\$ 5,233	\$ 3,459	\$ 2,646	\$ 1,178	\$ 1,683

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Schedule LD --- Loan Data		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Net Charge-offs - Total	SUB5300	\$ 3,491	\$ 2,155	\$ 2,038	\$ 1,364	\$ 1,074
90% up to 100% LTV	LD310	\$ 2,968	\$ 1,788	\$ 1,885	\$ 1,181	\$ 894
100% and greater LTV	LD320	\$ 523	\$ 367	\$ 153	\$ 183	\$ 180
Purchases - Total	SUB5320	\$ 235,748	\$ 441,740	\$ 445,314	\$ 450,790	\$ 315,361
90% up to 100% LTV	LD410	\$ 187,355	\$ 344,088	\$ 282,664	\$ 376,301	\$ 280,391
100% and greater LTV	LD420	\$ 48,393	\$ 97,652	\$ 162,650	\$ 74,489	\$ 34,970
Originations - Total	SUB5330	\$ 567,170	\$ 634,096	\$ 974,586	\$ 730,021	\$ 712,640
90% up to 100% LTV	LD430	\$ 499,630	\$ 575,247	\$ 897,568	\$ 667,024	\$ 661,997
100% and greater LTV	LD440	\$ 67,540	\$ 58,849	\$ 77,018	\$ 62,997	\$ 50,643
Sales - Total	SUB5340	\$ 131,691	\$ 117,172	\$ 475,259	\$ 1,353,998	\$ 35,034
90% up to 100% LTV	LD450	\$ 95,219	\$ 85,510	\$ 431,046	\$ 1,264,913	\$ 22,657
100% and greater LTV	LD460	\$ 36,472	\$ 31,662	\$ 44,213	\$ 89,085	\$ 12,377

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 960,852	\$ 978,393	\$ 784,592	\$ 670,701	\$ 647,133
Mortgage Construction Loans	CC105	\$ 843,985	\$ 863,939	\$ 702,274	\$ 605,567	\$ 600,210
Other Mortgage Loans	CC115	\$ 116,867	\$ 114,454	\$ 82,318	\$ 65,134	\$ 46,923
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 783,365	\$ 848,660	\$ 762,136	\$ 678,632	\$ 722,696
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 932,885	\$ 777,714	\$ 1,049,384	\$ 1,091,622	\$ 938,116
1-4 Dwelling Units	CC280	\$ 754,661	\$ 573,156	\$ 888,532	\$ 937,065	\$ 783,749
Multifamily (5 or more) Dwelling Units	CC290	\$ 50,266	\$ 89,556	\$ 62,749	\$ 60,628	\$ 71,354
All Other Real Estate	CC300	\$ 127,958	\$ 115,002	\$ 98,103	\$ 93,929	\$ 83,013
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 62,033	\$ 201,449	\$ 493,450	\$ 821,407	\$ 617,547
Commitments Outstanding to Purchase Loans	CC320	\$ 845,758	\$ 572,078	\$ 361,001	\$ 1,735,095	\$ 835,857
Commitments Outstanding to Sell Loans	CC330	\$ 63,851	\$ 88,572	\$ 182,280	\$ 472,662	\$ 509,616
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 1,673,661	\$ 949,135	\$ 1,568,303	\$ 2,740,262	\$ 764,376
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 487,454	\$ 1,256,762	\$ 1,334,728	\$ 2,968,240	\$ 957,745
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 35,033,032	\$ 33,824,501	\$ 30,137,617	\$ 28,425,854	\$ 26,960,587
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 15,033,341	\$ 14,201,203	\$ 10,776,573	\$ 9,258,129	\$ 8,023,616
Commercial Lines	CC420	\$ 9,537,141	\$ 9,655,073	\$ 9,658,855	\$ 9,579,766	\$ 9,532,924

