

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2007, 12:47 PM

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

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Description		Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
<b>Number of Regulated Institutions</b>		14	15	16	15
<b>Schedule NS --- Optional Narrative Statement</b>					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
		Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0	1
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A
<b>Schedule SC --- Consolidated Statement of Condition</b>					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
<b>ASSETS</b>					
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 19,032,011</b>	<b>\$ 6,851,258</b>	<b>\$ 8,892,764</b>	<b>\$ 4,680,466</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 2,660,564	\$ 862,679	\$ 739,241	\$ 606,269
Interest-Earning Deposits in FHLBs	SC112	\$ 649,828	\$ 264,145	\$ 201,637	\$ 101,917
Other Interest-Earning Deposits	SC118	\$ 52,941	\$ 197,435	\$ 522,713	\$ 203,528
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 12,720,192	\$ 2,588,787	\$ 4,680,836	\$ 943,351
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 695,517	\$ 895,696	\$ 912,554	\$ 987,715
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 607,204	\$ 626,761	\$ 546,294	\$ 624,856
State and Municipal Obligations	SC180	\$ 956,719	\$ 837,816	\$ 768,316	\$ 644,865
Securities Backed by Nonmortgage Loans	SC182	\$ 23,259	\$ 102,670	\$ 118,351	\$ 141,850
Other Investment Securities	SC185	\$ 620,803	\$ 435,242	\$ 373,767	\$ 396,981
Accrued Interest Receivable	SC191	\$ 44,984	\$ 40,027	\$ 29,055	\$ 29,134
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 33,974,379</b>	<b>\$ 36,713,133</b>	<b>\$ 30,970,164</b>	<b>\$ 15,522,362</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 33,974,379</b>	<b>\$ 36,713,133</b>	<b>\$ 30,970,164</b>	<b>\$ 15,522,362</b>
Pass-Through - Total	SUB0073	\$ 12,903,451	\$ 13,438,542	\$ 13,181,958	\$ 10,703,619
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 12,900,491	\$ 13,325,691	\$ 13,061,727	\$ 10,699,943
Other Pass-Through	SC215	\$ 2,960	\$ 112,851	\$ 120,231	\$ 3,676
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 20,925,120	\$ 23,121,499	\$ 17,659,128	\$ 4,838,483
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 1,349,861	\$ 2,135,192	\$ 2,264,727	\$ 868,924
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 6,010	\$ 6,308	\$ 6,914	\$ 7,446
Other	SC222	\$ 19,569,249	\$ 20,979,999	\$ 15,387,487	\$ 3,962,113
Accrued Interest Receivable	SC228	\$ 145,808	\$ 153,092	\$ 129,078	\$- 19,740

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93051 - OTS-Regulated: Virginia  
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Schedule SC --- Consolidated Statement of Condition					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 129,388,734</b>	<b>\$ 119,240,105</b>	<b>\$ 116,254,420</b>	<b>\$ 36,674,646</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 128,079,787</b>	<b>\$ 118,704,866</b>	<b>\$ 115,895,955</b>	<b>\$ 36,603,597</b>
Construction Loans - Total	SUB0100	\$ 1,218,223	\$ 1,104,112	\$ 1,035,908	\$ 914,888
Residential - Total	SUB0110	\$ 1,040,052	\$ 942,548	\$ 857,998	\$ 726,494
1-4 Dwelling Units	SC230	\$ 899,850	\$ 838,540	\$ 768,083	\$ 584,308
Multifamily (5 or more) Dwelling Units	SC235	\$ 140,202	\$ 104,008	\$ 89,915	\$ 142,186
Nonresidential Property	SC240	\$ 178,171	\$ 161,564	\$ 177,910	\$ 188,394
Permanent Loans - Total	SUB0121	\$ 127,389,017	\$ 117,426,490	\$ 114,529,680	\$ 35,503,347
Residential - Total	SUB0131	\$ 126,284,550	\$ 116,335,856	\$ 113,517,168	\$ 34,529,212
1-4 Dwelling Units - Total	SUB0141	\$ 126,117,089	\$ 116,174,748	\$ 113,363,771	\$ 34,371,367
Revolving Open-End Loans	SC251	\$ 23,456,640	\$ 22,708,877	\$ 23,582,803	\$ 9,739,005
All Other - First Liens	SC254	\$ 82,298,428	\$ 76,481,791	\$ 76,225,093	\$ 20,232,909
All Other - Junior Liens	SC255	\$ 20,362,021	\$ 16,984,080	\$ 13,555,875	\$ 4,399,453
Multifamily (5 or more) Dwelling Units	SC256	\$ 167,461	\$ 161,108	\$ 153,397	\$ 157,845
Nonresidential Property (Except Land)	SC260	\$ 549,761	\$ 539,904	\$ 512,429	\$ 501,583
Land	SC265	\$ 554,706	\$ 550,730	\$ 500,083	\$ 472,552
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 10,377,752	\$ 3,005,953	\$ 79,147,353	\$ 3,754,035
Accrued Interest Receivable	SC272	\$ 774,382	\$ 704,788	\$ 684,570	\$ 249,364
Advances for Taxes and Insurance	SC275	\$ 7,112	\$ 4,715	\$ 4,262	\$ 7,047
Allowance for Loan and Lease Losses	SC283	\$ 1,308,947	\$ 535,239	\$ 358,465	\$ 71,049
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 11,656,377</b>	<b>\$ 25,353,788</b>	<b>\$ 23,673,570</b>	<b>\$ 17,409,290</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 11,615,849</b>	<b>\$ 24,858,030</b>	<b>\$ 23,207,406</b>	<b>\$ 16,966,788</b>
Commercial Loans - Total	SC32	\$ 1,523,240	\$ 4,921,564	\$ 4,415,577	\$ 4,565,561
Secured	SC300	\$ 1,284,470	\$ 1,610,164	\$ 1,457,160	\$ 1,487,384
Unsecured	SC303	\$ 238,770	\$ 3,311,400	\$ 2,958,417	\$ 3,078,177
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 10,105,469	\$ 20,322,065	\$ 19,157,432	\$ 12,753,002
Loans on Deposits	SC310	\$ 5,152	\$ 5,254	\$ 6,067	\$ 5,468
Home Improvement Loans (Not secured by real estate)	SC316	\$ 8,055	\$ 8,696	\$ 9,412	\$ 10,390
Education Loans	SC320	\$ 23	\$ 27	\$ 29	\$ 34
Auto Loans	SC323	\$ 413,062	\$ 396,186	\$ 370,189	\$ 373,675
Mobile Home Loans	SC326	\$ 103	\$ 92	\$ 101	\$ 116
Credit Cards	SC328	\$ 94,239	\$ 2,977,259	\$ 2,997,413	\$ 3,091,189

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Run Date: November 21, 2007, 12:47 PM

TFR Industry Aggregate Report  
93051 - OTS-Regulated: Virginia  
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Schedule SC --- Consolidated Statement of Condition					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Other, Including Lease Receivables	SC330	\$ 9,584,835	\$ 16,934,551	\$ 15,774,221	\$ 9,272,130
Accrued Interest Receivable	SC348	\$ 27,668	\$ 110,159	\$ 100,561	\$ 90,727
Allowance for Loan and Lease Losses	SC357	\$ 40,528	\$ 495,758	\$ 466,164	\$ 442,502
<b>Repossessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 323,836</b>	<b>\$ 203,087</b>	<b>\$ 133,954</b>	<b>\$ 52,402</b>
<b>Repossessed Assets - Total</b>	<b>SC40</b>	<b>\$ 323,836</b>	<b>\$ 203,087</b>	<b>\$ 133,954</b>	<b>\$ 52,402</b>
Real Estate - Total	SUB0210	\$ 314,216	\$ 193,654	\$ 124,690	\$ 45,260
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 280,043	\$ 157,252	\$ 88,438	\$ 12,175
1-4 Dwelling Units	SC415	\$ 280,008	\$ 157,217	\$ 88,403	\$ 12,140
Multifamily (5 or more) Dwelling Units	SC425	\$ 35	\$ 35	\$ 35	\$ 35
Nonresidential (Except Land)	SC426	\$ 0	\$ 0	\$ 0	\$ 0
Land	SC428	\$ 34,173	\$ 36,402	\$ 36,252	\$ 33,085
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 9,620	\$ 9,433	\$ 9,264	\$ 7,142
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 205</b>	<b>\$ 186</b>	<b>\$ 45</b>	<b>\$ 45</b>
<b>Equity Investments Not Subj to FASB Statement 115 - Total</b>	<b>SC51</b>	<b>\$ 3,032,916</b>	<b>\$ 2,029,482</b>	<b>\$ 1,835,940</b>	<b>\$ 509,609</b>
Federal Home Loan Bank Stock	SC510	\$ 2,896,901	\$ 1,839,970	\$ 1,659,176	\$ 411,165
Other	SC540	\$ 136,015	\$ 189,512	\$ 176,764	\$ 98,444
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 700,108</b>	<b>\$ 691,444</b>	<b>\$ 665,745</b>	<b>\$ 646,474</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 3,030,877</b>	<b>\$ 4,193,676</b>	<b>\$ 3,774,081</b>	<b>\$ 2,764,373</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 3,030,877</b>	<b>\$ 4,193,676</b>	<b>\$ 3,774,081</b>	<b>\$ 2,764,373</b>
Bank-Owned Life Insurance:					
Key Person Life Insurance	SC615	\$ 1,049	\$ 990	\$ 990	\$ 990
Other	SC625	\$ 511,787	\$ 265,346	\$ 65,667	\$ 64,978
Intangible Assets:					
Servicing Assets On:					
Mortgage Loans	SC642	\$ 181,876	\$ 193,413	\$ 190,930	\$ 177,943
Nonmortgage Loans	SC644	\$ 25	\$ 28	\$ 32	\$ 37
Goodwill & Other Intangible Assets	SC660	\$ 256,008	\$ 539,648	\$ 536,663	\$ 516,910
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 36,396	\$ 483,969	\$ 549,816	\$ 568,064
Other Assets	SC689	\$ 2,043,736	\$ 2,710,282	\$ 2,429,983	\$ 1,435,451
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A

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Run Date: November 21, 2007, 12:47 PM

