

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 11:18 AM

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

Frozen Aggregated Data
(\$Thousands)

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Description		Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
Number of Institutions		16	16	16	15	16
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 4,936,273	\$ 5,296,281	\$ 4,988,242	\$ 4,694,059	\$ 5,552,050
Cash and Non-Interest-Earning Deposits	SC110	\$ 1,396,316	\$ 1,606,910	\$ 1,810,307	\$ 1,640,970	\$ 1,619,889
Interest-Earning Deposits in FHLBs	SC112	\$ 170,333	\$ 205,051	\$ 114,286	\$ 162,864	\$ 136,240
Other Interest-Earning Deposits	SC118	\$ 66,533	\$ 68,511	\$ 63,872	\$ 65,232	\$ 151,722
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 398,696	\$ 619,249	\$ 188,068	\$ 118,462	\$ 983,219
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 1,538,545	\$ 1,545,480	\$ 1,560,731	\$ 1,542,853	\$ 1,493,114
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 422,180	\$ 427,924	\$ 419,947	\$ 422,656	\$ 421,390
State and Municipal Obligations	SC180	\$ 137,831	\$ 140,039	\$ 149,548	\$ 142,767	\$ 125,641
Securities Backed by Nonmortgage Loans	SC182	\$ 381,808	\$ 241,405	\$ 106,463	\$ 71,816	\$ 83,307
Other Investment Securities	SC185	\$ 402,162	\$ 422,304	\$ 555,650	\$ 507,067	\$ 518,897
Accrued Interest Receivable	SC191	\$ 21,869	\$ 19,408	\$ 19,370	\$ 19,372	\$ 18,631
Mortgage-Backed Securities - Gross	SUB0072	\$ 14,445,153	\$ 14,128,049	\$ 14,808,937	\$ 16,053,831	\$ 15,316,995
Mortgage-Backed Securities - Total	SC22	\$ 14,445,153	\$ 14,128,049	\$ 14,808,937	\$ 16,053,831	\$ 15,316,995
Pass-Through - Total	SUB0073	\$ 10,658,104	\$ 9,762,908	\$ 9,312,710	\$ 9,838,390	\$ 8,868,289
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 10,653,088	\$ 9,757,747	\$ 9,306,626	\$ 9,804,242	\$ 8,805,377
Other Pass-Through	SC215	\$ 5,016	\$ 5,161	\$ 6,084	\$ 34,148	\$ 62,912
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 3,732,275	\$ 4,304,090	\$ 5,444,349	\$ 6,158,486	\$ 6,387,307
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 1,068,874	\$ 1,318,796	\$ 1,279,059	\$ 1,418,851	\$ 1,462,812
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 18,386	\$ 20,903	\$ 21,016	\$ 26,340	\$ 95,457
Other	SC222	\$ 2,645,015	\$ 2,964,391	\$ 4,144,274	\$ 4,713,295	\$ 4,829,038
Accrued Interest Receivable	SC228	\$ 54,774	\$ 61,051	\$ 51,878	\$ 56,955	\$ 61,399

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Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 52,028,487	\$ 48,953,589	\$ 44,718,393	\$ 40,669,193	\$ 37,940,909
Mortgage Loans - Total	SC26	\$ 51,948,568	\$ 48,878,822	\$ 44,647,887	\$ 40,605,512	\$ 37,895,522
Construction Loans - Total	SUB0100	\$ 601,732	\$ 572,708	\$ 512,567	\$ 429,429	\$ 418,562
Residential - Total	SUB0110	\$ 467,726	\$ 451,259	\$ 385,790	\$ 336,705	\$ 329,090
1-4 Dwelling Units	SC230	\$ 384,024	\$ 351,058	\$ 315,771	\$ 241,514	\$ 237,991
Multifamily (5 or more) Dwelling Units	SC235	\$ 83,702	\$ 100,201	\$ 70,019	\$ 95,191	\$ 91,099
Nonresidential Property	SC240	\$ 134,006	\$ 121,449	\$ 126,777	\$ 92,724	\$ 89,472
Permanent Loans - Total	SUB0121	\$ 51,159,198	\$ 48,144,212	\$ 44,007,482	\$ 40,072,688	\$ 37,372,597
Residential - Total	SUB0131	\$ 49,606,705	\$ 46,682,333	\$ 42,632,851	\$ 38,957,695	\$ 36,293,943
1-4 Dwelling Units - Total	SUB0141	\$ 47,652,341	\$ 44,837,811	\$ 40,844,990	\$ 37,260,251	\$ 34,719,125
Revolving Open-End Loans	SC251	\$ 14,219,724	\$ 13,064,687	\$ 12,622,163	\$ 11,130,028	\$ 9,450,934
All Other - First Liens	SC254	\$ 29,539,630	\$ 28,734,418	\$ 26,096,393	\$ 24,852,593	\$ 24,333,945
All Other - Junior Liens	SC255	\$ 3,892,987	\$ 3,038,706	\$ 2,126,434	\$ 1,277,630	\$ 934,246
Multifamily (5 or more) Dwelling Units	SC256	\$ 1,954,364	\$ 1,844,522	\$ 1,787,861	\$ 1,697,444	\$ 1,574,818
Nonresidential Property (Except Land)	SC260	\$ 1,188,765	\$ 1,117,848	\$ 1,081,377	\$ 918,713	\$ 886,275
Land	SC265	\$ 363,728	\$ 344,031	\$ 293,254	\$ 196,280	\$ 192,379
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 3,044,010	\$ 4,196,871	\$ 3,565,404	\$ 2,958,219	\$ 3,286,834
Accrued Interest Receivable	SC272	\$ 263,293	\$ 232,427	\$ 191,488	\$ 160,848	\$ 146,508
Advances for Taxes and Insurance	SC275	\$ 4,264	\$ 4,242	\$ 6,856	\$ 6,228	\$ 3,242
Allowance for Loan and Lease Losses	SC283	\$ 79,919	\$ 74,767	\$ 70,506	\$ 63,681	\$ 45,387
Nonmortgage Loans - Gross	SUB0162	\$ 19,922,415	\$ 19,984,454	\$ 19,725,428	\$ 19,351,914	\$ 19,527,476
Nonmortgage Loans - Total	SC31	\$ 19,437,950	\$ 19,497,559	\$ 19,252,948	\$ 18,841,624	\$ 18,997,352
Commercial Loans - Total	SC32	\$ 4,879,703	\$ 4,783,431	\$ 4,515,533	\$ 4,331,007	\$ 3,993,927
Secured	SC300	\$ 2,000,196	\$ 1,950,523	\$ 1,855,257	\$ 1,636,425	\$ 1,518,926
Unsecured	SC303	\$ 2,879,507	\$ 2,832,908	\$ 2,660,276	\$ 2,694,582	\$ 2,475,001
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 14,961,300	\$ 15,122,616	\$ 15,121,386	\$ 14,935,247	\$ 15,450,553
Loans on Deposits	SC310	\$ 9,610	\$ 9,682	\$ 13,622	\$ 10,893	\$ 10,185
Home Improvement Loans (Not secured by real estate)	SC316	\$ 30,253	\$ 29,590	\$ 28,272	\$ 29,940	\$ 34,418
Education Loans	SC320	\$ 68	\$ 89	\$ 94	\$ 99	\$ 103
Auto Loans	SC323	\$ 685,955	\$ 787,183	\$ 915,562	\$ 920,780	\$ 1,100,800
Mobile Home Loans	SC326	\$ 155	\$ 177	\$ 187	\$ 171	\$ 273
Credit Cards	SC328	\$ 3,255,408	\$ 3,311,189	\$ 3,382,688	\$ 3,532,118	\$ 3,561,092

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Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 10,979,851	\$ 10,984,706	\$ 10,780,961	\$ 10,441,246	\$ 10,743,682
Accrued Interest Receivable	SC348	\$ 81,412	\$ 78,407	\$ 88,509	\$ 85,660	\$ 82,996
Allowance for Loan and Lease Losses	SC357	\$ 484,465	\$ 486,895	\$ 472,480	\$ 510,290	\$ 530,124
Reposessed Assets - Gross	SUB0201	\$ 26,951	\$ 29,138	\$ 28,614	\$ 30,149	\$ 30,900
Reposessed Assets - Total	SC40	\$ 26,951	\$ 29,138	\$ 28,614	\$ 30,149	\$ 30,900
Real Estate - Total	SUB0210	\$ 23,672	\$ 26,041	\$ 24,097	\$ 24,964	\$ 26,375
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 21	\$ 21
Residential - Total	SUB0225	\$ 6,776	\$ 5,057	\$ 3,355	\$ 4,388	\$ 7,277
1-4 Dwelling Units	SC415	\$ 6,614	\$ 4,895	\$ 3,320	\$ 4,355	\$ 7,277
Multifamily (5 or more) Dwelling Units	SC425	\$ 162	\$ 162	\$ 35	\$ 33	\$ 0
Nonresidential (Except Land)	SC426	\$ 0	\$ 0	\$ 0	\$ 223	\$ 223
Land	SC428	\$ 16,896	\$ 20,984	\$ 20,742	\$ 20,332	\$ 18,854
Other Reposessed Assets	SC430	\$ 3,279	\$ 3,097	\$ 4,517	\$ 5,185	\$ 4,525
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	SC45	\$ 45	\$ 970	\$ 970	\$ 970	\$ 970
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 657,959	\$ 643,389	\$ 544,583	\$ 515,733	\$ 520,463
Federal Home Loan Bank Stock	SC510	\$ 563,600	\$ 548,778	\$ 456,823	\$ 427,638	\$ 443,836
Other	SC540	\$ 94,359	\$ 94,611	\$ 87,760	\$ 88,095	\$ 76,627
Office Premises and Equipment	SC55	\$ 663,235	\$ 640,822	\$ 634,455	\$ 646,387	\$ 637,037
Other Assets - Gross	SUB0262	\$ 2,961,639	\$ 3,134,236	\$ 3,060,297	\$ 2,500,740	\$ 2,635,672
Other Assets - Total	SC59	\$ 2,961,639	\$ 3,134,236	\$ 3,060,297	\$ 2,500,740	\$ 2,635,672
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 1,559	\$ 1,529	\$ 1,498	\$ 6,634	\$ 6,497
Bank-Owned Life Insurance - Other	SC625	\$ 37,055	\$ 36,648	\$ 36,252	\$ 18,693	\$ 18,477
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 217,433	\$ 218,041	\$ 189,896	\$ 180,867	\$ 166,627
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 5,355	\$ 5,920	\$ 6,192	\$ 6,943	\$ 5,337
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 549,029	\$ 546,884	\$ 551,158	\$ 233,901	\$ 261,947
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 546,162	\$ 524,924	\$ 476,804	\$ 461,321	\$ 444,607
Other Assets	SC689	\$ 1,605,046	\$ 1,800,290	\$ 1,798,497	\$ 1,592,381	\$ 1,732,180
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

