

<b>Office of Thrift Supervision Financial Reporting System Run Date: August 17, 2005, 11:58 AM</b>	<b>TFR Industry Aggregate Report 93051 - OTS-Regulated: Virginia June 2005</b>	<b>Frozen Aggregated Data (\$Thousands)</b>
--	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

Description	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
<b>Number of Institutions</b>	16	16	15	16	16

<b>Schedule NS --- Optional Narrative Statement</b>		Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

<b>Schedule SC --- Consolidated Statement of Condition</b>		Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
Description	Line Item	Value	Value	Value	Value	Value
<b>ASSETS</b>						
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 5,296,281</b>	<b>\$ 4,988,242</b>	<b>\$ 4,694,059</b>	<b>\$ 5,552,050</b>	<b>\$ 7,608,317</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 1,606,910	\$ 1,810,307	\$ 1,640,970	\$ 1,619,889	\$ 1,402,219
Interest-Earning Deposits in FHLBs	SC112	\$ 205,051	\$ 114,286	\$ 162,864	\$ 136,240	\$ 215,308
Other Interest-Earning Deposits	SC118	\$ 68,511	\$ 63,872	\$ 65,232	\$ 151,722	\$ 159,399
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 619,249	\$ 188,068	\$ 118,462	\$ 983,219	\$ 3,216,683
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 1,545,480	\$ 1,560,731	\$ 1,542,853	\$ 1,493,114	\$ 1,529,859
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 427,924	\$ 419,947	\$ 422,656	\$ 421,390	\$ 306,210
State and Municipal Obligations	SC180	\$ 140,039	\$ 149,548	\$ 142,767	\$ 125,641	\$ 98,029
Securities Backed by Nonmortgage Loans	SC182	\$ 241,405	\$ 106,463	\$ 71,816	\$ 83,307	\$ 110,390
Other Investment Securities	SC185	\$ 422,304	\$ 555,650	\$ 507,067	\$ 518,897	\$ 549,021
Accrued Interest Receivable	SC191	\$ 19,408	\$ 19,370	\$ 19,372	\$ 18,631	\$ 21,199
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 14,128,049</b>	<b>\$ 14,808,937</b>	<b>\$ 16,053,831</b>	<b>\$ 15,316,995</b>	<b>\$ 14,963,928</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 14,128,049</b>	<b>\$ 14,808,937</b>	<b>\$ 16,053,831</b>	<b>\$ 15,316,995</b>	<b>\$ 14,963,928</b>
Pass-Through - Total	SUB0073	\$ 9,762,768	\$ 9,312,710	\$ 9,838,390	\$ 8,868,289	\$ 8,897,749
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 9,757,607	\$ 9,306,626	\$ 9,804,242	\$ 8,805,377	\$ 8,827,266
Other Pass-Through	SC215	\$ 5,161	\$ 6,084	\$ 34,148	\$ 62,912	\$ 70,483
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 4,304,230	\$ 5,444,349	\$ 6,158,486	\$ 6,387,307	\$ 6,007,389
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 1,318,796	\$ 1,279,059	\$ 1,418,851	\$ 1,462,812	\$ 1,329,662
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 21,043	\$ 21,016	\$ 26,340	\$ 95,457	\$ 120,397
Other	SC222	\$ 2,964,391	\$ 4,144,274	\$ 4,713,295	\$ 4,829,038	\$ 4,557,330
Accrued Interest Receivable	SC228	\$ 61,051	\$ 51,878	\$ 56,955	\$ 61,399	\$ 58,790