TFR Industry Aggregate Report  
93051 - OTS-Regulated: Virginia  
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Frozen Aggr  
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Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0	\$ 0
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 1,349,475</b>	<b>\$ 1,030,997</b>	<b>\$ 824,629</b>	<b>\$ 513,551</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 201,139,443</b>	<b>\$ 195,276,159</b>	<b>\$ 186,200,683</b>	<b>\$ 78,259,667</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 199,789,968</b>	<b>\$ 194,245,162</b>	<b>\$ 185,376,054</b>	<b>\$ 77,746,116</b>
<b>LIABILITIES</b>					
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 109,877,662</b>	<b>\$ 120,977,664</b>	<b>\$ 117,308,012</b>	<b>\$ 50,302,589</b>
Deposits	SC710	\$ 109,889,012	\$ 121,030,720	\$ 117,330,024	\$ 50,290,979
Escrows	SC712	\$ 37,100	\$ 34,727	\$ 32,400	\$ 23,765
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 48,450	\$- 87,783	\$- 54,412	\$- 12,155
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 74,184,240</b>	<b>\$ 54,500,366</b>	<b>\$ 48,477,605</b>	<b>\$ 19,769,644</b>
Advances from FHLBank	SC720	\$ 62,471,775	\$ 38,398,524	\$ 34,380,148	\$ 7,192,302
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 10,985,906	\$ 15,320,584	\$ 13,303,285	\$ 11,909,093
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 192,500	\$ 192,500	\$ 192,500	\$ 192,500
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 534,059	\$ 588,758	\$ 601,672	\$ 475,749
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 2,500,533</b>	<b>\$ 3,482,519</b>	<b>\$ 4,703,562</b>	<b>\$ 1,357,806</b>
Accrued Interest Payable - Deposits	SC763	\$ 201,864	\$ 248,970	\$ 374,000	\$ 86,646
Accrued Interest Payable - Other	SC766	\$ 259,368	\$ 209,641	\$ 221,300	\$ 130,418
Accrued Taxes	SC776	\$ 2,717	\$ 416,769	\$ 969,851	\$ 175,500
Accounts Payable	SC780	\$ 431,505	\$ 924,827	\$ 1,477,533	\$ 595,672
Deferred Income Taxes	SC790	\$ 45,177	\$ 75,866	\$ 61,652	\$ 65,758
Other Liabilities and Deferred Income	SC796	\$ 1,559,902	\$ 1,606,446	\$ 1,599,226	\$ 303,812
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A

Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: November 21, 2007, 12:47 PM

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

Frozen Aggr  
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Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A
<b>Total Liabilities</b>	<b>SC70</b>	<b>\$ 186,562,435</b>	<b>\$ 178,960,549</b>	<b>\$ 170,489,179</b>	<b>\$ 71,430,039</b>
<b>Minority Interest</b>	<b>SC800</b>	<b>\$ 175,391</b>	<b>\$ 175,391</b>	<b>\$ 175,391</b>	<b>\$ 175,391</b>
<b>EQUITY CAPITAL</b>					
<b>Perpetual Preferred Stock:</b>					
Stock - Total	SUB0311	\$ 8,660,271	\$ 9,121,669	\$ 8,897,801	\$ 3,404,878
Cumulative	SC812	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000
Noncumulative	SC814	\$ 1,130,622	\$ 130,622	\$ 130,622	\$ 130,622
<b>Common Stock:</b>					
Par Value	SC820	\$ 19,151	\$ 19,152	\$ 19,184	\$ 18,984
Paid in Excess of Par	SC830	\$ 7,509,498	\$ 8,970,895	\$ 8,746,995	\$ 3,254,272
<b>Accumulated Other Comprehensive Income - Total</b>	<b>SC86</b>	<b>\$- 696,613</b>	<b>\$- 589,600</b>	<b>\$- 320,195</b>	<b>\$- 276,059</b>
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 658,955	\$- 627,534	\$- 293,083	\$- 249,695
Gains (Losses) on Cash Flow Hedges	SC865	\$- 37,276	\$ 38,316	\$- 27,112	\$- 26,364
Other	SC870	\$- 382	\$- 382	\$ 0	\$ 0
<b>Retained Earnings</b>	<b>SC880</b>	<b>\$ 5,088,484</b>	<b>\$ 6,577,153</b>	<b>\$ 6,133,878</b>	<b>\$ 3,011,867</b>
<b>Other Components of Equity Capital</b>	<b>SC891</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Total Equity Capital</b>	<b>SC80</b>	<b>\$ 13,052,142</b>	<b>\$ 15,109,222</b>	<b>\$ 14,711,484</b>	<b>\$ 6,140,686</b>
<b>Total Liabilities, Minority Interest and Equity Capital</b>	<b>SC90</b>	<b>\$ 199,789,968</b>	<b>\$ 194,245,162</b>	<b>\$ 185,376,054</b>	<b>\$ 77,746,116</b>

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 Financial Reporting System  
 Run Date: November 21, 2007, 12:47 PM

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 93051 - OTS-Regulated: Virginia  
 September 2007

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## Other Codes As of Sep 2007

### Other Asset Codes

Code	Description	Count
2	Accrued Federal Home Loan Bank dividends	2
3	Federal, State, or other taxes receivable	2
4	Net deferred tax assets	8
6	Prepaid deposit insurance premiums	1
7	Prepaid expenses	7
10	Property leased to others, net of accumul. deprec.	1
13	Noninterest-bearing accts recv from Hold Co/Affl	2
14	Other noninterest-bearing short-term accounts recv	4
20	F/V of all derivative instru. reportable as assets	2
99	Other	8

### Other Liability Codes

Code	Description	Count
1	Dividends payable on stock	2
5	Deferred gains from sale/leaseback	1
6	Balances in U.S. Treasury tax and loan accounts	1
11	The liability recorded for post-retirement benefit	4
14	Unapplied loan payments received	1
17	Noninterest-bearing payables to Hold Co/Affiliates	2
20	F/V of all derivative instru. reportable as liab.	3
99	Other	12

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Run Date: November 21, 2007, 12:47 PM

TFR Industry Aggregate Report  
93051 - OTS-Regulated: Virginia  
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Frozen Aggr  
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Schedule SO --- Consolidated Statement of Operations					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
<b>QUARTERLY INCOME &amp; EXPENSES</b>					
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 2,938,991</b>	<b>\$ 3,127,008</b>	<b>\$ 2,966,097</b>	<b>\$ 1,338,405</b>
Deposits and Investment Securities	SO115	\$ 121,346	\$ 80,529	\$ 76,654	\$ 55,688
Mortgage-Backed Securities	SO125	\$ 484,299	\$ 458,491	\$ 332,513	\$ 233,330
Mortgage Loans	SO141	\$ 2,176,568	\$ 2,036,446	\$ 2,032,427	\$ 592,338
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 35,923	\$ 52,156	\$ 54,073	N/A
Nonmortgage Loans - Total	SUB0950	\$ 120,462	\$ 465,405	\$ 432,456	\$ 457,049
Commercial Loans and Leases	SO160	\$ 29,512	\$ 118,368	\$ 109,833	\$ 119,194
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 32	\$ 7,880	\$ 8,126	N/A
Consumer Loans and Leases	SO171	\$ 90,950	\$ 347,037	\$ 322,623	\$ 337,855
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 361	\$ 26,101	\$ 29,848	N/A
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 35,646</b>	<b>\$ 26,180</b>	<b>\$ 26,843</b>	<b>\$ 6,213</b>
Federal Home Loan Bank Stock	SO181	\$ 35,624	\$ 26,149	\$ 25,163	\$ 6,191
Other	SO185	\$ 22	\$ 31	\$ 1,680	\$ 22
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 1,912,275</b>	<b>\$ 1,892,554</b>	<b>\$ 1,733,773</b>	<b>\$ 669,369</b>
Deposits	SO215	\$ 1,089,450	\$ 1,236,406	\$ 1,122,228	\$ 397,220
Escrows	SO225	\$ 4	\$ 3	\$ 4	\$ 4
Advances from FHLBank	SO230	\$ 632,434	\$ 438,922	\$ 426,071	\$ 89,876
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 3,400	\$ 3,396	\$ 3,391	\$ 3,398
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 187,151	\$ 213,981	\$ 182,224	\$ 178,994
Capitalized Interest	SO271	\$ 164	\$ 154	\$ 145	\$ 123
<b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>	<b>SO312</b>	<b>\$ 1,062,362</b>	<b>\$ 1,260,634</b>	<b>\$ 1,259,167</b>	<b>\$ 675,249</b>
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 1,099,610	\$ 396,215	\$ 227,570	\$ 142,901
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$- 37,248</b>	<b>\$ 864,419</b>	<b>\$ 1,031,597</b>	<b>\$ 532,348</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$ 275,321</b>	<b>\$ 613,912</b>	<b>\$ 568,231</b>	<b>\$ 301,540</b>
Mortgage Loan Servicing Fees	SO410	\$ 12,295	\$ 12,282	\$ 13,488	\$- 6,301
Servicing Amortization and Valuation Adjustments	SO411	\$- 18,560	\$- 18,630	\$- 24,177	N/A

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TFR Industry Aggregate Report  
93051 - OTS-Regulated: Virginia  
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Frozen Aggr  
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Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Other Fees and Charges	SO420	\$ 151,121	\$ 378,549	\$ 275,735	\$ 255,251
Net Income (Loss) from Other - Total	SUB0451	\$ 85,039	\$ 225,584	\$ 321,551	\$ 49,534
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 318,285	\$ 189,959	\$ 310,572	\$ 39,519
Operations & Sale of Repossessed Assets	SO461	\$- 524	\$ 767	\$ 44	\$ 671
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 15	\$ 2	\$- 7	\$- 13
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 37	\$ 0	\$ 0	\$ 0
Sale of Other Assets Held for Investment	SO477	\$ 4,267	\$ 23	\$- 111	\$ 60
Trading Assets (Realized and Unrealized)	SO485	\$- 237,041	\$ 34,833	\$ 11,053	\$ 9,297
Other Noninterest Income	SO488	\$ 45,426	\$ 16,127	\$- 18,366	\$ 3,056
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A
<b>Noninterest Expense - Total</b>	<b>SO51</b>	<b>\$ 780,369</b>	<b>\$ 842,461</b>	<b>\$ 801,110</b>	<b>\$ 530,226</b>
All Personnel Compensation and Expense	SO510	\$ 179,515	\$ 185,525	\$ 175,531	\$ 122,078
Legal Expense	SO520	\$ 2,794	\$ 2,788	\$ 3,202	\$ 2,528
Office Occupancy and Equipment Expense	SO530	\$ 63,872	\$ 63,911	\$ 63,637	\$ 54,872
Marketing and Other Professional Services	SO540	\$ 46,422	\$ 241,448	\$ 269,071	\$ 262,551
Loan Servicing Fees	SO550	\$ 320,997	\$ 164,282	\$ 143,836	\$ 22,591
Goodwill and Other Intangibles Expense	SO560	\$ 3,912	\$ 5,486	\$ 5,146	\$ 2,857
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 4,836	\$ 1,788	\$ 788	\$ 0
Other Noninterest Expense	SO580	\$ 158,021	\$ 177,233	\$ 139,899	\$ 62,749
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A
<b>Income (Loss) Before Income Taxes</b>	<b>SO60</b>	<b>\$- 542,296</b>	<b>\$ 635,870</b>	<b>\$ 798,718</b>	<b>\$ 303,662</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$- 168,994</b>	<b>\$ 192,251</b>	<b>\$ 295,989</b>	<b>\$ 102,300</b>
Federal	SO710	\$- 208,413	\$ 241,422	\$ 292,547	\$ 107,286



Office of Thrift Supervision  
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 Run Date: November 21, 2007, 12:47 PM