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Schedule CC --- Consolidated Commitments and Contingencies		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Open-End Consumer Lines - Credit Cards	CC423	\$ 9,642,411	\$ 9,163,889	\$ 8,896,608	\$ 8,785,070	\$ 8,610,725
Open-End Consumer Lines - Other	CC425	\$ 820,139	\$ 804,336	\$ 805,581	\$ 802,889	\$ 793,322
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 501,318	\$ 464,895	\$ 436,627	\$ 308,111	\$ 386,241
Commercial	CC430	\$ 1,649	\$ 2,321	\$ 3,553	\$ 3,547	\$ 4,036
Standby, Not Included on CC465 or CC468	CC435	\$ 499,669	\$ 462,574	\$ 433,074	\$ 304,564	\$ 382,205
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 5,513,972	\$ 5,073,796	\$ 5,047,617	\$ 4,369,826	\$ 4,118,716
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 95,765	\$ 94,256	\$ 93,252	\$ 85,325	\$ 83,041
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 519,726	\$ 501,025	\$ 530,448	\$ 478,313	\$ 411,239
Other Contingent Liabilities	CC480	\$ 300,000	\$ 300,000	\$ 10	\$ 26	\$ 41
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 2,975,600	\$ 3,258,400	\$ 6,097,366	\$ 6,752,201	\$ 3,229,448
Pass-Through Securities	CF143	\$ 1,873,120	\$ 2,654,036	\$ 5,910,686	\$ 6,405,778	\$ 2,758,848
Other Mortgage-Backed Securities	CF153	\$ 1,102,480	\$ 604,364	\$ 186,680	\$ 346,423	\$ 470,600
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 1,835,632	\$ 1,582,983	\$ 4,740,806	\$ 6,888,907	\$ 3,818,031
Pass-Through Securities	CF145	\$ 1,776,994	\$ 1,408,895	\$ 4,273,257	\$ 5,816,037	\$ 2,871,925
Other Mortgage-Backed Securities	CF155	\$ 58,638	\$ 174,088	\$ 467,549	\$ 1,072,870	\$ 946,106
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 1,139,968	\$ 1,675,417	\$ 1,356,560	\$- 136,706	\$- 588,583
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 401,238	\$- 388,152	\$- 741,918	\$- 139,830	\$- 512,368
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$ 47,734	\$- 176,727	\$- 298,855	\$- 414,047	\$- 320,271
Mortgage Loans Disbursed - Total	SUB3831	\$ 6,142,227	\$ 7,889,341	\$ 7,259,495	\$ 7,466,265	\$ 5,562,085
Construction Loans - Total	SUB3840	\$ 248,249	\$ 311,317	\$ 196,665	\$ 241,929	\$ 152,579
1-4 Dwelling Units	CF190	\$ 216,400	\$ 247,888	\$ 164,996	\$ 202,001	\$ 120,232
Multifamily (5 or more) Dwelling Units	CF200	\$ 4,134	\$ 8,400	\$ 6,466	\$ 3,057	\$ 10,254
Nonresidential	CF210	\$ 27,715	\$ 55,029	\$ 25,203	\$ 36,871	\$ 22,093
Permanent Loans - Total	SUB3851	\$ 5,893,978	\$ 7,578,024	\$ 7,062,830	\$ 7,224,336	\$ 5,409,506
1-4 Dwelling Units	CF225	\$ 5,494,244	\$ 7,007,423	\$ 6,701,873	\$ 6,899,865	\$ 5,142,503
Multifamily (5 or more) Dwelling Units	CF245	\$ 161,768	\$ 276,822	\$ 158,336	\$ 122,194	\$ 116,279
Nonresidential (Except Land)	CF260	\$ 136,429	\$ 197,936	\$ 122,341	\$ 124,810	\$ 62,587