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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	\$ 564,384	\$ 561,662	\$ 542,986	\$ 573,971	\$ 575,511
Total Assets - Gross	SUB0283	\$ 95,642,157	\$ 92,810,928	\$ 88,509,919	\$ 84,462,976	\$ 82,162,472
Total Assets	SC60	\$ 95,077,773	\$ 92,249,266	\$ 87,966,933	\$ 83,889,005	\$ 81,586,961
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 60,794,430	\$ 58,880,299	\$ 57,352,214	\$ 55,409,879	\$ 55,129,250
Deposits	SC710	\$ 60,593,943	\$ 58,670,771	\$ 57,179,300	\$ 55,274,629	\$ 54,946,517
Escrows	SC712	\$ 207,305	\$ 214,012	\$ 181,076	\$ 134,703	\$ 181,914
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 6,818	\$- 4,484	\$- 8,162	\$ 547	\$ 819
Borrowings - Total	SC72	\$ 23,486,508	\$ 23,013,038	\$ 20,841,229	\$ 19,265,938	\$ 17,810,135
Advances from FHLBank	SC720	\$ 10,036,728	\$ 9,713,103	\$ 7,756,293	\$ 7,129,331	\$ 7,306,830
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 12,201,811	\$ 11,951,159	\$ 11,743,258	\$ 11,767,353	\$ 10,117,761
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 175,000	\$ 175,000	\$ 175,000	\$ 175,000	\$ 175,000
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 1,072,969	\$ 1,173,776	\$ 1,166,678	\$ 194,254	\$ 210,544
Other Liabilities - Total	SC75	\$ 2,475,981	\$ 2,465,709	\$ 2,052,686	\$ 2,078,246	\$ 1,815,238
Accrued Interest Payable - Deposits	SC763	\$ 81,636	\$ 81,179	\$ 70,153	\$ 76,435	\$ 81,194
Accrued Interest Payable - Other	SC766	\$ 85,534	\$ 66,818	\$ 62,011	\$ 86,221	\$ 53,877
Accrued Taxes	SC776	\$ 465,150	\$ 330,960	\$ 384,020	\$ 197,132	\$ 432,873
Accounts Payable	SC780	\$ 786,825	\$ 599,922	\$ 497,134	\$ 496,452	\$ 434,418
Deferred Income Taxes	SC790	\$ 172,262	\$ 186,933	\$ 181,552	\$ 229,525	\$ 162,461
Other Liabilities and Deferred Income	SC796	\$ 884,574	\$ 1,199,897	\$ 857,816	\$ 992,481	\$ 650,415
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 86,756,919	\$ 84,359,046	\$ 80,246,129	\$ 76,754,063	\$ 74,754,623

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Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 175,391	\$ 175,391	\$ 175,391	\$ 175,391	\$ 175,391
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 8,145,460	\$ 7,714,828	\$ 7,545,413	\$ 6,959,550	\$ 6,656,950
Stock - Total	SUB0311	\$ 4,936,702	\$ 4,788,207	\$ 4,749,543	\$ 4,441,137	\$ 4,266,220
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 13
Perpetual Preferred Stock - Noncumulative	SC814	\$ 120,622	\$ 120,622	\$ 120,622	\$ 120,622	\$ 120,622
Common Stock - Par Value	SC820	\$ 18,043	\$ 18,043	\$ 18,043	\$ 18,043	\$ 18,040
Common Stock - Paid in Excess of Par	SC830	\$ 4,798,037	\$ 4,649,542	\$ 4,610,878	\$ 4,302,472	\$ 4,127,545
Accumulated Other Comprehensive Income - Total	SC86	\$- 292,147	\$- 312,213	\$- 283,004	\$- 224,669	\$- 237,563
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 194,900	\$- 121,534	\$- 213,584	\$- 106,740	\$- 109,494
Gains (Losses) on Cash Flow Hedges	SC865	\$- 97,345	\$- 190,781	\$- 69,521	\$- 118,029	\$- 128,172
Other	SC870	\$ 98	\$ 102	\$ 101	\$ 100	\$ 103
Retained Earnings	SC880	\$ 3,500,905	\$ 3,238,834	\$ 3,078,874	\$ 2,743,082	\$ 2,628,293
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 95,077,770	\$ 92,249,265	\$ 87,966,933	\$ 83,889,004	\$ 81,586,964

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Other Codes As of Sep 2005

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	1	\$ 32
3	Federal, State, or other taxes receivable	2	\$ 53
4	Net deferred tax assets	10	\$ 495,705
6	Prepaid deposit insurance premiums	1	\$ 57
7	Prepaid expenses	11	\$ 27,507
10	Property leased to others, net of accumul. deprec.	1	\$ 190,381
14	Other noninterest-bearing short-term accounts recv	4	\$ 147,206
19	Receivables fr a broker for unsettled transactions	1	\$ 1,050
20	F/V of all derivative instru. reportable as assets	2	\$ 152,632
22	Unapplied loan disbursements	1	\$ 108,752
99	Other	12	\$ 177,798

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 3,891
4	Nonrefundable loan fees received prior to closing	1	\$ 176
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 4,240
10	Amounts due brokers for unsettled transactions	1	\$ 13
11	The liability recorded for post-retirement benefit	4	\$ 7,094
17	Noninterest-bearing payables to Hold Co/Affiliates	2	\$ 193,863
20	F/V of all derivative instru. reportable as liab.	1	\$ 34,370
99	Other	19	\$ 441,133

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Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 1,287,011	\$ 1,201,527	\$ 1,112,542	\$ 1,023,615	\$ 979,838
Deposits and Investment Securities	SO115	\$ 41,969	\$ 40,130	\$ 36,432	\$ 42,582	\$ 41,394
Mortgage-Backed Securities	SO125	\$ 152,637	\$ 166,332	\$ 163,059	\$ 151,788	\$ 150,354
Mortgage Loans	SO141	\$ 683,346	\$ 602,629	\$ 518,042	\$ 455,339	\$ 409,579
Nonmortgage Loans - Total	SUB0950	\$ 409,059	\$ 392,436	\$ 395,009	\$ 373,906	\$ 378,511
Commercial Loans and Leases	SO160	\$ 96,627	\$ 98,749	\$ 90,061	\$ 83,601	\$ 79,081
Consumer Loans and Leases	SO171	\$ 312,432	\$ 293,687	\$ 304,948	\$ 290,305	\$ 299,430
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 5,416	\$ 5,785	\$ 4,811	\$ 4,178	\$ 4,117
Federal Home Loan Bank Stock	SO181	\$ 5,394	\$ 5,763	\$ 4,789	\$ 4,156	\$ 4,095
Other	SO185	\$ 22	\$ 22	\$ 22	\$ 22	\$ 22
Interest Expense - Total	SO21	\$ 554,390	\$ 493,365	\$ 422,012	\$ 391,138	\$ 367,088
Deposits	SO215	\$ 326,363	\$ 290,485	\$ 251,288	\$ 241,393	\$ 231,889
Escrows	SO225	\$ 4	\$ 6	\$ 8	\$ 10	\$ 10
Advances from FHLBank	SO230	\$ 101,629	\$ 82,136	\$ 65,128	\$ 60,609	\$ 55,335
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 3,095	\$ 3,079	\$ 3,077	\$ 3,076	\$ 3,075
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 123,384	\$ 117,659	\$ 102,511	\$ 86,050	\$ 76,779
Capitalized Interest	SO271	\$ 85	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 738,037	\$ 713,947	\$ 695,341	\$ 636,655	\$ 616,867
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 127,313	\$ 169,598	\$ 85,767	\$ 118,207	\$ 71,849
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 610,724	\$ 544,349	\$ 609,574	\$ 518,448	\$ 545,018
Noninterest Income - Total	SO42	\$ 409,462	\$ 420,853	\$ 436,939	\$ 404,078	\$ 429,049
Mortgage Loan Serving Fees	SO410	\$- 10,852	\$- 19,744	\$ 1,692	\$- 2,905	\$- 10,472
Other Fees and Charges	SO420	\$ 346,342	\$ 350,939	\$ 329,244	\$ 301,709	\$ 316,562
Net Income (Loss) from Other - Total	SUB0451	\$ 95,510	\$ 107,938	\$ 89,605	\$ 89,856	\$ 111,248
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 74,042	\$ 119,030	\$ 82,932	\$ 88,031	\$ 109,565
Operations & Sale of Repossessed Assets	SO461	\$ 291	\$ 1,174	\$ 70	\$ 115	\$ 322
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 5	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$- 7
Sale of Loans Held for Investment	SO475	\$- 1,307	\$- 3,287	\$ 0	\$ 0	\$ 7,826