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

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Schedule SO --- Consolidated Statement of Operations					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
State, Local & Other	SO720	\$ 39,419	\$- 49,171	\$ 3,442	\$- 4,986
<b>Inc/Loss Before Extraord Items/Effects of Accounting Changes</b>	<b>SO81</b>	<b>\$- 373,302</b>	<b>\$ 443,619</b>	<b>\$ 502,729</b>	<b>\$ 201,362</b>
<b>Extraord Items, Net of Effects (Tax &amp; Cum Accting Changes)</b>	<b>SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$- 54</b>
<b>Net Income (Loss)</b>	<b>SO91</b>	<b>\$- 373,302</b>	<b>\$ 443,619</b>	<b>\$ 502,729</b>	<b>\$ 201,308</b>

Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: November 21, 2007, 12:47 PM

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

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## Other Codes As of Sep 2007

### Other Noninterest Income Codes

Code	Description	Count
4	Net income(loss) from leasing or subleasing space	4
6	Net income(loss)-equity invest in uncons sub org	2
7	Net income(loss) from leased property	1
14	Interest Income from CNFIs reported on SC655	1
15	Income from corporate-owned life insurance	1
99	Other	10

### Other Noninterest Expense Codes

Code	Description	Count
1	Deposit Insurance Premiums	3
2	OTS assessments	4
6	Supervisory examination fees	3
7	Office supplies, printing, and postage	8
8	Telephone, including data lines	4
9	Loan origination expense	1
10	ATM expense	1
18	Minority Interest	1
99	Other	12

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2007, 12:47 PM

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

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Schedule SO --- Consolidated Statement of Operations					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
<b>YEAR TO DATE INCOME &amp; EXPENSES</b>					
<b>YTD - Interest Income - Total</b>	<b>Y_SO11</b>	<b>\$ 8,165,390</b>	<b>\$ 6,092,367</b>	<b>\$ 2,966,097</b>	<b>\$ 4,806,975</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 264,210	\$ 157,147	\$ 76,654	\$ 208,593
YTD - Mortgage-Backed Securities	Y_SO125	\$ 1,227,272	\$ 790,947	\$ 332,513	\$ 847,227
YTD - Mortgage Loans	Y_SO141	\$ 6,232,442	\$ 4,068,255	\$ 2,032,427	\$ 2,022,178
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 142,137	\$ 106,214	\$ 54,073	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 81,157	\$ 228,190	\$ 109,833	\$ 429,186
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 289	\$ 16,006	\$ 8,126	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 216,748	\$ 669,659	\$ 322,623	\$ 1,299,791
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 1,135	\$ 55,949	\$ 29,848	N/A
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 87,930</b>	<b>\$ 53,017</b>	<b>\$ 26,843</b>	<b>\$ 22,192</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 86,197	\$ 51,306	\$ 25,163	\$ 22,104
YTD - Other	Y_SO185	\$ 1,733	\$ 1,711	\$ 1,680	\$ 88
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 5,223,931</b>	<b>\$ 3,625,823</b>	<b>\$ 1,733,773</b>	<b>\$ 2,302,629</b>
YTD - Deposits	Y_SO215	\$ 3,167,255	\$ 2,358,177	\$ 1,122,228	\$ 1,374,357
YTD - Escrows	Y_SO225	\$ 11	\$ 7	\$ 4	\$ 23
YTD - Advances from FHLBank	Y_SO230	\$ 1,497,380	\$ 864,946	\$ 426,071	\$ 301,988
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 10,187	\$ 6,787	\$ 3,391	\$ 13,249
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 549,561	\$ 396,205	\$ 182,224	\$ 613,318
YTD - Capitalized Interest	Y_SO271	\$ 463	\$ 299	\$ 145	\$ 306
<b>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</b>	<b>Y_SO312</b>	<b>\$ 3,029,389</b>	<b>\$ 2,519,561</b>	<b>\$ 1,259,167</b>	<b>\$ 2,526,538</b>
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 1,458,673	\$ 623,778	\$ 227,570	\$ 371,012
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$ 1,570,716</b>	<b>\$ 1,895,783</b>	<b>\$ 1,031,597</b>	<b>\$ 2,155,526</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 969,495</b>	<b>\$ 1,182,136</b>	<b>\$ 568,231</b>	<b>\$ 1,282,410</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 38,065	\$ 25,770	\$ 13,488	\$- 35,885
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 61,367	\$- 42,807	\$- 24,177	N/A

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2007, 12:47 PM

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

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Schedule SO --- Consolidated Statement of Operations		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 401,738	\$ 654,278	\$ 275,735	\$ 1,088,768
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 570,540	\$ 547,135	\$ 321,551	\$ 248,882
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 757,182	\$ 500,531	\$ 310,572	\$ 244,915
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 287	\$ 811	\$ 44	\$ 1,459
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 10	\$- 5	\$- 7	\$ 22
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 37	\$ 0	\$ 0	\$ 0
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 4,179	\$- 88	\$- 111	\$ 622
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$- 191,155	\$ 45,886	\$ 11,053	\$ 1,864
YTD - Other Noninterest Income	Y_SO488	\$ 20,519	\$- 2,240	\$- 18,366	\$- 19,355
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 1,937,654</b>	<b>\$ 1,643,136</b>	<b>\$ 801,110</b>	<b>\$ 2,007,959</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 509,090	\$ 360,848	\$ 175,531	\$ 466,664
YTD - Legal Expense	Y_SO520	\$ 8,768	\$ 5,990	\$ 3,202	\$ 7,831
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 182,713	\$ 127,410	\$ 63,637	\$ 218,523
YTD - Marketing and Other Professional Services	Y_SO540	\$ 155,811	\$ 510,489	\$ 269,071	\$ 989,716
YTD - Loan Servicing Fees	Y_SO550	\$ 629,040	\$ 308,118	\$ 143,836	\$ 78,658
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 12,216	\$ 10,632	\$ 5,146	\$ 14,587
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 7,412	\$ 2,576	\$ 788	\$ 0
YTD - Other Noninterest Expense	Y_SO580	\$ 432,604	\$ 317,073	\$ 139,899	\$ 231,980
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$ 602,557</b>	<b>\$ 1,434,783</b>	<b>\$ 798,718</b>	<b>\$ 1,429,977</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$ 216,321</b>	<b>\$ 488,240</b>	<b>\$ 295,989</b>	<b>\$ 500,027</b>
YTD - Federal	Y_SO710	\$ 222,631	\$ 533,969	\$ 292,547	\$ 493,781
YTD - State, Local, and Other	Y_SO720	\$- 6,310	\$- 45,729	\$ 3,442	\$ 6,246
<b>YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg</b>	<b>Y_SO81</b>	<b>\$ 386,236</b>	<b>\$ 946,543</b>	<b>\$ 502,729</b>	<b>\$ 929,950</b>
<b>YTD - Extraord Items, Net of Effects (Tax &amp; Cum Accting Chg)</b>	<b>Y_SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$- 3</b>
<b>YTD - Net Income (Loss)</b>	<b>Y_SO91</b>	<b>\$ 386,236</b>	<b>\$ 946,543</b>	<b>\$ 502,729</b>	<b>\$ 929,947</b>

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
<b>RECONCILIATION: VALUATION ALLOWANCES</b>					
<b>General Valuation Allowances - Beginning Balance</b>	<b>VA105</b>	<b>\$ 575,607</b>	<b>\$ 824,430</b>	<b>\$ 742,244</b>	<b>\$ 480,944</b>
Net Provision for Loss	VA115	\$ 1,099,371	\$ 396,177	\$ 227,486	\$ 142,830

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2007, 12:47 PM

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

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Schedule VA --- Consolidated Valuation Allowances and Related Data					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Transfers	VA125	\$- 67	\$- 18	\$ 143	\$ 156
Recoveries	VA135	\$ 11,417	\$ 55,103	\$ 55,649	\$ 45,171
Adjustments	VA145	\$ 0	\$ 20,079	\$ 19,609	\$ 21,543
Charge-offs	VA155	\$ 336,856	\$ 264,778	\$ 220,503	\$ 177,092
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 1,349,472</b>	<b>\$ 1,030,993</b>	<b>\$ 824,628</b>	<b>\$ 513,552</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 2,292</b>	<b>\$ 1,374</b>	<b>\$ 822</b>	<b>\$ 1,333</b>
Net Provision for Loss	VA118	\$ 5,075	\$ 1,826	\$ 872	\$ 71
Transfers	VA128	\$ 67	\$ 18	\$- 143	\$- 156
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 1,235	\$ 926	\$ 141	\$ 426
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 6,199</b>	<b>\$ 2,292</b>	<b>\$ 1,410</b>	<b>\$ 822</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 577,899</b>	<b>\$ 825,804</b>	<b>\$ 743,066</b>	<b>\$ 482,277</b>
Net Provision for Loss	VA120	\$ 1,104,446	\$ 398,003	\$ 228,358	\$ 142,901
Recoveries	VA140	\$ 11,417	\$ 55,103	\$ 55,649	\$ 45,171
Adjustments	VA150	\$ 0	\$ 20,079	\$ 19,609	\$ 21,543
Charge-offs	VA160	\$ 338,091	\$ 265,704	\$ 220,644	\$ 177,518
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 1,355,671</b>	<b>\$ 1,033,285</b>	<b>\$ 826,038</b>	<b>\$ 514,374</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>					
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 336,856</b>	<b>\$ 264,778</b>	<b>\$ 220,503</b>	<b>\$ 177,092</b>
<b>Mortgage-Backed Securities</b>	<b>VA370</b>	<b>\$ 159,751</b>	<b>\$ 2,713</b>	<b>\$ 249</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 163,640</b>	<b>\$ 81,386</b>	<b>\$ 42,415</b>	<b>\$ 8,167</b>
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 163,640	\$ 81,386	\$ 42,415	\$ 8,167
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 103,669	\$ 54,582	\$ 26,101	\$ 5,916
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 25,317	\$ 14,661	\$ 7,437	\$ 1,475
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 34,654	\$ 12,143	\$ 8,855	\$ 672
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 15	\$ 0
Land	VA490	\$ 0	\$ 0	\$ 7	\$ 104
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 13,460</b>	<b>\$ 180,649</b>	<b>\$ 177,811</b>	<b>\$ 168,904</b>
Commercial Loans	VA520	\$ 193	\$ 43,322	\$ 37,378	\$ 38,824

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2007, 12:47 PM

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

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Consumer Loans - Total	SUB2061	\$ 13,267	\$ 137,327	\$ 140,433	\$ 130,080
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 1	\$ 0
Home Improvement Loans	VA516	\$ 77	\$ 146	\$ 145	\$ 113
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 607	\$ 486	\$ 686	\$ 1,062
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 1,648	\$ 75,161	\$ 82,459	\$ 78,275
Other	VA560	\$ 10,935	\$ 61,534	\$ 57,142	\$ 50,630
<b>Repossessed Assets - Total</b>	<b>VA60</b>	<b>\$ 5</b>	<b>\$ 30</b>	<b>\$ 28</b>	<b>\$ 21</b>
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 5	\$ 30	\$ 28	\$ 21
<b>Other Assets</b>	<b>VA930</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 11,417</b>	<b>\$ 55,103</b>	<b>\$ 55,649</b>	<b>\$ 45,171</b>
<b>Mortgage-Backed Securities</b>	<b>VA371</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA47</b>	<b>\$ 4,157</b>	<b>\$ 4,520</b>	<b>\$ 2,765</b>	<b>\$ 471</b>
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 4,157	\$ 4,520	\$ 2,765	\$ 471
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 2,344	\$ 2,938	\$ 1,617	\$ 426
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 1,122	\$ 670	\$ 786	\$ 14
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 691	\$ 912	\$ 339	\$ 31
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 23	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 7,260</b>	<b>\$ 50,583</b>	<b>\$ 52,884</b>	<b>\$ 44,700</b>
Commercial Loans	VA521	\$ 34	\$ 5,451	\$ 6,353	\$ 6,195
Consumer Loans - Total	SUB2161	\$ 7,226	\$ 45,132	\$ 46,531	\$ 38,505
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2007, 12:47 PM