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Schedule CF --- Consolidated Cash Flow Information		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Land	CF270	\$ 101,537	\$ 95,843	\$ 80,280	\$ 77,467	\$ 88,137
Loans and Participations Purchased - Total	SUB3880	\$ 2,790,840	\$ 3,132,479	\$ 4,742,722	\$ 5,307,666	\$ 3,601,504
Secured by 1-4 Dwelling Units	CF280	\$ 2,786,209	\$ 3,128,219	\$ 4,738,662	\$ 5,300,624	\$ 3,599,499
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 1,165	\$ 714	\$ 1,657	\$ 2,189	\$ 0
Secured by Nonresidential	CF300	\$ 3,466	\$ 3,546	\$ 2,403	\$ 4,853	\$ 2,005
Loans and Participations Sold - Total	SUB3890	\$ 2,372,224	\$ 2,748,401	\$ 4,215,468	\$ 4,612,674	\$ 2,613,154
Secured by 1-4 Dwelling Units	CF310	\$ 2,368,815	\$ 2,747,034	\$ 4,209,854	\$ 4,592,876	\$ 2,611,486
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 349	\$ 0
Secured by Nonresidential	CF330	\$ 3,409	\$ 1,367	\$ 5,614	\$ 19,449	\$ 1,668
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$ 418,616	\$ 384,078	\$ 527,254	\$ 694,992	\$ 988,350
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 4,533,881	\$ 4,636,687	\$ 4,709,431	\$ 3,943,147	\$ 3,017,232
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$ - 82,341	\$ 75,168	\$ - 32,652	\$ 11,526	\$ 32,268
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 1,840,997	\$ 2,002,302	\$ 2,342,455	\$ 2,082,062	\$ 1,688,217
Mortgage Loans - Net Change in Mtg Loan Portfolio - Flow	SUB3906	\$ 1,944,621	\$ 3,711,900	\$ 3,044,666	\$ 4,229,636	\$ 3,565,471
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 6,522,312	\$ 6,444,672	\$ 6,964,342	\$ 6,847,372	\$ 6,113,304
Commercial	CF390	\$ 3,303,331	\$ 3,524,089	\$ 3,484,491	\$ 3,689,162	\$ 3,261,313
Consumer	CF400	\$ 3,218,981	\$ 2,920,583	\$ 3,479,851	\$ 3,158,210	\$ 2,851,991
Nonmortgage Loans - Sales - Total	SUB3915	\$ 683,348	\$ 208,501	\$ 1,072,342	\$ 652,922	\$ 536,061
Commercial	CF395	\$ 310,881	\$ 207,254	\$ 207,254	\$ 150,181	\$ 201,068
Consumer	CF405	\$ 372,467	\$ 1,247	\$ 865,088	\$ 502,741	\$ 334,993
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 5,838,964	\$ 6,236,171	\$ 5,892,000	\$ 6,194,450	\$ 5,577,243
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 4,626,950	\$ 2,307,628	\$ 1,923,067	\$ 1,491,471	\$ 988,177
New Deposits Received less Deposits Withdrawn	CF420	\$ 4,239,728	\$ 1,955,104	\$ 1,602,757	\$ 1,207,608	\$ 744,153
Interest Credited to Deposits	CF430	\$ 387,222	\$ 352,524	\$ 320,310	\$ 283,863	\$ 244,024
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 7,791,536	\$ 7,600,581	\$ 7,300,763	\$ 6,876,210	\$ 6,831,323
Fully Insured	DI100	\$ 7,090,608	\$ 7,017,330	\$ 6,848,267	\$ 6,545,870	\$ 6,574,452
Other	DI110	\$ 700,928	\$ 583,251	\$ 452,496	\$ 330,340	\$ 256,871
Deposits with Balances - \$100,000 or Less	DI120	\$ 43,428,647	\$ 40,845,881	\$ 40,347,861	\$ 39,281,445	\$ 38,902,055