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$- 75	\$ 212	\$ 390	\$- 298	\$ 2
Trading Assets (Realized and Unrealized)	SO485	\$ 22,564	\$- 9,191	\$ 6,213	\$ 2,008	\$- 6,460
Other Noninterest Income	SO488	\$- 21,538	\$- 18,280	\$ 16,398	\$ 15,418	\$ 11,711
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	\$ 591,880	\$ 582,233	\$ 541,320	\$ 562,780	\$ 540,094
All Personnel Compensation and Expense	SO510	\$ 166,714	\$ 161,592	\$ 148,849	\$ 144,920	\$ 135,829
Legal Expense	SO520	\$ 2,521	\$ 2,547	\$ 2,459	\$ 2,570	\$ 1,789
Office Occupancy and Equipment Expense	SO530	\$ 67,681	\$ 65,459	\$ 67,678	\$ 60,553	\$ 60,178
Marketing and Other Professional Services	SO540	\$ 241,859	\$ 244,596	\$ 222,141	\$ 250,424	\$ 217,633
Loan Servicing Fees	SO550	\$ 15,126	\$ 13,219	\$ 12,693	\$ 13,246	\$ 14,115
Goodwill and Other Intangibles Expense	SO560	\$ 4,391	\$ 4,474	\$ 5,099	\$ 3,302	\$ 3,034
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 941	\$ 866	\$- 3	\$- 140	\$ 0
Other Noninterest Expense	SO580	\$ 92,647	\$ 89,480	\$ 82,404	\$ 87,905	\$ 107,516
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	\$ 428,306	\$ 382,969	\$ 505,193	\$ 359,746	\$ 433,973
Income Taxes - Total	SO71	\$ 150,442	\$ 137,860	\$ 184,300	\$ 131,652	\$ 154,357
Federal	SO710	\$ 143,425	\$ 132,828	\$ 170,659	\$ 115,588	\$ 141,582
State, Local & Other	SO720	\$ 7,017	\$ 5,032	\$ 13,641	\$ 16,064	\$ 12,775
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 277,864	\$ 245,109	\$ 320,893	\$ 228,094	\$ 279,616
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$- 2,780	\$- 2,893	\$ 0	\$- 74	\$- 562
Net Income (Loss)	SO91	\$ 275,084	\$ 242,216	\$ 320,893	\$ 228,020	\$ 279,054

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Other Codes As of Sep 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	4	\$ 5,244
6	Net income(loss)-equity invest in uncons sub org	1	\$- 1,461
7	Net income(loss) from leased property	3	\$ 5,039
14	Interest Income from CNFIs reported on SC655	1	\$- 34,908
15	Income from corporate-owned life insurance	2	\$ 348
19	Realized/unrealized gains on derivatives	1	\$ 276
99	Other	11	\$ 10,122

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	1	\$ 1,293
2	OTS assessments	3	\$ 73
6	Supervisory examination fees	4	\$ 102
7	Office supplies, printing, and postage	9	\$ 792
8	Telephone, including data lines	5	\$ 9,495
9	Loan origination expense	7	\$ 19,514
10	ATM expense	2	\$ 74
14	Losses from fraud	1	\$ 1,150
16	Web site expenses	1	\$ 13
17	Charitable contributions	2	\$ 104
18	Minority Interest	1	\$ 4,772
19	Realized/unrealized losses on derivatives	1	\$ 1,269
99	Other	9	\$ 30,404

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Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 3,601,080	\$ 2,314,069	\$ 1,112,542	\$ 3,784,873	\$ 2,771,163
YTD - Deposits and Investment Securities	Y_SO115	\$ 118,531	\$ 76,562	\$ 36,432	\$ 154,202	\$ 112,201
YTD - Mortgage-Backed Securities	Y_SO125	\$ 482,028	\$ 329,391	\$ 163,059	\$ 578,534	\$ 426,778
YTD - Mortgage Loans	Y_SO141	\$ 1,804,017	\$ 1,120,671	\$ 518,042	\$ 1,567,397	\$ 1,119,729
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 285,437	\$ 188,810	\$ 90,061	\$ 311,294	\$ 229,028
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 911,067	\$ 598,635	\$ 304,948	\$ 1,173,446	\$ 883,427
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 16,012	\$ 10,596	\$ 4,811	\$ 16,076	\$ 11,977
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 15,946	\$ 10,552	\$ 4,789	\$ 15,527	\$ 11,450
YTD - Other	Y_SO185	\$ 66	\$ 44	\$ 22	\$ 549	\$ 527
YTD - Interest Expense - Total	Y_SO21	\$ 1,469,767	\$ 915,377	\$ 422,012	\$ 1,444,605	\$ 1,056,402
YTD - Deposits	Y_SO215	\$ 868,136	\$ 541,773	\$ 251,288	\$ 927,674	\$ 688,032
YTD - Escrows	Y_SO225	\$ 18	\$ 14	\$ 8	\$ 33	\$ 23
YTD - Advances from FHLBank	Y_SO230	\$ 248,893	\$ 147,264	\$ 65,128	\$ 209,312	\$ 149,876
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 9,251	\$ 6,156	\$ 3,077	\$ 12,329	\$ 9,253
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 343,554	\$ 220,170	\$ 102,511	\$ 295,257	\$ 209,218
YTD - Capitalized Interest	Y_SO271	\$ 85	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 2,147,325	\$ 1,409,288	\$ 695,341	\$ 2,356,344	\$ 1,726,738
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 382,678	\$ 255,365	\$ 85,767	\$ 393,985	\$ 276,078
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 1,764,647	\$ 1,153,923	\$ 609,574	\$ 1,962,359	\$ 1,450,660
YTD - Noninterest Income - Total	Y_SO42	\$ 1,267,254	\$ 857,792	\$ 436,939	\$ 1,689,864	\$ 1,286,769
YTD - Mortgage Loan Serving Fees	Y_SO410	\$- 28,904	\$- 18,052	\$ 1,692	\$- 11,703	\$- 8,794
YTD - Other Fees and Charges	Y_SO420	\$ 1,026,525	\$ 680,183	\$ 329,244	\$ 1,230,492	\$ 929,495
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 293,053	\$ 197,543	\$ 89,605	\$ 395,829	\$ 305,974
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 276,004	\$ 201,962	\$ 82,932	\$ 389,320	\$ 301,289
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 1,535	\$ 1,244	\$ 70	\$ 1,791	\$ 1,677
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 5	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$- 7	\$- 7
YTD - Sale of Loans Held for Investment	Y_SO475	\$- 4,594	\$- 3,287	\$ 0	\$ 7,275	\$ 7,275

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Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 527	\$ 602	\$ 390	\$- 321	\$- 23
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 19,586	\$- 2,978	\$ 6,213	\$- 2,229	\$- 4,237
YTD - Other Noninterest Income	Y_SO488	\$- 23,420	\$- 1,882	\$ 16,398	\$ 75,246	\$ 60,094
YTD - Noninterest Expense - Total	Y_SO51	\$ 1,715,433	\$ 1,123,553	\$ 541,320	\$ 2,132,952	\$ 1,573,942
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 477,155	\$ 310,441	\$ 148,849	\$ 545,979	\$ 402,399
YTD - Legal Expense	Y_SO520	\$ 7,527	\$ 5,006	\$ 2,459	\$ 8,073	\$ 5,522
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 200,818	\$ 133,137	\$ 67,678	\$ 244,327	\$ 184,237
YTD - Marketing and Other Professional Services	Y_SO540	\$ 708,596	\$ 466,737	\$ 222,141	\$ 902,368	\$ 651,984
YTD - Loan Servicing Fees	Y_SO550	\$ 41,038	\$ 25,912	\$ 12,693	\$ 50,675	\$ 37,429
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 13,964	\$ 9,573	\$ 5,099	\$ 12,278	\$ 9,375
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 1,804	\$ 863	\$- 3	\$- 139	\$ 1
YTD - Other Noninterest Expense	Y_SO580	\$ 264,531	\$ 171,884	\$ 82,404	\$ 369,391	\$ 282,995
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 1,316,468	\$ 888,162	\$ 505,193	\$ 1,519,271	\$ 1,163,487
YTD - Income Taxes - Total	Y_SO71	\$ 472,602	\$ 322,160	\$ 184,300	\$ 554,855	\$ 424,900
YTD - Federal	Y_SO710	\$ 446,912	\$ 303,487	\$ 170,659	\$ 502,400	\$ 388,509
YTD - State, Local, and Other	Y_SO720	\$ 25,690	\$ 18,673	\$ 13,641	\$ 52,455	\$ 36,391
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 843,866	\$ 566,002	\$ 320,893	\$ 964,416	\$ 738,587
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$- 5,673	\$- 2,893	\$ 0	\$ 30,664	\$ 30,738
YTD - Net Income (Loss)	Y_SO91	\$ 838,193	\$ 563,109	\$ 320,893	\$ 995,080	\$ 769,325

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 561,664	\$ 542,989	\$ 583,157	\$ 573,662	\$ 631,661
Net Provision for Loss	VA115	\$ 128,106	\$ 170,438	\$ 85,712	\$ 118,110	\$ 71,670
Transfers	VA125	\$- 178	\$- 1,049	\$- 1,277	\$ 52	\$- 1,799
Recoveries	VA135	\$ 52,206	\$ 54,081	\$ 41,692	\$ 53,525	\$ 57,551
Adjustments	VA145	\$ 21,006	\$ 24,870	\$ 45,175	\$ 33,911	\$ 33,725
Charge-offs	VA155	\$ 198,419	\$ 229,665	\$ 211,470	\$ 205,288	\$ 217,297
General Valuation Allowances - Ending Balance	VA165	\$ 564,385	\$ 561,664	\$ 542,989	\$ 573,972	\$ 575,511
Specific Valuation Allowances - Beginning Balance	VA108	\$ 4,553	\$ 3,576	\$ 2,784	\$ 4,667	\$ 7,536
Net Provision for Loss	VA118	\$ 148	\$ 26	\$ 52	\$- 43	\$ 179