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 17, 2005, 11:58 AM

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

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SC --- Consolidated Statement of Condition		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 48,953,589</b>	<b>\$ 44,718,393</b>	<b>\$ 40,669,193</b>	<b>\$ 37,940,909</b>	<b>\$ 34,630,740</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 48,878,822</b>	<b>\$ 44,647,887</b>	<b>\$ 40,605,512</b>	<b>\$ 37,895,522</b>	<b>\$ 34,573,250</b>
Construction Loans - Total	SUB0100	\$ 572,708	\$ 512,567	\$ 429,429	\$ 418,562	\$ 406,192
Residential - Total	SUB0110	\$ 451,259	\$ 385,790	\$ 336,705	\$ 329,090	\$ 323,289
1-4 Dwelling Units	SC230	\$ 351,058	\$ 315,771	\$ 241,514	\$ 237,991	\$ 222,557
Multifamily (5 or more) Dwelling Units	SC235	\$ 100,201	\$ 70,019	\$ 95,191	\$ 91,099	\$ 100,732
Nonresidential Property	SC240	\$ 121,449	\$ 126,777	\$ 92,724	\$ 89,472	\$ 82,903
Permanent Loans - Total	SUB0121	\$ 48,144,212	\$ 44,007,482	\$ 40,072,688	\$ 37,372,597	\$ 34,098,133
Residential - Total	SUB0131	\$ 46,682,333	\$ 42,632,851	\$ 38,957,695	\$ 36,293,943	\$ 33,076,054
1-4 Dwelling Units - Total	SUB0141	\$ 44,837,811	\$ 40,844,990	\$ 37,260,251	\$ 34,719,125	\$ 31,592,071
Revolving Open-End Loans	SC251	\$ 13,064,687	\$ 12,622,163	\$ 11,130,028	\$ 9,450,934	\$ 7,357,017
All Other - First Liens	SC254	\$ 28,734,418	\$ 26,096,393	\$ 24,852,593	\$ 24,333,945	\$ 23,449,977
All Other - Junior Liens	SC255	\$ 3,038,706	\$ 2,126,434	\$ 1,277,630	\$ 934,246	\$ 785,077
Multifamily (5 or more) Dwelling Units	SC256	\$ 1,844,522	\$ 1,787,861	\$ 1,697,444	\$ 1,574,818	\$ 1,483,983
Nonresidential Property (Except Land)	SC260	\$ 1,117,848	\$ 1,081,377	\$ 918,713	\$ 886,275	\$ 810,181
Land	SC265	\$ 344,031	\$ 293,254	\$ 196,280	\$ 192,379	\$ 211,898
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 4,196,871	\$ 3,565,404	\$ 2,958,219	\$ 3,286,834	\$ 2,294,210
Accrued Interest Receivable	SC272	\$ 232,427	\$ 191,488	\$ 160,848	\$ 146,508	\$ 123,993
Advances for Taxes and Insurance	SC275	\$ 4,242	\$ 6,856	\$ 6,228	\$ 3,242	\$ 2,422
Allowance for Loan and Lease Losses	SC283	\$ 74,767	\$ 70,506	\$ 63,681	\$ 45,387	\$ 57,490
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 19,984,454</b>	<b>\$ 19,725,428</b>	<b>\$ 19,351,914</b>	<b>\$ 19,527,476</b>	<b>\$ 19,478,159</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 19,497,559</b>	<b>\$ 19,252,948</b>	<b>\$ 18,841,624</b>	<b>\$ 18,997,352</b>	<b>\$ 18,903,987</b>
Commercial Loans - Total	SC32	\$ 4,783,431	\$ 4,515,533	\$ 4,331,007	\$ 3,993,927	\$ 4,050,192
Secured	SC300	\$ 1,950,523	\$ 1,855,257	\$ 1,636,425	\$ 1,518,926	\$ 1,455,267
Unsecured	SC303	\$ 2,832,908	\$ 2,660,276	\$ 2,694,582	\$ 2,475,001	\$ 2,594,925
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 15,122,616	\$ 15,121,386	\$ 14,935,247	\$ 15,450,553	\$ 15,349,723
Loans on Deposits	SC310	\$ 9,682	\$ 13,622	\$ 10,893	\$ 10,185	\$ 10,728
Home Improvement Loans (Not secured by real estate)	SC316	\$ 29,590	\$ 28,272	\$ 29,940	\$ 34,418	\$ 34,221
Education Loans	SC320	\$ 89	\$ 94	\$ 99	\$ 103	\$ 108
Auto Loans	SC323	\$ 787,183	\$ 915,562	\$ 920,780	\$ 1,100,800	\$ 1,352,486
Mobile Home Loans	SC326	\$ 177	\$ 187	\$ 171	\$ 273	\$ 297
Credit Cards	SC328	\$ 3,311,189	\$ 3,382,688	\$ 3,532,118	\$ 3,561,092	\$ 3,544,062