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Schedule DI --- Consolidated Deposit Information		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Deposits with Balances - Greater than \$100,000	DI130	\$ 24,196,563	\$ 22,154,567	\$ 20,453,278	\$ 19,603,337	\$ 18,458,321
Number of Deposit Accounts - Total	SUB4062	7,934,106	7,575,260	7,453,594	7,080,058	7,093,717
Balances of \$100,000 or Less	DI150	7,834,429	7,487,625	7,367,842	6,997,691	7,014,291
Balances Greater than \$100,000	DI160	99,677	87,635	85,752	82,367	79,426
IRA/Keogh Accounts	DI200	\$ 2,014,648	\$ 1,912,689	\$ 1,921,819	\$ 1,860,830	\$ 1,851,879
Uninsured Deposits	DI210	\$ 15,345,555	\$ 13,859,184	\$ 12,783,069	\$ 12,192,458	\$ 11,503,289
Preferred Deposits	DI220	\$ 198,999	\$ 143,284	\$ 64,280	\$ 16,839	\$ 10,639
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 3,807,150	\$ 3,720,354	\$ 6,139,030	\$ 9,099,322	\$ 9,286,332
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 42,314,918	\$ 37,860,126	\$ 33,490,499	\$ 28,814,772	\$ 27,530,693
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 3,114,114	\$ 3,208,731	\$ 3,398,319	\$ 3,580,838	\$ 3,742,012
Deposits & Escrows - Time Deposits	DI340	\$ 18,389,028	\$ 18,211,236	\$ 17,773,297	\$ 17,389,853	\$ 16,801,338
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 2,995,895	\$ 3,026,007	\$ 2,882,780	\$ 5,537,246	\$ 5,582,577
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 850	\$ 1,669	\$ 4,757	\$ 6,010	\$ 4,309
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 3,107	\$ 9,319	\$ 8,049	\$ 2,804	\$ 3,484
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 299,778	\$ 584,527	\$ 455,289	\$ 321,639	\$ 431,008
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
Adjustments to Demand Deposits (including escrows)	DI720	\$ 53,392	\$ 49,110	\$ 38,207	\$ 64,742	\$ 58,618
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
		Value	Value	Value	Value	Value
MISCELLANEOUS DATA						

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Schedule SI --- Consolidated Supplemental Information		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Number of Full-time Equivalent Employees	SI370	12,112	11,839	11,844	11,661	11,491
Assets Held in Trading Accounts	SI375	\$ 354,821	\$ 388,703	\$ 489,733	\$ 502,508	\$ 529,092
Available-for-Sale Securities	SI385	\$ 17,689,151	\$ 17,127,007	\$ 15,598,779	\$ 15,516,065	\$ 16,164,128
Assets Held for Sale	SI387	\$ 1,744,401	\$ 1,789,171	\$ 2,068,485	\$ 2,088,154	\$ 1,570,695
Loans Serviced for Others	SI390	\$ 19,982,176	\$ 19,571,969	\$ 22,132,278	\$ 20,763,194	\$ 18,741,803
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 128,628	\$ 122,950	\$ 139,334	\$ 141,754	\$ 111,527
Other Residual Interests	SI404	\$ 377,839	\$ 358,440	\$ 360,087	\$ 316,330	\$ 285,619
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	84.84%	86.67%	87.03%	86.77%	85.96%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	83.76%	86.61%	87.28%	86.69%	86.33%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	83.23%	86.01%	87.22%	86.49%	86.27%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	56.01%	84.32%	84.91%	84.91%	85.02%
Do you meet the DBLA business operations test?	SI586	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 41,777	\$ 38,520	\$ 40,221	\$ 36,592	\$ 36,964
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 37,862	\$ 38,006	\$ 32,810	\$ 29,039	\$ 27,184
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	27	29	26	27	25
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 7,985,818	\$ 8,143,999	\$ 7,714,831	\$ 7,545,416	\$ 7,035,520
Net Income (Loss) (SO91)	SI610	\$ 322,087	\$ 307,446	\$ 273,624	\$ 242,216	\$ 320,893
Dividends Declared - Preferred Stock	SI620	\$ 2,500	\$ 2,500	\$ 2,500	\$ 2,500	\$ 2,500
Dividends Declared - Common Stock	SI630	\$ 10,531	\$ 540,201	\$ 10,517	\$ 79,150	\$ 14,251
Stock Issued	SI640	\$ 11,121	\$ 0	\$ 0	\$ 26	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 36	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$- 27,540	\$ 97,677	\$ 146,116	\$ 38,558	\$ 262,961
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 4,825	\$- 21,723	\$ 20,067	\$- 29,208	\$- 57,675
Prior Period Adjustments	SI668	\$ 0	\$ 160	\$ 0	\$- 607	\$ 23
Other Adjustments	SI671	\$ 729	\$ 960	\$ 2,415	\$ 81	\$ 445
Ending Equity Capital (SC80)	SI680	\$ 8,274,359	\$ 7,985,818	\$ 8,144,000	\$ 7,714,832	\$ 7,545,416
TRANSACTIONS WITH AFFILIATES						