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 178	\$ 1,049	\$ 1,277	\$- 52	\$ 1,799
Adjustments	VA148	\$ 0	\$ 0	\$- 170	\$ 0	\$ 0
Charge-offs	VA158	\$ 610	\$ 98	\$ 367	\$ 1,788	\$ 4,847
Specific Valuation Allowances - Ending Balance	VA168	\$ 4,269	\$ 4,553	\$ 3,576	\$ 2,784	\$ 4,667
Total Valuation Allowances - Beginning Balance	VA110	\$ 566,217	\$ 546,565	\$ 585,941	\$ 578,329	\$ 639,197
Net Provision for Loss	VA120	\$ 128,254	\$ 170,464	\$ 85,764	\$ 118,067	\$ 71,849
Recoveries	VA140	\$ 52,206	\$ 54,081	\$ 41,692	\$ 53,525	\$ 57,551
Adjustments	VA150	\$ 21,006	\$ 24,870	\$ 45,005	\$ 33,911	\$ 33,725
Charge-offs	VA160	\$ 199,029	\$ 229,763	\$ 211,837	\$ 207,076	\$ 222,144
Total Valuation Allowances - Ending Balance	VA170	\$ 568,654	\$ 566,217	\$ 546,565	\$ 576,756	\$ 580,178
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 198,419	\$ 229,665	\$ 211,470	\$ 205,288	\$ 217,297
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 7,393	\$ 30,818	\$ 132	\$ 416	\$ 9,263
Mortgage Loans - Total	VA46	\$ 3,719	\$ 3,122	\$ 2,305	\$ 2,205	\$ 1,415
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 0	\$ 5	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 0	\$ 5	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 3,719	\$ 3,122	\$ 2,305	\$ 2,200	\$ 1,415
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 2,692	\$ 2,058	\$ 1,308	\$ 1,601	\$ 1,141
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 520	\$ 885	\$ 615	\$ 468	\$ 74
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 346	\$ 179	\$ 382	\$ 102	\$ 200
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 161	\$ 0	\$ 0	\$ 29	\$ 0
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 186,079	\$ 194,539	\$ 209,018	\$ 202,428	\$ 206,601
Commercial Loans	VA520	\$ 34,678	\$ 35,199	\$ 36,533	\$ 31,141	\$ 36,804
Consumer Loans - Total	SUB2061	\$ 151,401	\$ 159,340	\$ 172,485	\$ 171,287	\$ 169,797
Loans on Deposits	VA510	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 169	\$ 196	\$ 356	\$ 347	\$ 485
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 3,754	\$ 3,455	\$ 5,481	\$ 6,633	\$ 8,015
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 99,519	\$ 111,528	\$ 126,404	\$ 127,940	\$ 125,551
Other	VA560	\$ 47,958	\$ 44,161	\$ 40,244	\$ 36,367	\$ 35,746
Reposessed Assets - Total	VA60	\$ 61	\$ 18	\$ 15	\$ 239	\$ 18
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 40	\$ 0	\$ 0	\$ 5	\$ 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	\$ 222	\$ 0
Other Reposessed Assets	VA630	\$ 21	\$ 18	\$ 15	\$ 12	\$ 18
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 1,167	\$ 1,168	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 52,206	\$ 54,081	\$ 41,692	\$ 53,525	\$ 57,551
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 1,016	\$ 439	\$ 297	\$ 436	\$ 401
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 32	\$ 0	\$ 0
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	\$ 32	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 1,016	\$ 439	\$ 265	\$ 436	\$ 401
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 357	\$ 250	\$ 139	\$ 199	\$ 230
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 448	\$ 76	\$ 5	\$ 45	\$ 6
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 211	\$ 113	\$ 121	\$ 48	\$ 161
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 10	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 0	\$ 134	\$ 4
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 50,967	\$ 53,350	\$ 41,395	\$ 53,089	\$ 57,150
Commercial Loans	VA521	\$ 5,197	\$ 5,317	\$ 3,920	\$ 6,537	\$ 7,765
Consumer Loans - Total	SUB2161	\$ 45,770	\$ 48,033	\$ 37,475	\$ 46,552	\$ 49,385
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 454	\$ 605	\$ 509	\$ 594	\$ 363
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 3,889	\$ 5,718	\$ 5,675	\$ 5,853	\$ 5,630

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 34,487	\$ 35,342	\$ 25,232	\$ 34,353	\$ 37,217
Other	VA561	\$ 6,940	\$ 6,368	\$ 6,059	\$ 5,752	\$ 6,175
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 223	\$ 292	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 326	\$ 1,075	\$ 1,334	\$- 95	\$ 1,978
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 347	\$ 298	\$- 5	\$ 0	\$ 300
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 46	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 46	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 347	\$ 298	\$- 51	\$ 0	\$ 300
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 135	\$- 2	\$- 51	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 100	\$ 300	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 112	\$ 0	\$ 0	\$ 0	\$ 300
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 56	\$ 612	\$ 1,145	\$ 57	\$ 1,496
Commercial Loans	VA522	\$- 22	\$ 499	\$ 983	\$- 15	\$ 25
Consumer Loans - Total	SUB2261	\$ 78	\$ 113	\$ 162	\$ 72	\$ 1,471
Loans on Deposits	VA512	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 16	\$ 53	\$ 53	\$ 11	\$ 1,434
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 39	\$ 41	\$ 64	\$ 41	\$ 38
Other	VA562	\$ 22	\$ 19	\$ 45	\$ 20	\$- 1
Reposessed Assets - Total	VA62	\$- 77	\$ 165	\$ 194	\$- 152	\$ 182
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 26	\$ 166	\$ 91	\$- 116	\$ 177
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 6	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$- 180	\$ 0	\$ 100	\$- 100	\$ 0
Other Repossessed Assets	VA632	\$ 77	\$- 1	\$ 3	\$ 58	\$ 5
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 146,539	\$ 176,659	\$ 171,112	\$ 151,668	\$ 161,724
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 7,393	\$ 30,818	\$ 132	\$ 416	\$ 9,263
Mortgage Loans - Total	VA49	\$ 3,050	\$ 2,981	\$ 2,003	\$ 1,769	\$ 1,314
Construction - Total	SUB2330	\$ 0	\$ 0	\$ 14	\$ 5	\$ 0
1-4 Dwelling Units	VA425	\$ 0	\$ 0	\$ 46	\$ 5	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$- 32	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 3,050	\$ 2,981	\$ 1,989	\$ 1,764	\$ 1,314
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 2,335	\$ 1,808	\$ 1,169	\$ 1,402	\$ 911
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 207	\$ 807	\$ 559	\$ 423	\$ 68
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 135	\$ 66	\$ 261	\$ 54	\$ 39
Multifamily (5 or more) Dwelling Units	VA475	\$ 100	\$ 300	\$ 0	\$- 10	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 273	\$ 0	\$ 0	\$- 105	\$ 296
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 135,168	\$ 141,801	\$ 168,768	\$ 149,396	\$ 150,947
Commercial Loans	VA525	\$ 29,459	\$ 30,381	\$ 33,596	\$ 24,589	\$ 29,064
Consumer Loans - Total	SUB2361	\$ 105,709	\$ 111,420	\$ 135,172	\$ 124,807	\$ 121,883
Loans on Deposits	VA515	\$ 2	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$- 285	\$- 409	\$- 153	\$- 247	\$ 122
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$- 119	\$- 2,210	\$- 141	\$ 791	\$ 3,819
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA559	\$ 65,071	\$ 76,227	\$ 101,236	\$ 93,628	\$ 88,372
Other	VA565	\$ 41,040	\$ 37,812	\$ 34,230	\$ 30,635	\$ 29,570
Reposessed Assets - Total	VA65	\$- 16	\$ 183	\$ 209	\$ 87	\$ 200
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 66	\$ 166	\$ 91	\$- 111	\$ 177

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 6	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$- 180	\$ 0	\$ 100	\$ 122	\$ 0
Other Repossessed Assets	VA633	\$ 98	\$ 17	\$ 18	\$ 70	\$ 23
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 944	\$ 876	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 15,637	\$ 17,349	\$ 15,803	\$ 11,654	\$ 7,357
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 63,288	\$ 69,823	\$ 74,805	\$ 31,125	\$ 31,807
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 3,935	\$ 3,452	\$ 1,497	\$ 1,165	\$ 1,475
Construction	VA951	\$ 0	\$ 0	\$ 68	\$ 0	\$ 21
Permanent - 1-4 Dwelling Units	VA952	\$ 3,935	\$ 3,452	\$ 1,429	\$ 319	\$ 1,454
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 37	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 809	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 163,708	\$ 140,391	\$ 123,620	\$ 105,464	\$ 118,574
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 282,157	\$ 279,342	\$ 299,804	\$ 312,336	\$ 318,624
Substandard	VA965	\$ 248,559	\$ 236,735	\$ 258,873	\$ 263,778	\$ 278,816
Doubtful	VA970	\$ 33,598	\$ 42,607	\$ 40,931	\$ 48,558	\$ 39,808
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	N/A	N/A	N/A	N/A
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	N/A	N/A	N/A	N/A
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	N/A	N/A	N/A	N/A
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 738,344	\$ 628,537	\$ 622,773	\$ 657,300	\$ 614,444
Mortgages - Total	SUB2421	\$ 383,544	\$ 296,505	\$ 283,904	\$ 268,025	\$ 236,005
Construction and Land Loans	SUB2430	\$ 3,288	\$ 3,186	\$ 2,654	\$ 14,374	\$ 1,517