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

Frozen Aggr  
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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Home Improvement Loans	VA517	\$ 194	\$ 340	\$ 204	\$ 348
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 2,011	\$ 2,029	\$ 2,285	\$ 2,511
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 1	\$ 31,754	\$ 34,302	\$ 27,127
Other	VA561	\$ 5,020	\$ 11,009	\$ 9,740	\$ 8,519
<b>Other Assets</b>	<b>VA931</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$ 5,142</b>	<b>\$ 1,844</b>	<b>\$ 727</b>	<b>\$- 85</b>
<b>Deposits and Investment Securities</b>	<b>VA38</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA372</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA48</b>	<b>\$ 41</b>	<b>\$ 2</b>	<b>\$- 214</b>	<b>\$- 147</b>
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 41	\$ 2	\$- 214	\$- 147
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 38	\$- 1	\$ 10	\$ 10
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$- 150	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 3	\$ 3	\$- 74	\$ 5
Land	VA492	\$ 0	\$ 0	\$ 0	\$- 162
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$ 266</b>	<b>\$ 61</b>	<b>\$ 137</b>	<b>\$- 3</b>
Commercial Loans	VA522	\$ 26	\$- 4	\$- 1	\$- 17
Consumer Loans - Total	SUB2261	\$ 240	\$ 65	\$ 138	\$ 14
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 212	\$ 49	\$ 103	\$ 15
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 10	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 18	\$ 16	\$ 35	\$- 1
<b>Repossessed Assets - Total</b>	<b>VA62</b>	<b>\$ 4,835</b>	<b>\$ 1,781</b>	<b>\$ 804</b>	<b>\$ 65</b>
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2007, 12:47 PM

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

Frozen Aggr  
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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Real Estate - 1-4 Dwelling Units	VA614	\$ 4,836	\$ 1,788	\$ 788	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$- 1	\$- 7	\$ 16	\$ 65
<b>Real Estate Held for Investment</b>	<b>VA72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA822</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA932</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Adjusted Net Charge-offs - Assets - Total</b>	<b>SUB2326</b>	<b>\$ 330,581</b>	<b>\$ 211,519</b>	<b>\$ 165,581</b>	<b>\$ 131,836</b>
<b>Deposits and Investment Securities</b>	<b>VA39</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA375</b>	<b>\$ 159,751</b>	<b>\$ 2,713</b>	<b>\$ 249</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$ 159,524</b>	<b>\$ 76,868</b>	<b>\$ 39,436</b>	<b>\$ 7,549</b>
Construction - Total	SUB2330	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA425	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 159,524	\$ 76,868	\$ 39,436	\$ 7,549
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 101,325	\$ 51,644	\$ 24,484	\$ 5,490
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 24,233	\$ 13,990	\$ 6,661	\$ 1,471
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 33,963	\$ 11,231	\$ 8,516	\$ 641
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$- 150	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 3	\$ 3	\$- 59	\$ 5
Land	VA495	\$ 0	\$ 0	\$- 16	\$- 58
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 6,466</b>	<b>\$ 130,127</b>	<b>\$ 125,064</b>	<b>\$ 124,201</b>
Commercial Loans	VA525	\$ 185	\$ 37,867	\$ 31,024	\$ 32,612
Consumer Loans - Total	SUB2361	\$ 6,281	\$ 92,260	\$ 94,040	\$ 91,589
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 1	\$ 0
Home Improvement Loans	VA519	\$- 117	\$- 194	\$- 59	\$- 235
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$- 1,192	\$- 1,494	\$- 1,496	\$- 1,434
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA559	\$ 1,657	\$ 43,407	\$ 48,157	\$ 51,148
Other	VA565	\$ 5,933	\$ 50,541	\$ 47,437	\$ 42,110
<b>Repossessed Assets - Total</b>	<b>VA65</b>	<b>\$ 4,840</b>	<b>\$ 1,811</b>	<b>\$ 832</b>	<b>\$ 86</b>



Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2007, 12:47 PM

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

Frozen Aggr  
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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 4,836	\$ 1,788	\$ 788	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 4	\$ 23	\$ 44	\$ 86
<b>Real Estate Held for Investment</b>	<b>VA75</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA825</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA935</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>TROUBLED DEBT RESTRUCTURED</b>					
<b>Amount this Quarter</b>	<b>VA940</b>	<b>\$ 178,363</b>	<b>\$ 106,383</b>	<b>\$ 86,875</b>	<b>\$ 23,013</b>
<b>Amount in Schedule SC Complying with Modified Terms</b>	<b>VA942</b>	<b>\$ 325,813</b>	<b>\$ 219,235</b>	<b>\$ 81,488</b>	<b>\$ 75,899</b>
<b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>					
<b>Mortgage Loans Foreclosed During Quarter - Total</b>	<b>VA95</b>	<b>\$ 166,904</b>	<b>\$ 92,746</b>	<b>\$ 70,283</b>	<b>\$ 6,528</b>
Construction	VA951	\$ 1,002	\$ 450	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 165,902	\$ 92,296	\$ 70,169	\$ 6,528
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 114	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0
<b>CLASSIFICATION OF ASSETS</b>					
<b>Quarter End Balance - Special Mention</b>	<b>VA960</b>	<b>\$ 588,895</b>	<b>\$ 465,561</b>	<b>\$ 498,254</b>	<b>\$ 306,576</b>
<b>Classified Assets - Quarter End Balance - Total</b>	<b>SUB2811</b>	<b>\$ 2,614,147</b>	<b>\$ 1,390,949</b>	<b>\$ 820,258</b>	<b>\$ 298,957</b>
Substandard	VA965	\$ 2,555,067	\$ 1,359,196	\$ 788,951	\$ 294,726
Doubtful	VA970	\$ 59,080	\$ 31,753	\$ 31,307	\$ 4,231
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0
<b>PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3</b>					
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0
<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>		<b>Sep 2007</b>	<b>Jun 2007</b>	<b>Mar 2007</b>	<b>Dec 2006</b>
Description	Line Item	Value	Value	Value	Value
<b>DELINQUENT LOANS</b>					
<b>Delinquent Loans - Total</b>	<b>SUB2410</b>	<b>\$ 4,774,933</b>	<b>\$ 3,591,822</b>	<b>\$ 2,877,694</b>	<b>\$ 722,802</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2007, 12:47 PM

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

Frozen Agg  
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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Mortgages - Total	SUB2421	\$ 4,738,488	\$ 3,297,375	\$ 2,582,383	\$ 393,585
Construction and Land Loans	SUB2430	\$ 23,056	\$ 20,611	\$ 14,716	\$ 9,787
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 4,710,162	\$ 3,272,465	\$ 2,563,316	\$ 381,525
Permanent Loans Secured by All Other Property	SUB2450	\$ 7,508	\$ 9,047	\$ 8,494	\$ 4,321
Nonmortgages - Total	SUB2461	\$ 36,445	\$ 294,447	\$ 295,311	\$ 329,217
<b>PAST DUE &amp; STILL ACCRUING</b>					
<b>Past Due &amp; Still Accruing - Total</b>	<b>SUB2470</b>	<b>\$ 3,008,346</b>	<b>\$ 2,491,514</b>	<b>\$ 2,182,768</b>	<b>\$ 607,105</b>
<b>Past Due &amp; Still Accruing - 30-89 Days - Total</b>	<b>PD10</b>	<b>\$ 3,008,168</b>	<b>\$ 2,387,294</b>	<b>\$ 2,076,343</b>	<b>\$ 495,036</b>
Mortgage Loans - Total	SUB2481	\$ 2,982,229	\$ 2,203,481	\$ 1,896,640	\$ 287,919
Construction	PD115	\$ 13,437	\$ 12,764	\$ 6,127	\$ 6,079
Permanent:					
Residential:					
1-4 Dwelling Units:					
Revolving Open-End Loans	PD121	\$ 399,603	\$ 311,357	\$ 289,784	\$ 79,517
Secured by First Liens	PD123	\$ 2,190,149	\$ 1,649,818	\$ 1,467,183	\$ 175,270
Secured by Junior Liens	PD124	\$ 375,210	\$ 224,102	\$ 128,221	\$ 24,336
Multifamily (5 or more) Dwelling Units	PD125	\$ 1,167	\$ 0	\$ 7	\$ 226
Nonresidential Property (Except Land)	PD135	\$ 2,074	\$ 2,330	\$ 2,716	\$ 563
Land	PD138	\$ 589	\$ 3,110	\$ 2,602	\$ 1,928
Nonmortgage Loans:					
Commercial Loans	PD140	\$ 1,126	\$ 55,713	\$ 55,251	\$ 57,965
Consumer Loans - Total	SUB2511	\$ 24,813	\$ 128,100	\$ 124,452	\$ 149,152
Loans on Deposits	PD161	\$ 4	\$ 25	\$ 0	\$ 3
Home Improvement Loans	PD163	\$ 574	\$ 474	\$ 396	\$ 916
Education Loans	PD165	\$ 7	\$ 0	\$ 5	\$ 0
Auto Loans	PD167	\$ 5,002	\$ 3,986	\$ 3,839	\$ 6,937
Mobile Home Loans	PD169	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD171	\$ 2,803	\$ 63,646	\$ 64,467	\$ 77,719
Other	PD180	\$ 16,423	\$ 59,969	\$ 55,745	\$ 63,577
Memoranda:					
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 93	\$ 1,186	\$ 1,757	\$ 2,032
Held for Sale Included in PD115:PD180	PD192	\$ 50,932	\$ 25,205	\$ 25,577	\$ 2,574
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 28,154	\$ 34,144	\$ 27,123	\$ 7,369
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 27,038	\$ 25,380	\$ 11,247	\$ 0