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Schedule SI --- Consolidated Supplemental Information		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 2,265	\$ 2,127	\$ 2,082	\$ 130,945	\$ 131,113
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 8,521,545	\$ 7,831,103	\$ 6,770,600	\$ 6,700,431	\$ 6,123,193
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	6 [Yes]	6 [Yes]	6 [Yes]	5 [Yes]	5 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 21,945	\$ 31,309	\$ 48,468	\$ 76,968
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 4,376	\$ 4,111	\$ 4,495	\$ 4,560	\$ 4,621
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 102,063,914	\$ 97,561,525	\$ 93,436,170	\$ 91,638,890	\$ 86,579,515
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 3,769,152	\$ 3,552,694	\$ 3,373,546	\$ 3,488,964	\$ 3,220,736
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 72,492,824	\$ 68,733,339	\$ 65,409,201	\$ 62,625,055	\$ 58,009,996
Nonmortgage Loans	SI885	\$ 20,525,136	\$ 19,995,872	\$ 20,106,118	\$ 19,852,300	\$ 19,553,120
Deposits and Excrows	SI890	\$ 65,700,113	\$ 61,459,049	\$ 59,547,488	\$ 57,779,356	\$ 56,052,271
Total Borrowings	SI895	\$ 25,545,290	\$ 25,071,866	\$ 23,949,497	\$ 23,581,544	\$ 20,976,936
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	3	6	5	10	2
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 33	\$ 1,342	\$ 3,090	\$ 1,904	\$ 653
Interest Charged on Loans Made During Quarter - Minimum	SI920	11.46	8.28	9.12	6.00	5.50
Interest Charged on Loans Made During Quarter - Maximum	SI930	14.41	8.63	11.06	7.45	5.50

Schedule SQ --- Consolidated Supplemental Questions		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	0	0
Change in Control of Association?	SQ130	0	0	0	0	0
Merger Accounted for under the Purchase Method?	SQ160	0	0	0	0	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	1	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	1	1	1	1	1

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Schedule SQ --- Consolidated Supplemental Questions		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
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	10	10	10	9	9

Schedule FS --- Fiduciary and Related Services		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	2 [Yes]	2 [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	\$ 11,297,494	\$ 10,807,984	\$ 10,218,008	\$ 9,386,643	\$ 8,759,676
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 2,164,759	\$ 2,088,482	\$ 986,950	\$ 846,853	\$ 747,161
Personal Trust and Agency Accounts	FS210	\$ 254,070	\$ 235,958	\$ 229,644	\$ 161,792	\$ 122,065
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 300,228	\$ 283,851	\$ 193,194	\$ 183,429	\$ 174,053
Employee Benefit - Defined Contribution	FS220	\$ 36,990	\$ 37,007	\$ 36,114	\$ 34,255	\$ 31,839
Employee Benefit - Defined Benefit	FS230	\$ 6,729	\$ 6,338	\$ 6,918	\$ 6,583	\$ 6,724
Other Retirement Accounts	FS240	\$ 256,509	\$ 240,506	\$ 150,162	\$ 142,591	\$ 135,490
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 1,604,086	\$ 1,562,482	\$ 557,880	\$ 497,060	\$ 446,488
Other Fiduciary Accounts	FS270	\$ 6,375	\$ 6,191	\$ 6,232	\$ 4,572	\$ 4,555
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 5,658,102	\$ 5,513,290	\$ 5,479,773	\$ 4,987,378	\$ 4,890,700
Personal Trust and Agency Accounts	FS211	\$ 54,196	\$ 49,401	\$ 51,212	\$ 49,640	\$ 49,741
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 5,563,627	\$ 5,423,797	\$ 5,390,072	\$ 4,896,297	\$ 4,800,872
Employee Benefit - Defined Contribution	FS221	\$ 1,685	\$ 1,550	\$ 1,480	\$ 1,436	\$ 1,370
Employee Benefit - Defined Benefit	FS231	\$ 5,285,806	\$ 5,157,850	\$ 5,061,142	\$ 4,578,524	\$ 4,496,706
Other Retirement Accounts	FS241	\$ 276,136	\$ 264,397	\$ 327,450	\$ 316,337	\$ 302,796
Corporate Trust and Agency Accounts	FS251	\$ 2,204	\$ 2,017	\$ 405	\$ 610	\$ 504
Other Fiduciary Accounts	FS271	\$ 38,075	\$ 38,075	\$ 38,084	\$ 40,831	\$ 39,583