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 373,093	\$ 287,465	\$ 278,328	\$ 250,840	\$ 227,388
Permanent Loans Secured by All Other Property	SUB2450	\$ 10,147	\$ 8,786	\$ 3,472	\$ 2,879	\$ 7,850
Nonmortgages - Total	SUB2461	\$ 354,800	\$ 332,032	\$ 338,869	\$ 389,275	\$ 378,439
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 640,724	\$ 555,993	\$ 545,877	\$ 581,931	\$ 543,044
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 527,575	\$ 449,547	\$ 429,821	\$ 449,080	\$ 415,887
Mortgage Loans - Total	SUB2481	\$ 304,624	\$ 242,511	\$ 222,480	\$ 212,424	\$ 181,178
Construction	PD115	\$ 0	\$ 118	\$ 1,800	\$ 13,281	\$ 390
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 63,759	\$ 29,126	\$ 31,753	\$ 24,744	\$ 24,780
Secured by First Liens	PD123	\$ 222,398	\$ 201,058	\$ 182,354	\$ 164,717	\$ 144,462
Secured by Junior Liens	PD124	\$ 8,612	\$ 3,581	\$ 3,964	\$ 6,890	\$ 4,891
Multifamily (5 or more) Dwelling Units	PD125	\$ 920	\$ 1,720	\$ 220	\$ 267	\$ 3,908
Nonresidential Property (Except Land)	PD135	\$ 6,070	\$ 4,007	\$ 1,870	\$ 2,488	\$ 2,709
Land	PD138	\$ 2,865	\$ 2,901	\$ 519	\$ 37	\$ 38
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 75,022	\$ 66,069	\$ 67,699	\$ 66,929	\$ 55,286
Consumer Loans - Total	SUB2511	\$ 147,929	\$ 140,967	\$ 139,642	\$ 169,727	\$ 179,423
Loans on Deposits	PD161	\$ 99	\$ 56	\$ 68	\$ 17	\$ 11
Home Improvement Loans	PD163	\$ 1,326	\$ 1,426	\$ 1,932	\$ 2,700	\$ 2,205
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 12,409	\$ 13,945	\$ 13,049	\$ 20,048	\$ 22,602
Mobile Home Loans	PD169	\$ 2	\$ 0	\$ 13	\$ 4	\$ 0
Credit Cards	PD171	\$ 93,293	\$ 89,956	\$ 88,566	\$ 107,950	\$ 117,167
Other	PD180	\$ 40,800	\$ 35,584	\$ 36,014	\$ 39,008	\$ 37,438
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 5,534	\$ 5,745	\$ 6,772	\$ 0	\$ 0
Held for Sale Included in PD115:PD180	PD192	\$ 1,737	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 4,937	\$ 4,617	\$ 3,611	\$ 7,544	\$ 468
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 120	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD195	PD197	\$ 0	N/A	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 113,149	\$ 106,446	\$ 116,056	\$ 132,851	\$ 127,157

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans - Total	SUB2491	\$ 288	\$ 272	\$ 249	\$ 222	\$ 833
Construction	PD215	\$ 0	\$ 0	\$ 0	\$ 65	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 20	\$ 0	\$ 0
Secured by First Liens	PD223	\$ 288	\$ 272	\$ 229	\$ 154	\$ 152
Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 0	\$ 3	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 681
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 33,238	\$ 34,179	\$ 30,496	\$ 33,669	\$ 28,380
Consumer Loans - Total	SUB2521	\$ 79,623	\$ 71,995	\$ 85,311	\$ 98,960	\$ 97,944
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	\$ 65	\$ 47	\$ 27	\$ 45	\$ 281
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 71,849	\$ 65,325	\$ 78,165	\$ 92,572	\$ 92,171
Other	PD280	\$ 7,709	\$ 6,623	\$ 7,119	\$ 6,343	\$ 5,492
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 2,896	\$ 3,442	\$ 4,064	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 5,755	\$ 6,099	\$ 876	\$ 1,036	\$ 98
Guaranteed Portion Incl in PD295,Excl Rebooked GNMMAs	PD296	\$ 212	N/A	N/A	N/A	N/A
Rebooked GNMMAs Incl in PD295	PD297	\$ 0	N/A	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 97,620	\$ 72,544	\$ 76,896	\$ 75,369	\$ 71,400
Mortgage Loans - Total	SUB2501	\$ 78,632	\$ 53,722	\$ 61,175	\$ 55,379	\$ 53,994
Construction	PD315	\$ 304	\$ 136	\$ 304	\$ 960	\$ 377
Permanent:						
Residential:						
1-4 Dwelling Units:						

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 19,086	\$ 12,241	\$ 10,485	\$ 6,600	\$ 5,154
Secured by First Liens	PD323	\$ 55,850	\$ 38,978	\$ 47,609	\$ 45,122	\$ 45,880
Secured by Junior Liens	PD324	\$ 3,100	\$ 2,209	\$ 1,914	\$ 2,610	\$ 2,069
Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 0	\$ 47	\$ 0	\$ 106
Nonresidential Property (Except Land)	PD335	\$ 173	\$ 127	\$ 785	\$ 56	\$ 377
Land	PD338	\$ 119	\$ 31	\$ 31	\$ 31	\$ 31
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 9,271	\$ 9,738	\$ 6,227	\$ 9,553	\$ 6,544
Consumer Loans - Total	SUB2531	\$ 9,717	\$ 9,084	\$ 9,494	\$ 10,437	\$ 10,862
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 73	\$ 172	\$ 153	\$ 223	\$ 313
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 2,326	\$ 1,943	\$ 2,089	\$ 2,984	\$ 3,437
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 3,672	\$ 3,719	\$ 3,629	\$ 3,034	\$ 2,844
Other	PD380	\$ 3,646	\$ 3,250	\$ 3,623	\$ 4,196	\$ 4,268
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 1,295	\$ 879	\$ 1,135	\$ 841	\$ 1,030
Held for Sale Included in PD315:PD380	PD392	\$ 110	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 200	\$ 200	\$ 327	\$ 0	\$ 0
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD395	PD397	\$ 0	N/A	N/A	N/A	N/A

Schedule LD --- Loan Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
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	\$ 3,490,393	\$ 3,406,130	\$ 4,051,676	\$ 1,967,303	\$ 542,389
90% up to 100% LTV	LD110	\$ 2,814,458	\$ 2,820,101	\$ 3,648,234	\$ 1,902,265	\$ 474,706
100% and greater LTV	LD120	\$ 675,935	\$ 586,029	\$ 403,442	\$ 65,038	\$ 67,683
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 34,417	\$ 23,264	\$ 22,421	\$ 8,515	\$ 6,432
Past Due and Still Accruing - Total	SUB5240	\$ 25,405	\$ 18,050	\$ 17,153	\$ 6,375	\$ 4,524
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 25,405	\$ 18,050	\$ 17,153	\$ 6,375	\$ 4,524
90% up to 100% LTV	LD210	\$ 18,539	\$ 14,355	\$ 13,273	\$ 5,840	\$ 3,572
100% and greater LTV	LD220	\$ 6,866	\$ 3,695	\$ 3,880	\$ 535	\$ 952
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule LD --- Loan Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 9,012	\$ 5,214	\$ 5,268	\$ 2,140	\$ 1,908
90% up to 100% LTV	LD250	\$ 6,366	\$ 4,036	\$ 3,585	\$ 1,312	\$ 1,064
100% and greater LTV	LD260	\$ 2,646	\$ 1,178	\$ 1,683	\$ 828	\$ 844
Net Charge-offs - Total	SUB5300	\$ 2,038	\$ 1,364	\$ 1,074	\$ 584	\$ 62
90% up to 100% LTV	LD310	\$ 1,885	\$ 1,181	\$ 894	\$ 591	\$ 62
100% and greater LTV	LD320	\$ 153	\$ 183	\$ 180	\$ - 7	\$ 0
Purchases - Total	SUB5320	\$ 445,314	\$ 450,790	\$ 315,361	\$ 7,909	\$ 6,627
90% up to 100% LTV	LD410	\$ 282,664	\$ 376,301	\$ 280,391	\$ 7,337	\$ 5,244
100% and greater LTV	LD420	\$ 162,650	\$ 74,489	\$ 34,970	\$ 572	\$ 1,383
Originations - Total	SUB5330	\$ 974,586	\$ 730,021	\$ 712,640	\$ 416,323	\$ 129,267
90% up to 100% LTV	LD430	\$ 897,568	\$ 667,024	\$ 661,997	\$ 410,388	\$ 123,099
100% and greater LTV	LD440	\$ 77,018	\$ 62,997	\$ 50,643	\$ 5,935	\$ 6,168
Sales - Total	SUB5340	\$ 475,259	\$ 1,353,998	\$ 35,034	\$ 25,493	\$ 32,429
90% up to 100% LTV	LD450	\$ 431,046	\$ 1,264,913	\$ 22,657	\$ 24,037	\$ 31,440
100% and greater LTV	LD460	\$ 44,213	\$ 89,085	\$ 12,377	\$ 1,456	\$ 989

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 784,592	\$ 670,701	\$ 647,133	\$ 582,954	\$ 507,343
Mortgage Construction Loans	CC105	\$ 702,274	\$ 605,567	\$ 600,210	\$ 543,202	\$ 478,420
Other Mortgage Loans	CC115	\$ 82,318	\$ 65,134	\$ 46,923	\$ 39,752	\$ 28,923
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 762,837	\$ 678,632	\$ 722,696	\$ 675,976	\$ 670,743
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 1,030,827	\$ 1,091,622	\$ 938,116	\$ 786,184	\$ 1,029,146
1-4 Dwelling Units	CC280	\$ 876,275	\$ 937,065	\$ 783,749	\$ 682,809	\$ 908,026
Multifamily (5 or more) Dwelling Units	CC290	\$ 62,749	\$ 60,628	\$ 71,354	\$ 28,205	\$ 27,502
All Other Real Estate	CC300	\$ 91,803	\$ 93,929	\$ 83,013	\$ 75,170	\$ 93,618
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 493,450	\$ 821,407	\$ 617,547	\$ 387,916	\$ 456,357
Commitments Outstanding to Purchase Loans	CC320	\$ 361,001	\$ 1,735,095	\$ 835,857	\$ 604,136	\$ 698,088
Commitments Outstanding to Sell Loans	CC330	\$ 182,283	\$ 472,662	\$ 509,616	\$ 472,110	\$ 621,470
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 1,568,303	\$ 2,740,262	\$ 764,376	\$ 591,243	\$ 1,127,757
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 1,334,728	\$ 2,968,240	\$ 957,745	\$ 973,907	\$ 1,372,485