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2007, 12:47 PM

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

Frozen Aggr  
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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0
<b>Past Due &amp; Still Accruing - 90 Days or More - Total</b>	<b>PD20</b>	<b>\$ 178</b>	<b>\$ 104,220</b>	<b>\$ 106,425</b>	<b>\$ 112,069</b>
Mortgage Loans - Total	SUB2491	\$ 137	\$ 210	\$ 103	\$ 179
Construction	PD215	\$ 0	\$ 0	\$ 0	\$ 0
Permanent:					
Residential:					
1-4 Dwelling Units:					
Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 0	\$ 0
Secured by First Liens	PD223	\$ 80	\$ 59	\$ 56	\$ 103
Secured by Junior Liens	PD224	\$ 46	\$ 57	\$ 47	\$ 1
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 94	\$ 0	\$ 75
Land	PD238	\$ 11	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:					
Commercial Loans	PD240	\$ 33	\$ 35,028	\$ 30,438	\$ 31,977
Consumer Loans - Total	SUB2521	\$ 8	\$ 68,982	\$ 75,884	\$ 79,913
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 1	\$ 7	\$ 32	\$ 33
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 53,185	\$ 59,841	\$ 64,733
Other	PD280	\$ 7	\$ 15,790	\$ 16,011	\$ 15,147
Memoranda:					
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 523	\$ 755	\$ 817
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 2,343	\$ 1,822	\$ 2,137
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0
<b>NONACCRUAL</b>					
<b>Nonaccrual - Total</b>	<b>PD30</b>	<b>\$ 1,766,587</b>	<b>\$ 1,100,308</b>	<b>\$ 694,926</b>	<b>\$ 115,697</b>
Mortgage Loans - Total	SUB2501	\$ 1,756,122	\$ 1,093,684	\$ 685,640	\$ 105,487
Construction	PD315	\$ 7,381	\$ 3,099	\$ 4,446	\$ 1,660
Permanent:					
Residential:					
1-4 Dwelling Units:					

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2007, 12:47 PM

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

Frozen Aggr  
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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 290,601	\$ 218,932	\$ 153,942	\$ 30,193
Secured by First Liens	PD323	\$ 1,294,411	\$ 781,841	\$ 471,417	\$ 66,722
Secured by Junior Liens	PD324	\$ 160,062	\$ 86,299	\$ 52,666	\$ 5,383
Multifamily (5 or more) Dwelling Units	PD325	\$ 880	\$ 218	\$ 213	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 1,149	\$ 1,657	\$ 1,415	\$ 1,409
Land	PD338	\$ 1,638	\$ 1,638	\$ 1,541	\$ 120
Nonmortgage Loans:					
Commercial Loans	PD340	\$ 2,222	\$ 2,249	\$ 2,430	\$ 233
Consumer Loans - Total	SUB2531	\$ 8,243	\$ 4,375	\$ 6,856	\$ 9,977
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 12	\$ 23	\$ 128	\$ 114
Education Loans	PD365	\$ 0	\$ 6	\$ 0	\$ 0
Auto Loans	PD367	\$ 1,251	\$ 829	\$ 1,671	\$ 1,884
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 3,551	\$ 2,405	\$ 3,942	\$ 3,794
Other	PD380	\$ 3,429	\$ 1,112	\$ 1,115	\$ 4,185
Memoranda:					
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD315:PD380	PD392	\$ 3,677	\$ 3,214	\$ 949	\$ 631
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 15,983	\$ 12,736	\$ 11,126	\$ 0
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 15,296	\$ 12,108	\$ 4,881	\$ 0
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
<b>HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE</b>					
<b>Balances at Quarter-end - Total</b>	<b>SUB5100</b>	<b>\$ 20,653,257</b>	<b>\$ 17,309,356</b>	<b>\$ 15,986,890</b>	<b>\$ 3,109,668</b>
90% up to 100% LTV	LD110	\$ 17,500,515	\$ 14,363,498	\$ 13,409,998	\$ 2,309,123
100% and greater LTV	LD120	\$ 3,152,742	\$ 2,945,858	\$ 2,576,892	\$ 800,545
<b>Past Due and Nonaccrual Balances - Total</b>	<b>SUB5250</b>	<b>\$ 1,328,124</b>	<b>\$ 910,304</b>	<b>\$ 559,075</b>	<b>\$ 55,299</b>
<b>Past Due and Still Accruing - Total</b>	<b>SUB5240</b>	<b>\$ 691,745</b>	<b>\$ 467,587</b>	<b>\$ 335,859</b>	<b>\$ 41,590</b>
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 691,745	\$ 467,587	\$ 335,859	\$ 41,590
90% up to 100% LTV	LD210	\$ 546,410	\$ 360,410	\$ 260,602	\$ 28,739
100% and greater LTV	LD220	\$ 145,335	\$ 107,177	\$ 75,257	\$ 12,851
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2007, 12:47 PM

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

Frozen Aggr  
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Schedule LD --- Loan Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonaccrual - Total</b>	<b>SUB5230</b>	<b>\$ 636,379</b>	<b>\$ 442,717</b>	<b>\$ 223,216</b>	<b>\$ 13,709</b>
90% up to 100% LTV	LD250	\$ 395,847	\$ 257,666	\$ 138,756	\$ 10,506
100% and greater LTV	LD260	\$ 240,532	\$ 185,051	\$ 84,460	\$ 3,203
<b>Net Charge-offs - Total</b>	<b>SUB5300</b>	<b>\$ 55,227</b>	<b>\$ 22,556</b>	<b>\$ 9,931</b>	<b>\$ 3,809</b>
90% up to 100% LTV	LD310	\$ 37,346	\$ 13,167	\$ 6,614	\$ 2,530
100% and greater LTV	LD320	\$ 17,881	\$ 9,389	\$ 3,317	\$ 1,279
<b>Purchases - Total</b>	<b>SUB5320</b>	<b>\$ 1,773</b>	<b>\$ 143,470</b>	<b>\$ 531,602</b>	<b>\$ 39,633</b>
90% up to 100% LTV	LD410	\$ 1,640	\$ 93,419	\$ 437,224	\$ 32,514
100% and greater LTV	LD420	\$ 133	\$ 50,051	\$ 94,378	\$ 7,119
<b>Originations - Total</b>	<b>SUB5330</b>	<b>\$ 3,231,330</b>	<b>\$ 2,760,730</b>	<b>\$ 760,517</b>	<b>\$ 481,817</b>
90% up to 100% LTV	LD430	\$ 3,008,585	\$ 2,128,740	\$ 494,475	\$ 314,056
100% and greater LTV	LD440	\$ 222,745	\$ 631,990	\$ 266,042	\$ 167,761
<b>Sales - Total</b>	<b>SUB5340</b>	<b>\$ 7,647,474</b>	<b>\$ 8,187,344</b>	<b>\$ 9,705,082</b>	<b>\$ 217,256</b>
90% up to 100% LTV	LD450	\$ 5,849,209	\$ 6,235,240	\$ 9,522,745	\$ 149,926
100% and greater LTV	LD460	\$ 1,798,265	\$ 1,952,104	\$ 182,337	\$ 67,330
<b>Supplemental Loan Data for All Loans</b>					
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 733,749	\$ 541,719	\$ 512,886	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 24,015	\$ 18,461	\$ 15,685	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 205,082	\$ 182,587	\$ 170,581	N/A
1-4 Dwelling Units Option ARM Loans	LD610	\$ 32,225,999	\$ 32,757,674	\$ 36,200,033	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 28,670,891	\$ 28,893,022	\$ 31,301,646	N/A
Total Capitalized Negative Amortization	LD650	\$ 1,160,347	\$ 1,012,818	\$ 872,970	N/A
<b>Schedule CC --- Consolidated Commitments and Contingencies</b>					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
<b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total</b>	<b>SUB3380</b>	<b>\$ 1,141,732</b>	<b>\$ 966,999</b>	<b>\$ 874,067</b>	<b>\$ 779,306</b>
Mortgage Construction Loans	CC105	\$ 1,046,171	\$ 870,531	\$ 803,087	\$ 711,118
Other Mortgage Loans	CC115	\$ 95,561	\$ 96,468	\$ 70,980	\$ 68,188
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 524,275	\$ 525,561	\$ 551,521	\$ 537,042
<b>Commitments Outstanding to Originate Mortgages - Total</b>	<b>SUB3330</b>	<b>\$ 10,496,917</b>	<b>\$ 9,427,385</b>	<b>\$ 9,309,181</b>	<b>\$ 972,775</b>
1-4 Dwelling Units	CC280	\$ 10,422,346	\$ 9,372,489	\$ 9,246,896	\$ 904,268

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2007, 12:47 PM

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

Frozen Aggr  
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Schedule CC --- Consolidated Commitments and Contingencies		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 6,810	\$ 0	\$ 4,593	\$ 4,243
All Other Real Estate	CC300	\$ 67,761	\$ 54,896	\$ 57,692	\$ 64,264
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 20	\$ 68	\$ 570	\$ 3,057
Commitments Outstanding to Purchase Loans	CC320	\$ 12,606,087	\$ 18,767,825	\$ 14,598,214	\$ 1,319,058
Commitments Outstanding to Sell Loans	CC330	\$ 203,605	\$ 408,140	\$ 228,013	\$ 98,932
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 1,314,707	\$ 1,070,387	\$ 2,147,950	\$ 3,622,937
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 1,585,759	\$ 670,389	\$ 1,118,796	\$ 2,888,931
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 38,888	\$ 96,553	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 33,431	\$ 0
<b>Unused Lines of Credit - Total</b>	<b>SUB3361</b>	<b>\$ 18,043,978</b>	<b>\$ 33,286,754</b>	<b>\$ 32,929,704</b>	<b>\$ 25,439,884</b>
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 16,255,733	\$ 16,010,510	\$ 16,002,410	\$ 8,087,769
Commercial Lines	CC420	\$ 1,185,862	\$ 9,818,219	\$ 9,353,542	\$ 9,865,006
Open-End Consumer Lines - Credit Cards	CC423	\$ 419,051	\$ 7,276,581	\$ 7,393,781	\$ 7,309,641
Open-End Consumer Lines - Other	CC425	\$ 183,332	\$ 181,444	\$ 179,971	\$ 177,468
<b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b>	<b>SUB3390</b>	<b>\$ 82,703</b>	<b>\$ 111,082</b>	<b>\$ 81,677</b>	<b>\$ 79,048</b>
Commercial	CC430	\$ 310	\$ 310	\$ 155	\$ 155
Standby, Not Included on CC465 or CC468	CC435	\$ 82,393	\$ 110,772	\$ 81,522	\$ 78,893
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 2,429,020	\$ 8,388,598	\$ 8,778,432	\$ 6,062,957
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 315,522	\$ 321,012	\$ 330,240	\$ 88,132
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 9,430	\$ 487,768	\$ 549,056	\$ 558,908
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
<b>Mortgage-Backed Securities:</b>					
Pass-Through:					
Purchases	CF143	\$ 597,172	\$ 1,847,643	\$ 5,606,321	\$ 6,858,483
Sales	CF145	\$ 562,917	\$ 918,387	\$ 4,021,958	\$ 8,568,792
Other Balance Changes	CF148	\$- 142,933	\$- 672,492	\$- 281,745	\$- 222,509
Other Mortgage-Backed Securities:					
Purchases	CF153	\$ 480,782	\$ 7,136,411	\$ 8,465,229	\$ 715,854