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Schedule FS --- Fiduciary and Related Services		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 3,474,633	\$ 3,206,212	\$ 3,751,285	\$ 3,552,412	\$ 3,121,815
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	1,819	1,768	1,002	965	935
Personal Trust and Agency Accounts	FS212	191	188	181	172	171
Retirement-related Trust and Agency Accounts - Total	SUB6120	500	478	328	319	313
Employee Benefit - Defined Contribution	FS222	34	34	34	34	35
Employee Benefit - Defined Benefit	FS232	4	4	4	5	5
Other Retirement Accounts	FS242	462	440	290	280	273
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	1,123	1,097	488	470	447
Other Fiduciary Accounts	FS272	5	5	5	4	4
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	453	442	556	564	550
Personal Trust and Agency Accounts	FS213	23	18	17	20	20
Retirement-related Trust and Agency Accounts - Total	SUB6130	417	411	523	525	510
Employee Benefit - Defined Contribution	FS223	1	1	1	1	1
Employee Benefit - Defined Benefit	FS233	111	112	116	126	126
Other Retirement Accounts	FS243	305	298	406	398	383
Corporate Trust and Agency Accounts	FS253	4	4	4	7	9
Other Fiduciary Accounts	FS273	9	9	12	12	11
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	1,105	1,079	1,594	1,557	1,480
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 4,012	\$ 10,685	\$ 7,247	\$ 4,644	\$ 2,163
Personal Trust and Agency Accounts	FS310	\$ 607	\$ 1,810	\$ 1,380	\$ 942	\$ 408
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 1,010	\$ 2,615	\$ 1,878	\$ 1,181	\$ 534
Employee Benefit - Defined Contribution	FS320	\$ 122	\$ 337	\$ 249	\$ 160	\$ 82
Employee Benefit - Defined Benefit	FS330	\$ 330	\$ 707	\$ 510	\$ 299	\$ 90
Other Retirement Accounts	FS340	\$ 558	\$ 1,571	\$ 1,119	\$ 722	\$ 362
Corporate Trust and Agency Accounts	FS350	\$ 7	\$ 9	\$ 8	\$ 5	\$ 3
Investment Management Agency Accounts	FS360	\$ 1,801	\$ 4,610	\$ 2,682	\$ 1,712	\$ 832
Other Fiduciary Accounts	FS370	\$ 30	\$ 87	\$ 76	\$ 53	\$ 23
Custody and Safekeeping Accounts	FS380	\$ 521	\$ 1,497	\$ 1,176	\$ 741	\$ 363
Other Fiduciary and Related Services	FS390	\$ 36	\$ 57	\$ 47	\$ 10	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 210	\$ 12,321	\$ 680	\$ 420	\$ 203

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Schedule FS --- Fiduciary and Related Services		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 4	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 3,802	\$- 1,640	\$ 6,567	\$ 4,224	\$ 1,960
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 50,856	\$ 235,958	\$ 45,065	\$ 44,494	\$ 43,364
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 68	\$ 0	\$ 0	\$- 6
Interest-Bearing Deposits	FS415	\$ 0	\$ 163	\$ 0	\$ 7	\$ 7
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 2,691	\$ 20,830	\$ 2,521	\$ 2,412	\$ 2,620
State, County and Municipal Obligations	FS425	\$ 6,858	\$ 19,529	\$ 6,475	\$ 5,774	\$ 5,565
Money Market Mutual Funds	FS430	\$ 1,721	\$ 8,663	\$ 2,139	\$ 2,010	\$ 1,915
Other Short-term Obligations	FS435	\$ 200	\$ 400	\$ 106	\$ 606	\$ 500
Other Notes and Bonds	FS440	\$ 314	\$ 27,943	\$ 69	\$ 70	\$ 70
Common and Preferred Stock	FS445	\$ 36,224	\$ 155,362	\$ 31,289	\$ 31,200	\$ 30,261
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 1,215	\$ 1,291	\$ 1,300	\$ 1,271	\$ 1,271
Miscellaneous Assets	FS460	\$ 1,633	\$ 1,709	\$ 1,166	\$ 1,144	\$ 1,161
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	2	0	0	0
Domestic Equity	FS610	0	1	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	1	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 5,406,125	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 4,799,590	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 606,535	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 4	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 3	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 8,274,359	\$ 7,985,819	\$ 8,144,000	\$ 7,714,828	\$ 7,545,413
Equity Capital Deductions - Total	SUB1631	\$ 604,819	\$ 640,769	\$ 677,787	\$ 691,676	\$ 707,250
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 2,724	\$ 1,365	\$ 12,523	\$ 19,842	\$ 14,246
Goodwill and Certain Other Intangible Assets	CCR115	\$ 516,088	\$ 518,190	\$ 523,504	\$ 520,379	\$ 523,684
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 83,050	\$ 119,176	\$ 139,354	\$ 148,928	\$ 166,664