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Schedule CC --- Consolidated Commitments and Contingencies		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
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	\$ 30,136,298	\$ 28,425,854	\$ 26,960,587	\$ 25,441,113	\$ 24,717,628
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 10,776,573	\$ 9,258,129	\$ 8,023,616	\$ 6,854,428	\$ 6,229,404
Commercial Lines	CC420	\$ 9,657,536	\$ 9,579,766	\$ 9,532,924	\$ 9,744,015	\$ 9,811,498
Open-End Consumer Lines - Credit Cards	CC423	\$ 8,896,608	\$ 8,785,070	\$ 8,610,725	\$ 8,083,617	\$ 7,925,689
Open-End Consumer Lines - Other	CC425	\$ 805,581	\$ 802,889	\$ 793,322	\$ 759,053	\$ 751,037
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 436,627	\$ 308,111	\$ 386,241	\$ 294,186	\$ 282,772
Commercial	CC430	\$ 3,553	\$ 3,547	\$ 4,036	\$ 1,976	\$ 2,264
Standby, Not Included on CC465 or CC468	CC435	\$ 433,074	\$ 304,564	\$ 382,205	\$ 292,210	\$ 280,508
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 5,047,617	\$ 4,369,826	\$ 4,118,716	\$ 3,932,733	\$ 3,883,165
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 93,252	\$ 85,325	\$ 83,041	\$ 83,030	\$ 78,617
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 530,449	\$ 478,313	\$ 411,239	\$ 391,076	\$ 386,083
Other Contingent Liabilities	CC480	\$ 10	\$ 26	\$ 41	\$ 56,100	\$ 71
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 6,097,366	\$ 6,752,201	\$ 3,229,448	\$ 6,341,547	\$ 5,230,514
Pass-Through Securities	CF143	\$ 5,910,686	\$ 6,405,778	\$ 2,758,848	\$ 5,800,365	\$ 3,906,803
Other Mortgage-Backed Securities	CF153	\$ 186,680	\$ 346,423	\$ 470,600	\$ 541,182	\$ 1,323,711
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 4,740,806	\$ 6,888,907	\$ 3,818,031	\$ 5,044,433	\$ 4,538,813
Pass-Through Securities	CF145	\$ 4,273,257	\$ 5,816,037	\$ 2,871,925	\$ 4,527,288	\$ 3,811,234
Other Mortgage-Backed Securities	CF155	\$ 467,549	\$ 1,072,870	\$ 946,106	\$ 517,145	\$ 727,579
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 1,356,560	\$- 136,706	\$- 588,583	\$ 1,297,114	\$ 691,701
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 741,918	\$- 139,830	\$- 512,368	\$- 302,938	\$- 125,614
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 290,392	\$- 414,047	\$- 320,271	\$- 251,191	\$- 218,273
Mortgage Loans Disbursed - Total	SUB3831	\$ 7,259,495	\$ 7,466,265	\$ 5,562,085	\$ 5,354,153	\$ 5,744,159
Construction Loans - Total	SUB3840	\$ 196,665	\$ 241,929	\$ 152,579	\$ 151,749	\$ 157,485
1-4 Dwelling Units	CF190	\$ 164,996	\$ 202,001	\$ 120,232	\$ 110,808	\$ 112,129
Multifamily (5 or more) Dwelling Units	CF200	\$ 6,466	\$ 3,057	\$ 10,254	\$ 5,104	\$ 3,184

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Schedule CF --- Consolidated Cash Flow Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonresidential	CF210	\$ 25,203	\$ 36,871	\$ 22,093	\$ 35,837	\$ 42,172
Permanent Loans - Total	SUB3851	\$ 7,062,830	\$ 7,224,336	\$ 5,409,506	\$ 5,202,404	\$ 5,586,674
1-4 Dwelling Units	CF225	\$ 6,701,873	\$ 6,899,865	\$ 5,142,503	\$ 4,871,831	\$ 5,305,985
Multifamily (5 or more) Dwelling Units	CF245	\$ 158,336	\$ 122,194	\$ 116,279	\$ 173,527	\$ 145,894
Nonresidential (Except Land)	CF260	\$ 122,341	\$ 124,810	\$ 62,587	\$ 89,946	\$ 106,013
Land	CF270	\$ 80,280	\$ 77,467	\$ 88,137	\$ 67,100	\$ 28,782
Loans and Participations Purchased - Total	SUB3880	\$ 4,742,722	\$ 5,307,666	\$ 3,601,504	\$ 3,828,422	\$ 3,385,984
Secured by 1-4 Dwelling Units	CF280	\$ 4,738,662	\$ 5,300,624	\$ 3,599,499	\$ 3,827,080	\$ 3,385,452
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 1,657	\$ 2,189	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF300	\$ 2,403	\$ 4,853	\$ 2,005	\$ 1,342	\$ 532
Loans and Participations Sold - Total	SUB3890	\$ 4,215,468	\$ 4,612,674	\$ 2,613,154	\$ 3,509,998	\$ 3,335,071
Secured by 1-4 Dwelling Units	CF310	\$ 4,209,854	\$ 4,592,876	\$ 2,611,486	\$ 3,509,998	\$ 3,332,632
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 349	\$ 0	\$ 0	\$ 2,439
Secured by Nonresidential	CF330	\$ 5,614	\$ 19,449	\$ 1,668	\$ 0	\$ 0
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$ 527,254	\$ 694,992	\$ 988,350	\$ 318,424	\$ 50,913
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 4,709,431	\$ 3,943,147	\$ 3,017,232	\$ 2,706,120	\$ 2,523,229
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 33,949	\$ 11,526	\$ 32,268	\$- 9,119	\$ 16,898
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 2,342,455	\$ 2,082,062	\$ 1,688,217	\$ 206,922	\$ 168,836
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 3,043,369	\$ 4,229,636	\$ 3,565,471	\$ 2,957,338	\$ 3,288,741
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 6,964,342	\$ 6,847,372	\$ 6,113,304	\$ 6,163,190	\$ 6,351,870
Commercial	CF390	\$ 3,484,491	\$ 3,689,162	\$ 3,261,313	\$ 3,212,107	\$ 3,129,205
Consumer	CF400	\$ 3,479,851	\$ 3,158,210	\$ 2,851,991	\$ 2,951,083	\$ 3,222,665
Nonmortgage Loans - Sales - Total	SUB3915	\$ 1,072,342	\$ 652,922	\$ 536,061	\$ 684,084	\$ 659,702
Commercial	CF395	\$ 207,254	\$ 150,181	\$ 201,068	\$ 0	\$ 209,149
Consumer	CF405	\$ 865,088	\$ 502,741	\$ 334,993	\$ 684,084	\$ 450,553
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 5,892,000	\$ 6,194,450	\$ 5,577,243	\$ 5,479,106	\$ 5,692,168
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 1,923,172	\$ 1,491,471	\$ 988,177	\$ 531,394	\$ 653,786
New Deposits Received less Deposits Withdrawn	CF420	\$ 1,602,862	\$ 1,207,608	\$ 744,153	\$ 302,449	\$ 432,272
Interest Credited to Deposits	CF430	\$ 320,310	\$ 283,863	\$ 244,024	\$ 228,945	\$ 221,514
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
		Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						

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Schedule DI --- Consolidated Deposit Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Total Broker - Originated Deposits - Total	SUB4061	\$ 7,300,763	\$ 6,876,210	\$ 6,831,323	\$ 7,148,595	\$ 7,449,468
Fully Insured	DI100	\$ 6,848,267	\$ 6,545,870	\$ 6,574,452	\$ 6,924,304	\$ 7,258,192
Other	DI110	\$ 452,496	\$ 330,340	\$ 256,871	\$ 224,291	\$ 191,276
Deposits with Balances - \$100,000 or Less	DI120	\$ 40,347,966	\$ 39,281,445	\$ 38,902,055	\$ 37,899,778	\$ 38,411,266
Deposits with Balances - Greater than \$100,000	DI130	\$ 20,453,278	\$ 19,603,337	\$ 18,458,321	\$ 17,509,553	\$ 16,717,163
Number of Deposit Accounts - Total	SUB4062	7,453,594	7,080,058	7,093,717	6,693,471	6,750,745
Balances of \$100,000 or Less	DI150	7,367,842	6,997,691	7,014,291	6,618,410	6,676,452
Balances Greater than \$100,000	DI160	85,752	82,367	79,426	75,061	74,293
IRA/Keogh Accounts	DI200	\$ 1,921,819	\$ 1,860,830	\$ 1,851,879	\$ 1,808,755	\$ 1,803,248
Uninsured Deposits	DI210	\$ 12,783,069	\$ 12,192,458	\$ 11,503,289	\$ 10,735,071	\$ 10,261,714
Preferred Deposits	DI220	\$ 64,280	\$ 16,839	\$ 10,639	\$ 12,081	\$ 20,984
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 6,139,136	\$ 9,099,322	\$ 9,286,332	\$ 8,530,899	\$ 8,405,608
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 33,490,499	\$ 28,814,772	\$ 27,530,693	\$ 26,651,029	\$ 25,660,762
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 3,398,319	\$ 3,580,838	\$ 3,742,012	\$ 3,761,044	\$ 3,900,162
Deposits & Escrows - Time Deposits	DI340	\$ 17,773,297	\$ 17,389,853	\$ 16,801,338	\$ 16,466,359	\$ 17,161,900
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 2,762,398	\$ 5,537,246	\$ 5,582,577	\$ 5,020,424	\$ 5,199,203
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 4,757	\$ 6,010	\$ 4,309	\$ 3,463	\$ 3,876
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 8,049	\$ 2,804	\$ 3,484	\$ 4,734	\$ 1,526
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 455,289	\$ 321,639	\$ 431,008	\$ 384,270	\$ 571,063
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	\$ 38,207	\$ 64,742	\$ 58,618	\$ 59,322	\$ 52,236
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