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: August 17, 2005, 11:58 AM</b>	<b>TFR Industry Aggregate Report</b> <b>93051 - OTS-Regulated: Virginia</b> <b>June 2005</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
--	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule SC --- Consolidated Statement of Condition</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Other, Including Lease Receivables	SC330	\$ 10,984,706	\$ 10,780,961	\$ 10,441,246	\$ 10,743,682	\$ 10,407,821
Accrued Interest Receivable	SC348	\$ 78,407	\$ 88,509	\$ 85,660	\$ 82,996	\$ 78,244
Allowance for Loan and Lease Losses	SC357	\$ 486,895	\$ 472,480	\$ 510,290	\$ 530,124	\$ 574,172
<b>Reposessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 29,138</b>	<b>\$ 28,614</b>	<b>\$ 30,149</b>	<b>\$ 30,900</b>	<b>\$ 32,059</b>
<b>Reposessed Assets - Total</b>	<b>SC40</b>	<b>\$ 29,138</b>	<b>\$ 28,614</b>	<b>\$ 30,149</b>	<b>\$ 30,900</b>	<b>\$ 32,059</b>
Real Estate - Total	SUB0210	\$ 26,041	\$ 24,097	\$ 24,964	\$ 26,375	\$ 26,480
Construction	SC405	\$ 0	\$ 0	\$ 21	\$ 21	\$ 50
Residential - Total	SUB0225	\$ 5,057	\$ 3,355	\$ 4,388	\$ 7,277	\$ 7,774
1-4 Dwelling Units	SC415	\$ 4,895	\$ 3,320	\$ 4,355	\$ 7,277	\$ 7,774
Multifamily (5 or more) Dwelling Units	SC425	\$ 162	\$ 35	\$ 33	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 0	\$ 0	\$ 223	\$ 223	\$ 223
Land	SC428	\$ 20,984	\$ 20,742	\$ 20,332	\$ 18,854	\$ 18,433
Other Repossessed Assets	SC430	\$ 3,097	\$ 4,517	\$ 5,185	\$ 4,525	\$ 5,579
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 970</b>	<b>\$ 970</b>	<b>\$ 970</b>	<b>\$ 970</b>	<b>\$ 970</b>
<b>Equity Investments Not Subj to FASB Statement 115 - Total</b>	<b>SC51</b>	<b>\$ 643,389</b>	<b>\$ 544,583</b>	<b>\$ 515,733</b>	<b>\$ 520,463</b>	<b>\$ 511,671</b>
Federal Home Loan Bank Stock	SC510	\$ 548,778	\$ 456,823	\$ 427,638	\$ 443,836	\$ 441,341
Other	SC540	\$ 94,611	\$ 87,760	\$ 88,095	\$ 76,627	\$ 70,330
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 640,822</b>	<b>\$ 634,455</b>	<b>\$ 646,387</b>	<b>\$ 637,037</b>	<b>\$ 630,903</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 3,134,236</b>	<b>\$ 3,060,297</b>	<b>\$ 2,500,740</b>	<b>\$ 2,635,672</b>	<b>\$ 2,662,950</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 3,134,236</b>	<b>\$ 3,060,297</b>	<b>\$ 2,500,740</b>	<b>\$ 2,635,672</b>	<b>\$ 2,662,950</b>
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 1,529	\$ 1,498	\$ 6,634	\$ 6,497	\$ 6,331
Bank-Owned Life Insurance - Other	SC625	\$ 36,648	\$ 36,252	\$ 18,693	\$ 18,477	\$ 18,258
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 218,041	\$ 189,896	\$ 180,867	\$ 166,627	\$ 158,530
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 5,920	\$ 6,192	\$ 6,943	\$ 5,337	\$ 5,710
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 546,884	\$ 551,158	\$ 233,901	\$ 261,947	\$ 247,666
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 524,924	\$ 476,804	\$ 461,321	\$ 444,607	\$ 439,477
Other Assets	SC689	\$ 1,800,290	\$ 1,798,497	\$ 1,592,381	\$ 1,732,180	\$ 1,786,978
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