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Schedule CCR --- Consolidated Capital Requirement		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Other	CCR134	\$ 2,957	\$ 2,038	\$ 2,406	\$ 2,527	\$ 2,656
Equity Capital Additions - Total	SUB1641	\$ 480,511	\$ 476,591	\$ 458,662	\$ 480,179	\$ 452,012
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 317,207	\$ 312,483	\$ 290,876	\$ 311,181	\$ 281,720
Intangible Assets	CCR185	\$ 19,304	\$ 20,108	\$ 23,786	\$ 24,998	\$ 26,292
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 144,000	\$ 144,000	\$ 144,000	\$ 144,000	\$ 144,000
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 8,150,051	\$ 7,821,641	\$ 7,924,875	\$ 7,503,331	\$ 7,290,175
Total Assets (SC60)	CCR205	\$ 103,533,660	\$ 100,643,357	\$ 95,076,221	\$ 92,249,266	\$ 87,966,933
Asset Deductions - Total	SUB1651	\$ 600,211	\$ 637,075	\$ 672,625	\$ 689,075	\$ 703,173
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 2,086	\$ 726	\$ 10,236	\$ 20,349	\$ 14,222
Goodwill and Certain Other Intangible Assets	CCR265	\$ 513,118	\$ 515,135	\$ 520,629	\$ 517,271	\$ 519,631
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 83,050	\$ 119,176	\$ 139,354	\$ 148,928	\$ 166,664
Other	CCR275	\$ 1,957	\$ 2,038	\$ 2,406	\$ 2,527	\$ 2,656
Asset Additions - Total	SUB1661	\$ 366,507	\$ 278,168	\$ 227,716	\$ 148,961	\$ 249,973
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 347,203	\$ 258,060	\$ 203,930	\$ 123,962	\$ 223,681
Intangible Assets	CCR285	\$ 19,304	\$ 20,108	\$ 23,786	\$ 24,998	\$ 26,292
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Adjusted Total Assets	CCR25	\$ 103,299,956	\$ 100,284,450	\$ 94,631,312	\$ 91,709,152	\$ 87,513,733
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 4,122,971	\$ 4,002,519	\$ 3,776,526	\$ 3,668,411	\$ 3,491,881
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 8,150,051	\$ 7,821,641	\$ 7,924,875	\$ 7,503,331	\$ 7,290,175
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 914	\$ 1,355	\$ 1,296	\$ 1,847	\$ 1,587
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 892,500	\$ 775,000	\$ 175,000	\$ 175,000	\$ 175,000
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 1,000	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 329,723	\$ 334,635	\$ 313,218	\$ 299,003	\$ 292,527
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 61
Tier 2 (Supplementary) Capital	CCR33	\$ 1,224,137	\$ 1,110,990	\$ 489,514	\$ 475,850	\$ 469,175
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 1,224,137	\$ 1,110,990	\$ 489,514	\$ 475,850	\$ 469,175
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 2,545	\$ 2,886	\$ 2,702	\$ 2,664	\$ 3,196
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 364,127	\$ 344,257	\$ 367,744	\$ 330,878	\$ 300,795
Total Risk-Based Capital	CCR39	\$ 9,007,516	\$ 8,585,488	\$ 8,043,943	\$ 7,645,639	\$ 7,455,359