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Schedule DI --- Consolidated Deposit Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 13,127	\$ 0

Schedule SI --- Consolidated Supplemental Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	11,844	11,661	11,491	11,020	10,987
Assets Held in Trading Accounts	SI375	\$ 489,904	\$ 502,508	\$ 529,092	\$ 965,650	\$ 943,013
Available-for-Sale Securities	SI385	\$ 15,598,779	\$ 15,516,065	\$ 16,164,128	\$ 16,880,536	\$ 16,508,240
Assets Held for Sale	SI387	\$ 2,068,485	\$ 2,088,154	\$ 1,570,695	\$ 1,764,605	\$ 2,640,088
Loans Serviced for Others	SI390	\$ 22,132,278	\$ 20,763,194	\$ 18,741,803	\$ 18,262,243	\$ 16,785,060
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 139,334	\$ 141,754	\$ 111,527	\$ 93,470	\$ 92,940
Other Residual Interests	SI404	\$ 360,088	\$ 316,330	\$ 285,619	\$ 285,284	\$ 275,447
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	87.03%	86.77%	85.96%	86.75%	84.31%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	87.28%	86.69%	86.33%	86.58%	84.79%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	87.22%	86.49%	86.27%	86.89%	85.23%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	84.91%	84.91%	85.02%	85.01%	85.52%
Do you meet the DBLA business operations test?	SI586	2 [Yes]	2 [Yes]	2 [Yes]	3 [Yes]	3 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 40,221	\$ 36,592	\$ 36,964	\$ 40,615	\$ 30,934
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 32,810	\$ 29,039	\$ 27,184	\$ 26,394	\$ 26,075
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	26	27	25	25	29
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 7,714,831	\$ 7,545,416	\$ 7,035,520	\$ 6,605,588	\$ 6,348,849
Net Income (Loss) (SO91)	SI610	\$ 275,084	\$ 242,216	\$ 320,893	\$ 228,020	\$ 279,054
Dividends Declared - Preferred Stock	SI620	\$ 2,500	\$ 2,500	\$ 2,500	\$ 2,500	\$ 2,500
Dividends Declared - Common Stock	SI630	\$ 10,517	\$ 79,150	\$ 14,251	\$ 89,200	\$ 11,886
Stock Issued	SI640	\$ 0	\$ 26	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 36	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 146,116	\$ 38,558	\$ 262,961	\$ 204,723	\$ 443
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 20,067	\$- 29,208	\$- 57,675	\$ 12,894	\$ 42,989

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Schedule SI --- Consolidated Supplemental Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Prior Period Adjustments	SI668	\$ 0	\$- 607	\$ 23	\$ 0	\$ 0
Other Adjustments	SI671	\$ 2,415	\$ 81	\$ 445	\$ 23	\$ 1
Ending Equity Capital (SC80)	SI680	\$ 8,145,460	\$ 7,714,832	\$ 7,545,416	\$ 6,959,548	\$ 6,656,950
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 2,082	\$ 130,945	\$ 131,113	\$ 2,372	\$ 2,481
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 6,770,600	\$ 6,700,431	\$ 6,123,193	\$ 5,131,474	\$ 4,962,273
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	6 [Yes]	5 [Yes]	5 [Yes]	4 [Yes]	3 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 31,309	\$ 48,468	\$ 76,968	\$ 59,790	\$ 39,051
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 4,495	\$ 4,560	\$ 4,621	\$ 4,479	\$ 5,679
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 93,436,170	\$ 91,638,890	\$ 86,579,515	\$ 83,329,342	\$ 81,121,250
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 3,373,546	\$ 3,488,964	\$ 3,220,736	\$ 3,732,256	\$ 5,149,639
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 65,409,201	\$ 62,625,055	\$ 58,009,996	\$ 55,074,564	\$ 53,567,659
Nonmortgage Loans	SI885	\$ 20,106,118	\$ 19,852,300	\$ 19,553,120	\$ 19,372,828	\$ 19,481,477
Deposits and Excrows	SI890	\$ 59,547,488	\$ 57,779,356	\$ 56,052,271	\$ 55,071,991	\$ 54,593,183
Total Borrowings	SI895	\$ 23,949,497	\$ 23,581,544	\$ 20,976,936	\$ 19,327,714	\$ 17,882,025
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	5	10	2	3	7
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 3,090	\$ 1,904	\$ 653	\$ 136	\$ 689
Interest Charged on Loans Made During Quarter - Minimum	SI920	9.12	6.00	5.50	7.84	4.91
Interest Charged on Loans Made During Quarter - Maximum	SI930	11.06	7.45	5.50	7.84	8.87

Schedule SQ --- Consolidated Supplemental Questions		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	0	0
Change in Control of Association?	SQ130	0	0	0	0	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

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Schedule SQ --- Consolidated Supplemental Questions		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
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	1	0	0	0	1
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	1
Does Association Have Subchapter S in effect this year?	SQ320	1	1	1	1	1
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	10	9	9	7	9

Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	2 [Yes]	2 [Yes]	2 [Yes]	1 [Yes]	1 [Yes]
Do you have any activity to report on this schedule?	FS130	2 [Yes]	2 [Yes]	2 [Yes]	1 [Yes]	1 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 10,218,008	\$ 9,386,643	\$ 8,759,676	\$ 8,607,404	\$ 7,895,035
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 986,950	\$ 846,853	\$ 747,161	\$ 641,949	\$ 571,509
Personal Trust and Agency Accounts	FS210	\$ 229,644	\$ 161,792	\$ 122,065	\$ 78,568	\$ 67,724
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 193,194	\$ 183,429	\$ 174,053	\$ 154,404	\$ 144,863
Employee Benefit - Defined Contribution	FS220	\$ 36,114	\$ 34,255	\$ 31,839	\$ 28,023	\$ 26,146
Employee Benefit - Defined Benefit	FS230	\$ 6,918	\$ 6,583	\$ 6,724	\$ 6,879	\$ 6,430
Other Retirement Accounts	FS240	\$ 150,162	\$ 142,591	\$ 135,490	\$ 119,502	\$ 112,287
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 557,880	\$ 497,060	\$ 446,488	\$ 404,382	\$ 357,660
Other Fiduciary Accounts	FS270	\$ 6,232	\$ 4,572	\$ 4,555	\$ 4,595	\$ 1,262
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 5,479,773	\$ 4,987,378	\$ 4,890,700	\$ 4,981,810	\$ 4,617,197
Personal Trust and Agency Accounts	FS211	\$ 51,212	\$ 49,640	\$ 49,741	\$ 50,578	\$ 61,397
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 5,390,072	\$ 4,896,297	\$ 4,800,872	\$ 4,890,364	\$ 4,524,567
Employee Benefit - Defined Contribution	FS221	\$ 1,480	\$ 1,436	\$ 1,370	\$ 1,342	\$ 0

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Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS231	\$ 5,061,142	\$ 4,578,524	\$ 4,496,706	\$ 4,598,430	\$ 4,251,355
Other Retirement Accounts	FS241	\$ 327,450	\$ 316,337	\$ 302,796	\$ 290,592	\$ 273,212
Corporate Trust and Agency Accounts	FS251	\$ 405	\$ 610	\$ 504	\$ 859	\$ 4,252
Other Fiduciary Accounts	FS271	\$ 38,084	\$ 40,831	\$ 39,583	\$ 40,009	\$ 26,981
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 3,751,285	\$ 3,552,412	\$ 3,121,815	\$ 2,983,645	\$ 2,706,329
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	1,002	965	935	699	694
Personal Trust and Agency Accounts	FS212	181	172	171	96	93
Retirement-related Trust and Agency Accounts - Total	SUB6120	328	319	313	250	250
Employee Benefit - Defined Contribution	FS222	34	34	35	29	29
Employee Benefit - Defined Benefit	FS232	4	5	5	6	6
Other Retirement Accounts	FS242	290	280	273	215	215
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	488	470	447	349	348
Other Fiduciary Accounts	FS272	5	4	4	4	3
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	556	564	550	497	495
Personal Trust and Agency Accounts	FS213	17	20	20	17	20
Retirement-related Trust and Agency Accounts - Total	SUB6130	523	525	510	465	459
Employee Benefit - Defined Contribution	FS223	1	1	1	1	0
Employee Benefit - Defined Benefit	FS233	116	126	126	123	130
Other Retirement Accounts	FS243	406	398	383	341	329
Corporate Trust and Agency Accounts	FS253	4	7	9	4	9
Other Fiduciary Accounts	FS273	12	12	11	11	7
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	1,594	1,557	1,480	1,406	1,354
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 7,247	\$ 4,644	\$ 2,163	\$ 6,916	\$ 5,076
Personal Trust and Agency Accounts	FS310	\$ 1,380	\$ 942	\$ 408	\$ 906	\$ 654
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 1,878	\$ 1,181	\$ 534	\$ 1,697	\$ 1,256
Employee Benefit - Defined Contribution	FS320	\$ 249	\$ 160	\$ 82	\$ 243	\$ 169
Employee Benefit - Defined Benefit	FS330	\$ 510	\$ 299	\$ 90	\$ 343	\$ 331
Other Retirement Accounts	FS340	\$ 1,119	\$ 722	\$ 362	\$ 1,111	\$ 756
Corporate Trust and Agency Accounts	FS350	\$ 8	\$ 5	\$ 3	\$ 19	\$ 14
Investment Management Agency Accounts	FS360	\$ 2,682	\$ 1,712	\$ 832	\$ 2,251	\$ 1,530