<b>Office of Thrift Supervision Financial Reporting System Run Date: August 17, 2005, 11:58 AM</b>	<b>TFR Industry Aggregate Report 93051 - OTS-Regulated: Virginia June 2005</b>	<b>Frozen Aggregated Data (\$Thousands)</b>
--	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule SC --- Consolidated Statement of Condition</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
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
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 561,662</b>	<b>\$ 542,986</b>	<b>\$ 573,971</b>	<b>\$ 575,511</b>	<b>\$ 631,662</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 92,810,928</b>	<b>\$ 88,509,919</b>	<b>\$ 84,462,976</b>	<b>\$ 82,162,472</b>	<b>\$ 80,519,697</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 92,249,266</b>	<b>\$ 87,966,933</b>	<b>\$ 83,889,005</b>	<b>\$ 81,586,961</b>	<b>\$ 79,888,035</b>
<b>LIABILITIES</b>						
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 58,880,299</b>	<b>\$ 57,352,214</b>	<b>\$ 55,409,879</b>	<b>\$ 55,129,250</b>	<b>\$ 54,578,479</b>
Deposits	SC710	\$ 58,670,771	\$ 57,179,300	\$ 55,274,629	\$ 54,946,517	\$ 54,396,689
Escrows	SC712	\$ 214,012	\$ 181,076	\$ 134,703	\$ 181,914	\$ 180,877
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 4,484	\$- 8,162	\$ 547	\$ 819	\$ 913
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 23,013,038</b>	<b>\$ 20,841,229</b>	<b>\$ 19,265,938</b>	<b>\$ 17,810,135</b>	<b>\$ 16,876,517</b>
Advances from FHLBank	SC720	\$ 9,713,103	\$ 7,756,293	\$ 7,129,331	\$ 7,306,830	\$ 6,897,854
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 11,951,159	\$ 11,743,258	\$ 11,767,353	\$ 10,117,761	\$ 9,525,670
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	\$ 1,173,776	\$ 1,166,678	\$ 194,254	\$ 210,544	\$ 277,993
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 2,465,709</b>	<b>\$ 2,052,686</b>	<b>\$ 2,078,246</b>	<b>\$ 1,815,238</b>	<b>\$ 1,908,799</b>
Accrued Interest Payable - Deposits	SC763	\$ 81,179	\$ 70,153	\$ 76,435	\$ 81,194	\$ 77,752
Accrued Interest Payable - Other	SC766	\$ 66,818	\$ 62,011	\$ 86,221	\$ 53,877	\$ 50,775
Accrued Taxes	SC776	\$ 330,960	\$ 384,020	\$ 197,132	\$ 432,873	\$ 399,211
Accounts Payable	SC780	\$ 599,922	\$ 497,134	\$ 496,452	\$ 434,418	\$ 409,527
Deferred Income Taxes	SC790	\$ 186,933	\$ 181,552	\$ 229,525	\$ 162,461	\$ 183,814
Other Liabilities and Deferred Income	SC796	\$ 1,199,897	\$ 857,816	\$ 992,481	\$ 650,415	\$ 787,720
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
<b>Total Liabilities</b>	<b>SC70</b>	<b>\$ 84,359,046</b>	<b>\$ 80,246,129</b>	<b>\$ 76,754,063</b>	<b>\$ 74,754,623</b>	<b>\$ 73,363,795</b>