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Schedule CCR --- Consolidated Capital Requirement		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
0% R/W Category - Cash	CCR400	\$ 520,572	\$ 673,402	\$ 555,778	\$ 690,267	\$ 618,067
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 2,799,308	\$ 2,870,929	\$ 2,970,415	\$ 3,161,690	\$ 3,384,924
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 99	\$ 0
0% R/W Category - Other	CCR415	\$ 245,832	\$ 407,110	\$ 237,616	\$ 365,708	\$ 281,247
0% R/W Category - Assets Total	CCR420	\$ 3,565,712	\$ 3,951,441	\$ 3,763,809	\$ 4,217,764	\$ 4,284,238
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	\$ 13,739,901	\$ 13,446,893	\$ 12,063,298	\$ 10,857,350	\$ 10,967,868
20% R/W Category - Claims on FHLBs	CCR435	\$ 852,377	\$ 930,734	\$ 1,012,512	\$ 1,030,612	\$ 848,471
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 59,341	\$ 59,560	\$ 61,034	\$ 62,317	\$ 60,282
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 3,739,343	\$ 3,227,703	\$ 3,393,352	\$ 3,317,052	\$ 3,473,600
20% R/W Category - Other	CCR450	\$ 1,102,428	\$ 1,126,319	\$ 1,118,215	\$ 1,361,510	\$ 1,067,858
20% R/W Category - Assets Total	CCR455	\$ 19,493,390	\$ 18,791,209	\$ 17,648,411	\$ 16,628,841	\$ 16,418,079
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 3,898,679	\$ 3,758,243	\$ 3,529,683	\$ 3,325,768	\$ 3,283,617
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 36,392,664	\$ 35,347,148	\$ 31,621,949	\$ 30,072,418	\$ 27,287,629
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 336,413	\$ 396,028	\$ 1,002,972	\$ 894,202	\$ 813,648
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 658,276	\$ 473,236	\$ 378,012	\$ 504,610	\$ 1,115,085
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 282,632	\$ 119,285	\$ 79,591	\$ 81,810	\$ 92,514
50% R/W Category - Other	CCR480	\$ 436,762	\$ 220,108	\$ 195,028	\$ 142,497	\$ 173,737
50% R/W Category - Assets Total	CCR485	\$ 38,106,747	\$ 36,555,805	\$ 33,277,552	\$ 31,695,537	\$ 29,482,613
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 19,053,378	\$ 18,277,906	\$ 16,638,780	\$ 15,847,774	\$ 14,741,308
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 1,460,247	\$ 1,308,038	\$ 1,514,759	\$ 1,655,216	\$ 1,699,926
100% R/W Category - All Other Assets	CCR506	\$ 47,284,714	\$ 45,885,274	\$ 43,903,837	\$ 42,208,429	\$ 39,823,723
100% R/W Category - Assets Total	CCR510	\$ 48,744,961	\$ 47,193,312	\$ 45,418,596	\$ 43,863,645	\$ 41,523,649
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 48,744,961	\$ 47,193,312	\$ 45,418,596	\$ 43,863,645	\$ 41,523,649
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	\$ 109,910,810	\$ 106,491,767	\$ 100,108,368	\$ 96,405,787	\$ 91,708,579
Subtotal Risk-Weighted Assets	CCR75	\$ 71,697,014	\$ 69,229,460	\$ 65,587,055	\$ 63,037,183	\$ 59,548,573

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Schedule CCR --- Consolidated Capital Requirement		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Excess Allowances for Loan and Lease Losses	CCR530	\$ 200,577	\$ 224,665	\$ 251,167	\$ 262,659	\$ 250,398
Total Risk-Weighted Assets	CCR78	\$ 71,496,437	\$ 69,004,795	\$ 65,335,888	\$ 62,774,524	\$ 59,298,175
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 5,719,715	\$ 5,520,384	\$ 5,226,871	\$ 5,021,960	\$ 4,743,851
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	7.89%	7.80%	8.37%	8.18%	8.33%
Total Risk-Based Capital Ratio	CCR820	12.60%	12.44%	12.31%	12.18%	12.57%
Tier 1 Risk-Based Capital Ratio	CCR830	10.89%	10.84%	11.57%	11.43%	11.79%
Tangible Equity Ratio	CCR840	7.87%	7.78%	8.35%	8.15%	8.30%

*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.