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Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Other Fiduciary Accounts	FS370	\$ 76	\$ 53	\$ 23	\$ 78	\$ 23
Custody and Safekeeping Accounts	FS380	\$ 1,176	\$ 741	\$ 363	\$ 1,167	\$ 801
Other Fiduciary and Related Services	FS390	\$ 47	\$ 10	\$ 0	\$ 798	\$ 798
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 680	\$ 420	\$ 203	\$ 9,232	\$ 0
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 18	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 6,567	\$ 4,224	\$ 1,960	\$- 2,334	\$ 5,076
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 45,065	\$ 44,494	\$ 43,364	\$ 78,567	\$ 0
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$- 6	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 0	\$ 7	\$ 7	\$ 389	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 2,521	\$ 2,412	\$ 2,620	\$ 8,913	\$ 0
State, County and Municipal Obligations	FS425	\$ 6,475	\$ 5,774	\$ 5,565	\$ 11,669	\$ 0
Money Market Mutual Funds	FS430	\$ 2,139	\$ 2,010	\$ 1,915	\$ 6,941	\$ 0
Other Short-term Obligations	FS435	\$ 106	\$ 606	\$ 500	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 69	\$ 70	\$ 70	\$ 1,750	\$ 0
Common and Preferred Stock	FS445	\$ 31,289	\$ 31,200	\$ 30,261	\$ 47,439	\$ 0
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 1,300	\$ 1,271	\$ 1,271	\$ 1,455	\$ 0
Miscellaneous Assets	FS460	\$ 1,166	\$ 1,144	\$ 1,161	\$ 11	\$ 0
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	2	0
Domestic Equity	FS610	0	0	0	1	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

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Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	1	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 4,622,295	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 4,273,489	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 348,806	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 15	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 12	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 3	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Othr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 3	\$ 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	\$ 3	\$ 0
Total Fid Settlements/Surcharges/Othr 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						
Description	Line Item	Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
		Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 8,145,460	\$ 7,714,828	\$ 7,545,413	\$ 6,959,550	\$ 6,656,950
Equity Capital Deductions - Total	SUB1631	\$ 677,787	\$ 691,676	\$ 707,250	\$ 323,934	\$ 367,742
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 12,523	\$ 19,842	\$ 14,246	\$ 11,321	\$ 929

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Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Goodwill and Certain Other Intangible Assets	CCR115	\$ 523,504	\$ 520,379	\$ 523,684	\$ 233,901	\$ 261,950
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 139,354	\$ 148,928	\$ 166,664	\$ 75,916	\$ 101,926
Other	CCR134	\$ 2,406	\$ 2,527	\$ 2,656	\$ 2,796	\$ 2,937
Equity Capital Additions - Total	SUB1641	\$ 458,662	\$ 480,179	\$ 452,012	\$ 394,998	\$ 409,467
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 290,876	\$ 311,181	\$ 281,720	\$ 223,307	\$ 236,365
Qualifying Intangible Assets	CCR185	\$ 23,786	\$ 24,998	\$ 26,292	\$ 27,691	\$ 29,102
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 144,000	\$ 144,000	\$ 144,000	\$ 144,000	\$ 144,000
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 7,926,335	\$ 7,503,331	\$ 7,290,175	\$ 7,030,614	\$ 6,698,675
Total Assets (SC60)	CCR205	\$ 95,077,773	\$ 92,249,266	\$ 87,966,933	\$ 83,889,005	\$ 81,586,961
Asset Deductions - Total	SUB1651	\$ 672,625	\$ 689,075	\$ 703,173	\$ 321,149	\$ 365,390
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 10,236	\$ 20,349	\$ 14,222	\$ 11,348	\$ 948
Goodwill and Certain Other Intangible Assets	CCR265	\$ 520,629	\$ 517,271	\$ 519,631	\$ 231,089	\$ 259,549
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 139,354	\$ 148,928	\$ 166,664	\$ 75,916	\$ 101,926
Other	CCR275	\$ 2,406	\$ 2,527	\$ 2,656	\$ 2,796	\$ 2,967
Asset Additions - Total	SUB1661	\$ 227,716	\$ 148,961	\$ 249,973	\$ 133,075	\$ 133,809
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 203,930	\$ 123,962	\$ 223,681	\$ 105,384	\$ 104,707
Qualifying Intangible Assets	CCR285	\$ 23,786	\$ 24,998	\$ 26,292	\$ 27,691	\$ 29,102
Other	CCR290	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 94,632,864	\$ 91,709,152	\$ 87,513,733	\$ 83,700,931	\$ 81,355,380
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 3,776,617	\$ 3,668,411	\$ 3,491,881	\$ 3,348,036	\$ 3,245,652
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 7,926,335	\$ 7,503,331	\$ 7,290,175	\$ 7,030,614	\$ 6,698,675
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 1,296	\$ 1,847	\$ 1,587	\$ 2,505	\$ 1,984
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 175,000	\$ 175,000	\$ 175,000	\$ 175,000	\$ 175,000
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 313,218	\$ 299,003	\$ 292,527	\$ 284,251	\$ 279,205
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 61	\$ 60	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 489,514	\$ 475,850	\$ 469,175	\$ 461,816	\$ 456,189
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 489,514	\$ 475,850	\$ 469,175	\$ 461,816	\$ 456,189

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Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 2,702	\$ 2,664	\$ 3,196	\$ 2,618	\$ 2,405
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 367,744	\$ 330,878	\$ 300,795	\$ 264,103	\$ 253,516
Total Risk-Based Capital	CCR39	\$ 8,045,403	\$ 7,645,639	\$ 7,455,359	\$ 7,225,709	\$ 6,898,943
0% R/W Category - Cash	CCR400	\$ 555,778	\$ 690,267	\$ 618,067	\$ 555,927	\$ 562,926
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 2,970,415	\$ 3,161,690	\$ 3,384,924	\$ 3,393,280	\$ 3,543,701
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 99	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 237,616	\$ 365,708	\$ 281,247	\$ 318,113	\$ 333,340
0% R/W Category - Assets Total	CCR420	\$ 3,763,809	\$ 4,217,764	\$ 4,284,238	\$ 4,267,320	\$ 4,439,967
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	\$ 12,063,298	\$ 10,857,350	\$ 10,967,868	\$ 11,630,003	\$ 10,011,797
20% R/W Category - Claims on FHLBs	CCR435	\$ 1,012,524	\$ 1,030,612	\$ 848,471	\$ 868,786	\$ 860,299
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 61,034	\$ 62,317	\$ 60,282	\$ 53,258	\$ 129,028
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 3,394,051	\$ 3,317,052	\$ 3,473,600	\$ 3,265,961	\$ 4,176,371
20% R/W Category - Other	CCR450	\$ 1,118,215	\$ 1,361,510	\$ 1,067,858	\$ 935,222	\$ 1,607,443
20% R/W Category - Assets Total	CCR455	\$ 17,649,122	\$ 16,628,841	\$ 16,418,079	\$ 16,753,230	\$ 16,784,938
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 3,529,826	\$ 3,325,768	\$ 3,283,617	\$ 3,350,646	\$ 3,356,986
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 31,577,534	\$ 30,072,418	\$ 27,287,629	\$ 24,738,723	\$ 24,233,617
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 1,046,518	\$ 894,202	\$ 813,648	\$ 767,403	\$ 647,474
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 378,012	\$ 504,610	\$ 1,115,085	\$ 1,218,264	\$ 117,370
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 79,591	\$ 81,810	\$ 92,514	\$ 92,434	\$ 78,036
50% R/W Category - Other	CCR480	\$ 195,028	\$ 142,497	\$ 173,737	\$ 118,035	\$ 1,195,349
50% R/W Category - Assets Total	CCR485	\$ 33,276,683	\$ 31,695,537	\$ 29,482,613	\$ 26,934,859	\$ 26,271,846
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 16,638,345	\$ 15,847,774	\$ 14,741,308	\$ 13,467,433	\$ 13,135,926
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 1,696,124	\$ 1,655,216	\$ 1,699,926	\$ 1,846,476	\$ 2,048,141
100% R/W Category - All Other Assets	CCR506	\$ 43,724,385	\$ 42,208,429	\$ 39,823,723	\$ 37,581,843	\$ 35,384,432
100% R/W Category - Assets Total	CCR510	\$ 45,420,509	\$ 43,863,645	\$ 41,523,649	\$ 39,428,319	\$ 37,432,573
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 45,420,509	\$ 43,863,645	\$ 41,523,649	\$ 39,428,319	\$ 37,432,573
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 100,110,123	\$ 96,405,787	\$ 91,708,579	\$ 87,383,728	\$ 84,929,324
Subtotal Risk-Weighted Assets	CCR75	\$ 65,588,677	\$ 63,037,183	\$ 59,548,573	\$ 56,246,396	\$ 53,925,485
Excess Allowances for Loan and Lease Losses	CCR530	\$ 251,167	\$ 262,659	\$ 250,398	\$ 289,661	\$ 296,306
Total Risk-Weighted Assets	CCR78	\$ 65,337,510	\$ 62,774,524	\$ 59,298,175	\$ 55,956,735	\$ 53,629,179
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 5,227,000	\$ 5,021,960	\$ 4,743,851	\$ 4,476,537	\$ 4,290,333
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	8.38%	8.18%	8.33%	8.40%	8.23%
Total Risk-Based Capital Ratio	CCR820	12.31%	12.18%	12.57%	12.91%	12.86%
Tier 1 Risk-Based Capital Ratio	CCR830	11.57%	11.43%	11.79%	12.09%	12.02%
Tangible Equity Ratio	CCR840	8.35%	8.15%	8.30%	8.36%	8.19%

*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.