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2007, 12:47 PM

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

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Schedule CF --- Consolidated Cash Flow Information					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Sales	CF155	\$ 251,111	\$ 855,520	\$ 444,824	\$ 458,290
Other Balance Changes	CF158	\$- 988,966	\$- 812,429	\$- 484,574	\$- 214,046
<b>Mortgage Loans:</b>					
<b>Purchases - Total</b>	<b>SUB3811</b>	<b>\$ 1,077,954</b>	<b>\$ 8,984,054</b>	<b>\$ 14,071,550</b>	<b>\$ 7,574,337</b>
<b>Sales - Total</b>	<b>SUB3821</b>	<b>\$ 814,028</b>	<b>\$ 1,773,907</b>	<b>\$ 4,466,782</b>	<b>\$ 9,027,082</b>
<b>Net Purchases - Total</b>	<b>SUB3826</b>	<b>\$ 263,926</b>	<b>\$ 7,210,147</b>	<b>\$ 9,604,768</b>	<b>\$- 1,452,745</b>
<b>Mortgage Loans Disbursed - Total</b>	<b>SUB3831</b>	<b>\$ 76,371,689</b>	<b>\$ 63,154,900</b>	<b>\$ 50,223,251</b>	<b>\$ 3,535,611</b>
Construction Loans - Total	SUB3840	\$ 256,876	\$ 327,174	\$ 239,725	\$ 278,152
1-4 Dwelling Units	CF190	\$ 224,932	\$ 292,893	\$ 214,632	\$ 234,722
Multifamily (5 or more) Dwelling Units	CF200	\$ 5,397	\$ 8,328	\$ 7,110	\$ 6,525
Nonresidential	CF210	\$ 26,547	\$ 25,953	\$ 17,983	\$ 36,905
Permanent Loans - Total	SUB3851	\$ 76,114,813	\$ 62,827,726	\$ 49,983,526	\$ 3,257,459
1-4 Dwelling Units	CF225	\$ 75,987,561	\$ 62,656,246	\$ 49,913,082	\$ 3,155,981
Home Equity and Junior Liens	CF226	\$ 7,345,245	\$ 7,744,232	\$ 7,469,701	N/A
Multifamily (5 or more) Dwelling Units	CF245	\$ 3,798	\$ 11,705	\$ 1,020	\$ 25,072
Nonresidential (Except Land)	CF260	\$ 38,347	\$ 45,727	\$ 17,984	\$ 28,681
Land	CF270	\$ 85,107	\$ 114,048	\$ 51,440	\$ 47,725
<b>Loans and Participations Purchased, Secured By - Total:</b>	<b>SUB3880</b>	<b>\$ 3,125,007</b>	<b>\$ 4,862,532</b>	<b>\$ 7,475,160</b>	<b>\$ 4,859,375</b>
1-4 Dwelling Units	CF280	\$ 3,123,365	\$ 4,859,234	\$ 7,472,479	\$ 4,853,985
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 792,487	\$ 1,690,512	\$ 616,522	N/A
Home Equity and Junior Liens	CF282	\$ 999,813	\$ 1,091,741	\$ 2,880,449	N/A
Multifamily (5 or more) Dwelling Units	CF290	\$ 554	\$ 1,628	\$ 1,678	\$ 1,144
Nonresidential	CF300	\$ 1,088	\$ 1,670	\$ 1,003	\$ 4,246
<b>Loans and Participations Sold, Secured By - Total</b>	<b>SUB3890</b>	<b>\$ 55,394,611</b>	<b>\$ 51,299,583</b>	<b>\$ 44,606,595</b>	<b>\$ 2,095,588</b>
1-4 Dwelling Units	CF310	\$ 55,390,974	\$ 51,295,864	\$ 44,602,943	\$ 2,091,434
Home Equity and Junior Liens	CF311	\$ 1,324	\$ 1,556,750	\$ 4,091,457	N/A
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 125	\$ 148	\$ 740
Nonresidential	CF330	\$ 3,637	\$ 3,594	\$ 3,504	\$ 3,414
<b>Net Purchases (Sales) of Loans and Participations - Total</b>	<b>SUB3885</b>	<b>\$- 52,269,604</b>	<b>\$- 46,437,051</b>	<b>\$- 37,131,435</b>	<b>\$ 2,763,787</b>
<b>Memo - Refinancing Loans</b>	<b>CF361</b>	<b>\$ 39,464,772</b>	<b>\$ 36,170,344</b>	<b>\$ 33,532,858</b>	<b>\$ 1,975,812</b>
<b>Nonmortgage Loans:</b>					
Commercial:					
Closed or Purchased	CF390	\$ 770,082	\$ 2,867,209	\$ 2,400,712	\$ 2,866,844

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2007, 12:47 PM

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

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<b>Schedule CF --- Consolidated Cash Flow Information</b>					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Sales	CF395	\$ 1,004	\$ 0	\$ 250,000	\$ 250,000
Consumer:					
Closed or Purchased	CF400	\$ 319,553	\$ 3,508,836	\$ 2,913,054	\$ 2,447,533
Sales	CF405	\$ 3,407	\$ 6,635	\$ 214,644	\$ 296,763
<b>Nonmortgage Loans Closed or Purchased - Total</b>	<b>SUB3910</b>	<b>\$ 1,089,635</b>	<b>\$ 6,376,045</b>	<b>\$ 5,313,766</b>	<b>\$ 5,314,377</b>
<b>Nonmortgage Loans - Sales - Total</b>	<b>SUB3915</b>	<b>\$ 4,411</b>	<b>\$ 6,635</b>	<b>\$ 464,644</b>	<b>\$ 546,763</b>
<b>Net Purchases (Sales) of Nonmortgage Loans - Total</b>	<b>SUB3919</b>	<b>\$ 1,085,224</b>	<b>\$ 6,369,410</b>	<b>\$ 4,849,122</b>	<b>\$ 4,767,614</b>
<b>Deposits:</b>					
Interest Credited to Deposits	CF430	\$ 846,983	\$ 935,699	\$ 862,642	\$ 390,875

<b>Schedule DI --- Consolidated Deposit Information</b>					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
<b>Deposit Data</b>					
Total Broker - Originated Deposits	SUB4061	\$ 9,469,952	\$ 13,303,829	\$ 14,718,007	\$ 4,249,508
Fully Insured	DI100	\$ 8,603,950	\$ 10,640,688	\$ 11,145,202	\$ 3,468,185
Other	DI110	\$ 866,002	\$ 2,663,141	\$ 3,572,805	\$ 781,323
Deposits (Excluding Retirement Accounts) with Balances					
\$100,000 or Less	DI120	\$ 38,709,684	\$ 44,992,313	\$ 44,209,049	\$ 30,114,953
Greater than \$100,000	DI130	\$ 63,977,767	\$ 68,783,429	\$ 66,697,701	\$ 15,312,175
Number of Deposits (Excluding Retirement Accounts) with Balances					
\$100,000 or Less	DI150	5,151,495	5,638,159	5,534,574	4,910,172
Greater than \$100,000	DI160	154,862	177,789	169,998	78,720
Retirement Deposits with Balances					
\$250,000 or Less	DI170	\$ 6,405,595	\$ 6,509,574	\$ 5,998,528	\$ 4,567,071
Greater than \$250,000	DI175	\$ 833,064	\$ 780,132	\$ 457,148	\$ 320,547
Number of Retirement Deposits with Balances					
\$250,000 or Less	DI180	808,751	817,938	724,416	677,726
Greater than \$250,000	DI185	1,916	1,793	1,131	789
Number of Deposit Accounts - Total	SUB4062	6,117,024	6,635,679	6,430,119	5,667,407
IRA/Keogh Accounts	DI200	\$ 2,887,130	\$ 3,099,479	\$ 2,964,229	\$ 1,507,797
Uninsured Deposits	DI210	\$ 29,150,429	\$ 35,138,655	\$ 33,264,826	\$ 9,271,945
Preferred Deposits	DI220	\$ 21	\$ 279	\$ 255	\$ 252
Components of Deposits and Escrows					
Transaction Accounts (Including Demand Deposits)	DI310	\$ 5,643,276	\$ 5,288,645	\$ 4,921,566	\$ 1,743,272
Money Market Deposit Accounts	DI320	\$ 62,551,658	\$ 69,974,116	\$ 65,338,898	\$ 30,676,516



Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2007, 12:47 PM

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

Frozen Aggr  
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<b>Schedule DI --- Consolidated Deposit Information</b>					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 2,892,197	\$ 3,494,035	\$ 2,361,571	\$ 1,096,486
Time Deposits	DI340	\$ 38,838,982	\$ 42,308,650	\$ 44,740,391	\$ 16,798,471
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 13,490,185	\$ 13,964,207	\$ 14,810,032	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 908,005	\$ 935,616	\$ 890,418	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 3,918,072	\$ 3,244,925	\$ 3,249,008	\$ 1,678,023
<b>Deposits Data for Deposit Insurance Premium Assessments</b>					
<b>Section I (Optional)</b>					
<b>Quarter-End Deposit Totals:</b>					
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 97,076,636	\$ 96,435,683	\$ 91,987,638	N/A
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 6,267,452	\$ 6,078,711	\$ 6,257,941	N/A
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	N/A
<b>Average Daily Deposit Totals:</b>					
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 63,543,238	\$ 62,473,787	\$ 58,431,554	N/A
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	\$ 0	\$ 0	N/A
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	N/A
<b>Section II (If Section I Completed, This Section Not Required)</b>					
Outstd Checks Drawn Against FHLBs & FRBs Not Incd in SC710	DI620	\$ 2,047	\$ 1,803	\$ 2,763	\$ 971
Deposits of Consolidated Subsidiaries:					
Demand Deposits	DI640	\$ 11,243	\$ 8,102	\$ 173,123	\$ 7,883
Time and Savings Deposits	DI650	\$ 6,598	\$ 5,835	\$ 5,451	\$ 434,201
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 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	\$ 953	\$ 710	\$ 560	\$ 63,729
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 44,046	\$ 0

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2007, 12:47 PM

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

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Schedule SI --- Consolidated Supplemental Information					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
<b>Miscellaneous</b>					
Number of Full-time Equivalent Employees	SI370	9,354	11,283	10,707	8,346
Assets Held in Trading Accounts	SI375	\$ 343,243	\$ 335,583	\$ 329,543	\$ 367,500
Assets Recorded on Schedule SC Under a Fair Value Option	SI376	\$ 722,680	\$ 472,136	\$ 162,291	N/A
Liabilities Recorded on Schedule SC Under a Fair Value Option	SI377	\$ 399,898	\$ 159,848	\$ 0	N/A
Available-for-Sale Securities	SI385	\$ 35,007,837	\$ 37,615,553	\$ 19,175,735	\$ 16,272,959
Assets Held for Sale	SI387	\$ 8,766,230	\$ 9,326,942	\$ 1,064,887	\$ 1,178,649
Loans Serviced for Others	SI390	\$ 13,259,702	\$ 19,172,236	\$ 19,492,062	\$ 19,331,192
<b>Residual Interests</b>					
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 130,260	\$ 124,539	\$ 146,173
Other Residual Interests	SI404	\$ 237,173	\$ 598,134	\$ 419,747	\$ 407,670
<b>Qualified Thrift Lender Test</b>					
Actual Thrift Investment Percentage at Month-end					
First month of Qtr	SI581	85.69%	85.24%	85.59%	83.07%
Second month of Qtr	SI582	89.44%	85.20%	85.35%	82.22%
Third month of Qtr	SI583	86.40%	85.09%	84.92%	82.18%
<b>IRS Domestic Building and Loan Test</b>					
Percent of Assets Test	SI585	80.15%	80.68%	85.58%	84.45%
Do you meet the DBLA business operations test?	SI586	2 [Yes]	2 [Yes]	3 [Yes]	3 [Yes]
<b>Aggregate Investment in Service Corporations</b>					
<b>SI588</b>		<b>\$ 43,586</b>	<b>\$ 42,244</b>	<b>\$ 41,625</b>	<b>\$ 40,842</b>
<b>Credit extended to assn exec officers, prin shareholders &amp; related interest</b>					
Aggregate amount of all extensions of credit	SI590	\$ 22,511	\$ 23,090	\$ 24,205	\$ 22,400
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	17	17	17	14
<b>Summary of Changes in Equity Capital</b>					
Beginning Equity Capital	SI600	\$ 12,361,925	\$ 14,705,300	\$ 13,187,937	\$ 5,837,072
Net Income (Loss) (SO91)	SI610	\$- 373,302	\$ 443,619	\$ 502,729	\$ 201,308
Dividends Declared					
Preferred Stock	SI620	\$ 2,744	\$ 2,744	\$ 2,744	\$ 2,744
Common Stock	SI630	\$ 664	\$ 178	\$ 10,535	\$ 17,578
Stock Issued	SI640	\$ 1,000,000	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 210,603	\$ 232,721	\$ 814,078	\$ 100,000

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2007, 12:47 PM

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

Frozen Aggr  
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<b>Schedule SI --- Consolidated Supplemental Information</b>					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 143,678	\$- 269,498	\$ 10,311	\$ 17,434
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$- 434	\$ 0
Other Adjustments	SI671	\$ 0	\$ 0	\$ 210,141	\$ 5,189
<b>Ending Equity Capital (SC80)</b>	<b>SI680</b>	<b>\$ 13,052,140</b>	<b>\$ 15,109,220</b>	<b>\$ 14,711,483</b>	<b>\$ 6,140,681</b>
<b>Transactions With Affiliations</b>					
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 817,412	\$ 503,220	\$ 253,244	\$ 738,664
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 57,326,241	\$ 28,320,182	\$ 69,367,010	\$ 340,375
<b>Mutual Fund and Annuity Sales</b>					
Sell private-label/third-party mutual funds/annuities?	SI805	5 [Yes]	6 [Yes]	6 [Yes]	5 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 4,858	\$ 5,382	\$ 4,742	\$ 2,616
<b>Average Balance Sheet Data</b>					
Total Assets	SI870	\$ 199,786,783	\$ 194,521,489	\$ 177,049,632	\$ 77,701,402
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 15,952,698	\$ 6,950,507	\$ 5,989,180	\$ 3,450,852
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 161,544,999	\$ 156,037,846	\$ 146,071,622	\$ 52,444,007
Nonmortgage Loans	SI885	\$ 11,708,252	\$ 24,239,281	\$ 17,287,641	\$ 17,454,841
Deposits and Excrows	SI890	\$ 113,792,689	\$ 118,958,267	\$ 108,551,143	\$ 48,771,049
Total Borrowings	SI895	\$ 53,959,548	\$ 53,222,665	\$ 50,240,574	\$ 21,251,897

<b>Schedule SQ --- Consolidated Supplemental Questions</b>					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
		Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	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
Independent CPA Changed During Quarter?	SQ300	0	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	1	1	0	0
Does Association Have Subchapter S in effect this year?	SQ320	0	0	1	1
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	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
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	10	11	11	10

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2007, 12:47 PM

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

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Schedule FS --- Fiduciary and Related Services		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
<b>FIDUCIARY AND RELATED SERVICES</b>					
Does your institution have fiduciary powers?	FS110	4 [Yes]	4 [Yes]	4 [Yes]	2 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	3 [Yes]	3 [Yes]	3 [Yes]	2 [Yes]
Do you have any activity to report on this schedule?	FS130	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
<b>FIDUCIARY AND RELATED ASSETS</b>					
<b>Total Assets (\$) - Fiduciary, Custody &amp; Safekeeping Accounts</b>	<b>SUB6150</b>	<b>\$ 14,358,019</b>	<b>\$ 13,846,917</b>	<b>\$ 13,291,681</b>	<b>\$ 12,974,820</b>
<b>Managed Assets (\$) - Total Fiduciary Accounts</b>	<b>FS20</b>	<b>\$ 2,606,046</b>	<b>\$ 2,545,212</b>	<b>\$ 2,398,692</b>	<b>\$ 2,386,408</b>
Personal Trust and Agency Accounts	FS210	\$ 282,249	\$ 280,798	\$ 256,307	\$ 254,768
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 385,108	\$ 370,379	\$ 354,153	\$ 333,460
Employee Benefit - Defined Contribution	FS220	\$ 56,285	\$ 54,421	\$ 53,454	\$ 40,460
Employee Benefit - Defined Benefit	FS230	\$ 5,669	\$ 5,457	\$ 5,174	\$ 5,014
Other Retirement Accounts	FS240	\$ 323,154	\$ 310,501	\$ 295,525	\$ 287,986
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 1,933,229	\$ 1,845,967	\$ 1,783,120	\$ 1,793,002
Other Fiduciary Accounts	FS270	\$ 5,460	\$ 48,068	\$ 5,112	\$ 5,178
<b>Managed Assets (\$) - Assets Excl in OTS Assess Complex</b>	<b>FS290</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Nonmanaged Assets (\$) - Total Fiduciary Accounts</b>	<b>FS21</b>	<b>\$ 6,727,098</b>	<b>\$ 6,545,907</b>	<b>\$ 6,207,240</b>	<b>\$ 6,204,549</b>
Personal Trust and Agency Accounts	FS211	\$ 61,743	\$ 61,504	\$ 59,511	\$ 61,154
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 6,625,866	\$ 6,444,761	\$ 6,105,141	\$ 6,100,824
Employee Benefit - Defined Contribution	FS221	\$ 2,203	\$ 2,134	\$ 2,033	\$ 1,979
Employee Benefit - Defined Benefit	FS231	\$ 6,257,182	\$ 6,076,808	\$ 5,768,696	\$ 5,799,474
Other Retirement Accounts	FS241	\$ 366,481	\$ 365,819	\$ 334,412	\$ 299,371
Corporate Trust and Agency Accounts	FS251	\$ 4,451	\$ 4,769	\$ 7,731	\$ 7,909
Other Fiduciary Accounts	FS271	\$ 35,038	\$ 34,873	\$ 34,857	\$ 34,662
<b>Nonmanaged Assets (\$) - Custody and Safekeeping Accounts</b>	<b>FS280</b>	<b>\$ 5,024,875</b>	<b>\$ 4,755,798</b>	<b>\$ 4,685,749</b>	<b>\$ 4,383,863</b>
<b>Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex</b>	<b>FS291</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Managed Assets (#) - Total Fiduciary Accounts</b>	<b>FS22</b>	<b>1,964</b>	<b>1,953</b>	<b>1,924</b>	<b>1,894</b>
Personal Trust and Agency Accounts	FS212	202	208	207	204
Retirement-related Trust and Agency Accounts - Total	SUB6120	542	536	541	507
Employee Benefit - Defined Contribution	FS222	38	40	40	32

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2007, 12:47 PM

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

Frozen Aggr  
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Schedule FS --- Fiduciary and Related Services		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	2	2	2	2
Other Retirement Accounts	FS242	502	494	499	473
Corporate Trust and Agency Accounts	FS252	0	0	0	0
Investment Management Agency Accounts	FS262	1,215	1,199	1,171	1,178
Other Fiduciary Accounts	FS272	5	10	5	5
<b>Nonmanaged Assets (#) - Total Fiduciary Accounts</b>	<b>FS23</b>	<b>529</b>	<b>523</b>	<b>514</b>	<b>462</b>
Personal Trust and Agency Accounts	FS213	27	28	26	26
Retirement-related Trust and Agency Accounts - Total	SUB6130	488	481	474	421
Employee Benefit - Defined Contribution	FS223	1	1	1	1
Employee Benefit - Defined Benefit	FS233	104	104	106	106
Other Retirement Accounts	FS243	383	376	367	314
Corporate Trust and Agency Accounts	FS253	6	6	6	6
Other Fiduciary Accounts	FS273	8	8	8	9
<b>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</b>	<b>FS281</b>	<b>1,376</b>	<b>1,344</b>	<b>1,303</b>	<b>1,163</b>
<b>FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)</b>					
<b>YTD - Income - Total Gross Fiduciary &amp; Related Services</b>	<b>FS30</b>	<b>\$ 15,395</b>	<b>\$ 9,974</b>	<b>\$ 4,862</b>	<b>\$ 17,148</b>
Personal Trust and Agency Accounts	FS310	\$ 1,855	\$ 1,177	\$ 558	\$ 2,073
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 3,462	\$ 2,262	\$ 1,104	\$ 3,768
Employee Benefit - Defined Contribution	FS320	\$ 435	\$ 288	\$ 145	\$ 404
Employee Benefit - Defined Benefit	FS330	\$ 980	\$ 632	\$ 290	\$ 1,069
Other Retirement Accounts	FS340	\$ 2,047	\$ 1,342	\$ 669	\$ 2,295
Corporate Trust and Agency Accounts	FS350	\$ 17	\$ 15	\$ 14	\$ 9
Investment Management Agency Accounts	FS360	\$ 8,672	\$ 5,652	\$ 2,800	\$ 9,336
Other Fiduciary Accounts	FS370	\$ 65	\$ 38	\$ 19	\$ 82
Custody and Safekeeping Accounts	FS380	\$ 1,241	\$ 795	\$ 343	\$ 1,770
Other Fiduciary and Related Services	FS390	\$ 83	\$ 35	\$ 24	\$ 110
<b>YTD - Expenses - Fiduciary and Related Services</b>	<b>FS391</b>	<b>\$ 821</b>	<b>\$ 573</b>	<b>\$ 291</b>	<b>\$ 17,520</b>
<b>YTD - Net Losses from Fiduciary and Related Services</b>	<b>FS392</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 48</b>
<b>YTD - Intracompany Inc Credits for Fiduciary/Related Service</b>	<b>FS393</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Income - Net Fiduciary and Related Services Income</b>	<b>FS35</b>	<b>\$ 14,574</b>	<b>\$ 9,401</b>	<b>\$ 4,571</b>	<b>\$- 420</b>
<b>FIDUCIARY MEMORANDA</b>					
<b>Managed Assets in Personal Trust and Agency Accounts - Total</b>	<b>FS40</b>	<b>\$ 65,176</b>	<b>\$ 64,731</b>	<b>\$ 60,007</b>	<b>\$ 254,768</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2007, 12:47 PM

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

Frozen Agg  
(\$

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Schedule FS --- Fiduciary and Related Services		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 0	\$- 5	\$ 0	\$- 4
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 0	\$ 457
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 1,411	\$ 1,986	\$ 2,364	\$ 16,205
State, County and Municipal Obligations	FS425	\$ 8,296	\$ 8,112	\$ 8,407	\$ 20,349
Money Market Mutual Funds	FS430	\$ 3,953	\$ 3,764	\$ 2,608	\$ 10,255
Other Short-term Obligations	FS435	\$ 205	\$ 205	\$ 200	\$ 200
Other Notes and Bonds	FS440	\$ 444	\$ 441	\$ 448	\$ 13,542
Common and Preferred Stock	FS445	\$ 46,789	\$ 47,472	\$ 43,218	\$ 189,472
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 1,215	\$ 1,215	\$ 1,215	\$ 2,162
Miscellaneous Assets	FS460	\$ 2,863	\$ 1,541	\$ 1,547	\$ 2,130
<b>Corporate Trust and Agency Accounts - No. of Issues - Total</b>	<b>SUB6300</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Corporate and Municipal Trusteeships	FS510	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0
<b>Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships</b>	<b>FS515</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Number of Funds - Total Collective Investment Funds</b>	<b>FS60</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>
Domestic Equity	FS610	0	0	0	1
International/Global Equity	FS620	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0
Taxable Bond	FS640	0	0	0	1
Municipal Bond	FS650	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0
Specialty/Other	FS670	0	0	0	1
<b>Market Value - Total Collective Investment Funds</b>	<b>FS65</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 6,672,764</b>
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 5,505,335
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 83,801
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 1,083,628
<b>FIDUCIARY SETTLEMENTS, SURCHARGES &amp; OTHER LOSSES (CALENDAR YTD)</b>					

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2007, 12:47 PM

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

Frozen Aggr  
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Schedule FS --- Fiduciary and Related Services					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
<b>Managed Accts - Total Fid Settlements/Surcharges/Othr Losses</b>	<b>FS70</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 41</b>
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 41
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses</b>	<b>FS71</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 9</b>
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 9
<b>Total Fid Settlements/Surcharges/Otr Losses - Recoveries</b>	<b>FS72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 2</b>
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 2

Schedule CCR --- Consolidated Capital Requirement					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
<b>TIER 1 (CORE ) CAPITAL REQUIREMENT</b>					
Equity Capital (SC80)	CCR100	\$ 13,052,142	\$ 15,109,222	\$ 14,711,484	\$ 6,140,686
Equity Capital Deductions - Total	SUB1631	\$ 219,984	\$ 694,509	\$ 695,747	\$ 557,729
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 2,965	\$ 2,938	\$ 2,938	\$ 3,097
Goodwill and Certain Other Intangible Assets	CCR115	\$ 203,556	\$ 487,111	\$ 483,967	\$ 484,630
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 12,436	\$ 203,433	\$ 207,815	\$ 68,975
Other	CCR134	\$ 1,027	\$ 1,027	\$ 1,027	\$ 1,027
Equity Capital Additions -Total	SUB1641	\$ 838,910	\$ 731,818	\$ 462,805	\$ 418,782
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 694,528	\$ 587,436	\$ 318,805	\$ 274,782
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 144,000	\$ 144,000	\$ 144,000	\$ 144,000
Other	CCR195	\$ 382	\$ 382	\$ 0	\$ 0
<b>Tier 1 (Core) Capital</b>	<b>CCR20</b>	<b>\$ 13,671,068</b>	<b>\$ 15,146,531</b>	<b>\$ 14,478,542</b>	<b>\$ 6,001,739</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2007, 12:47 PM

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

Frozen Aggr  
(\$

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Schedule CCR --- Consolidated Capital Requirement		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
<b>Total Assets (SC60)</b>	<b>CCR205</b>	<b>\$ 199,789,968</b>	<b>\$ 194,245,162</b>	<b>\$ 185,376,054</b>	<b>\$ 77,746,116</b>
Asset Deductions - Total	SUB1651	\$ 217,040	\$ 692,058	\$ 692,803	\$ 554,785
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 1,021	\$ 994	\$ 994	\$ 1,153
Goodwill and Certain Other Intangible Assets	CCR265	\$ 203,556	\$ 487,111	\$ 483,967	\$ 484,630
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 12,436	\$ 203,926	\$ 207,815	\$ 68,975
Other	CCR275	\$ 27	\$ 27	\$ 27	\$ 27
Asset Additions - Total	SUB1661	\$ 698,637	\$ 694,970	\$ 295,224	\$ 252,721
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 698,027	\$ 694,360	\$ 295,224	\$ 252,721
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 610	\$ 610	\$ 0	\$ 0
<b>Adjusted Total Assets</b>	<b>CCR25</b>	<b>\$ 200,271,565</b>	<b>\$ 194,248,074</b>	<b>\$ 184,978,475</b>	<b>\$ 77,444,052</b>
<b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>	<b>CCR27</b>	<b>\$ 8,001,214</b>	<b>\$ 7,760,236</b>	<b>\$ 7,389,468</b>	<b>\$ 3,088,095</b>
<b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>					
<b>Tier 1 (Core) Capital</b>	<b>CCR30</b>	<b>\$ 13,671,068</b>	<b>\$ 15,146,531</b>	<b>\$ 14,478,542</b>	<b>\$ 6,001,739</b>
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 624	\$ 962	\$ 1,605	\$ 1,929
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 193,500	\$ 193,500	\$ 192,500	\$ 192,500
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 1,000	\$ 1,000
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 1,174,058	\$ 785,183	\$ 590,282	\$ 294,352
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0
<b>Tier 2 (Supplementary) Capital</b>	<b>CCR33</b>	<b>\$ 1,368,182</b>	<b>\$ 979,645</b>	<b>\$ 785,387</b>	<b>\$ 489,781</b>
<b>Allowable Tier 2 (Supplementary) Capital</b>	<b>CCR35</b>	<b>\$ 1,368,182</b>	<b>\$ 979,645</b>	<b>\$ 785,387</b>	<b>\$ 489,781</b>
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 2,661	\$ 2,518	\$ 2,534	\$ 2,485
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 3,117	\$ 322,029	\$ 383,212	\$ 397,466
<b>Total Risk-Based Capital</b>	<b>CCR39</b>	<b>\$ 15,033,472</b>	<b>\$ 15,801,629</b>	<b>\$ 14,878,183</b>	<b>\$ 6,091,569</b>
0% R/W Category - Cash	CCR400	\$ 2,156,145	\$ 588,175	\$ 583,174	\$ 514,382
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 1,999,511	\$ 2,092,868	\$ 2,207,214	\$ 2,206,431
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 186,008	\$ 36,689	\$ 4,723	\$ 6,088
0% R/W Category - Assets Total	CCR420	\$ 4,341,664	\$ 2,717,732	\$ 2,795,111	\$ 2,726,901
<b>0% Risk-Weight Total for R/B Capital (CCR420 x 0%)</b>	<b>CCR40</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>



Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2007, 12:47 PM

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

Frozen Aggr  
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Schedule CCR --- Consolidated Capital Requirement		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 32,046,297	\$ 34,458,629	\$ 28,113,964	\$ 12,871,412
20% R/W Category - Claims on FHLBs	CCR435	\$ 3,848,118	\$ 2,405,216	\$ 2,167,530	\$ 800,959
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 10,796	\$ 10,798	\$ 8,799	\$ 61,764
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 3,191,403	\$ 2,528,938	\$ 1,593,298	\$ 1,251,370
20% R/W Category - Other	CCR450	\$ 13,916,689	\$ 5,716,199	\$ 8,226,485	\$ 904,071
20% R/W Category - Assets Total	CCR455	\$ 53,013,303	\$ 45,119,780	\$ 40,110,076	\$ 15,889,576
<b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>	<b>CCR45</b>	<b>\$ 10,602,662</b>	<b>\$ 9,023,956</b>	<b>\$ 8,022,014</b>	<b>\$ 3,177,916</b>
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 75,671,630	\$ 71,481,217	\$ 71,021,087	\$ 22,406,849
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 9,066	\$ 9,602	\$ 9,398	\$ 9,889
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 855,435	\$ 944,354	\$ 899,950	\$ 761,225
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 947,422	\$ 850,075	\$ 756,091	\$ 577,852
50% R/W Category - Other	CCR480	\$ 485,019	\$ 567,511	\$ 573,374	\$ 379,212
50% R/W Category - Assets Total	CCR485	\$ 77,968,572	\$ 73,852,759	\$ 73,259,900	\$ 24,135,027
<b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>	<b>CCR50</b>	<b>\$ 38,984,290</b>	<b>\$ 36,926,382</b>	<b>\$ 36,629,954</b>	<b>\$ 12,067,517</b>
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 1,409,331	\$ 1,658,599	\$ 1,884,610	\$ 1,866,895
100% R/W Category - All Other Assets	CCR506	\$ 69,989,290	\$ 76,987,624	\$ 72,525,767	\$ 34,403,445
100% R/W Category - Assets Total	CCR510	\$ 71,398,621	\$ 78,646,223	\$ 74,410,377	\$ 36,270,340
<b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>	<b>CCR55</b>	<b>\$ 71,398,621</b>	<b>\$ 78,646,223</b>	<b>\$ 74,410,377</b>	<b>\$ 36,270,340</b>
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0
<b>R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)</b>	<b>CCR62</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Assets to Risk-Weight</b>	<b>CCR64</b>	<b>\$ 206,722,160</b>	<b>\$ 200,336,494</b>	<b>\$ 190,575,464</b>	<b>\$ 79,021,844</b>
<b>Subtotal Risk-Weighted Assets</b>	<b>CCR75</b>	<b>\$ 120,985,569</b>	<b>\$ 124,596,557</b>	<b>\$ 119,062,343</b>	<b>\$ 51,515,769</b>
Excess Allowances for Loan and Lease Losses	CCR530	\$ 230	\$ 264,037	\$ 248,106	\$ 219,199
<b>Total Risk-Weighted Assets</b>	<b>CCR78</b>	<b>\$ 120,985,339</b>	<b>\$ 124,332,520</b>	<b>\$ 118,814,237</b>	<b>\$ 51,296,570</b>
<b>Total Risk-Based Capital Requirement (CCR78 x 8%)</b>	<b>CCR80</b>	<b>\$ 9,678,826</b>	<b>\$ 9,946,601</b>	<b>\$ 9,505,139</b>	<b>\$ 4,103,724</b>
<b>CAPITAL &amp; PROMPT CORRECTIVE ACTION RATIOS</b>					
<b>Tier 1 (Core) Capital Ratio</b>	<b>CCR810</b>	<b>6.83%</b>	<b>7.80%</b>	<b>7.83%</b>	<b>7.75%</b>
<b>Total Risk-Based Capital Ratio</b>	<b>CCR820</b>	<b>12.43%</b>	<b>12.71%</b>	<b>12.52%</b>	<b>11.88%</b>
<b>Tier 1 Risk-Based Capital Ratio</b>	<b>CCR830</b>	<b>11.30%</b>	<b>11.92%</b>	<b>11.86%</b>	<b>10.93%</b>

Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: November 21, 2007, 12:47 PM

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

Frozen Aggr  
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\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule CCR --- Consolidated Capital Requirement		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
<b>Tangible Equity Ratio</b>	<b>CCR840</b>	<b>6.83%</b>	<b>7.80%</b>	<b>7.83%</b>	<b>7.75%</b>

\*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 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.