<b>Office of Thrift Supervision Financial Reporting System Run Date: August 17, 2005, 11:58 AM</b>	<b>TFR Industry Aggregate Report 93051 - OTS-Regulated: Virginia June 2005</b>	<b>Frozen Aggregated Data (\$Thousands)</b>
--	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SC --- Consolidated Statement of Condition		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
<b>Minority Interest</b>	<b>SC800</b>	<b>\$ 175,391</b>	<b>\$ 175,391</b>	<b>\$ 175,391</b>	<b>\$ 175,391</b>	<b>\$ 175,391</b>
<b>EQUITY CAPITAL</b>						
<b>Equity Capital - Total</b>	<b>SC80</b>	<b>\$ 7,714,828</b>	<b>\$ 7,545,413</b>	<b>\$ 6,959,550</b>	<b>\$ 6,656,950</b>	<b>\$ 6,348,851</b>
Stock - Total	SUB0311	\$ 4,788,207	\$ 4,749,543	\$ 4,441,137	\$ 4,266,220	\$ 4,265,777
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 13	\$ 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	\$ 18,040	\$ 18,040
Common Stock - Paid in Excess of Par	SC830	\$ 4,649,542	\$ 4,610,878	\$ 4,302,472	\$ 4,127,545	\$ 4,127,102
Accumulated Other Comprehensive Income - Total	SC86	\$- 312,213	\$- 283,004	\$- 224,669	\$- 237,563	\$- 280,552
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 121,534	\$- 213,584	\$- 106,740	\$- 109,494	\$- 252,523
Gains (Losses) on Cash Flow Hedges	SC865	\$- 190,781	\$- 69,521	\$- 118,029	\$- 128,172	\$- 27,755
Other	SC870	\$ 102	\$ 101	\$ 100	\$ 103	\$- 274
Retained Earnings	SC880	\$ 3,238,834	\$ 3,078,874	\$ 2,743,082	\$ 2,628,293	\$ 2,363,626
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Total Liabilities, Minority Interest and Equity Capital</b>	<b>SC90</b>	<b>\$ 92,249,265</b>	<b>\$ 87,966,933</b>	<b>\$ 83,889,004</b>	<b>\$ 81,586,964</b>	<b>\$ 79,888,037</b>

Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: August 17, 2005, 11:58 AM

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

Frozen Aggregated Data  
 (\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

### Other Codes As of Jun 2005

#### Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	1	\$ 47
4	Net deferred tax assets	9	\$ 456,492
6	Prepaid deposit insurance premiums	2	\$ 60
7	Prepaid expenses	11	\$ 26,213
8	Deposits for utilities and other services	1	\$ 22
10	Property leased to others, net of accumul. deprec.	1	\$ 241,500
14	Other noninterest-bearing short-term accounts recv	6	\$ 323,408
19	Receivables fr a broker for unsettled transactions	2	\$ 55,810
20	F/V of all derivative instru. reportable as assets	2	\$ 186,879
22	Unapplied loan disbursements	1	\$ 5,899
99	Other	11	\$ 184,384

#### Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 3,891
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 4,780
10	Amounts due brokers for unsettled transactions	1	\$ 325
11	The liability recorded for post-retirement benefit	5	\$ 7,211
14	Unapplied loan payments received	2	\$ 51,079
17	Noninterest-bearing payables to Hold Co/Affiliates	3	\$ 254,343
18	Litigation reserves	1	\$ 220
20	F/V of all derivative instru. reportable as liab.	1	\$ 130,693
99	Other	18	\$ 517,572

Office of Thrift Supervision Financial Reporting System Run Date: August 17, 2005, 11:58 AM	TFR Industry Aggregate Report 93051 - OTS-Regulated: Virginia June 2005	Frozen Aggregated Data (\$Thousands)
---	---	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SO --- Consolidated Statement of Operations		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
<b>QUARTERLY INCOME &amp; EXPENSES</b>						
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 1,201,527</b>	<b>\$ 1,112,542</b>	<b>\$ 1,023,615</b>	<b>\$ 979,838</b>	<b>\$ 901,624</b>
Deposits and Investment Securities	SO115	\$ 40,130	\$ 36,432	\$ 42,582	\$ 41,394	\$ 37,732
Mortgage-Backed Securities	SO125	\$ 166,332	\$ 163,059	\$ 151,788	\$ 150,354	\$ 143,773
Mortgage Loans	SO141	\$ 602,629	\$ 518,042	\$ 455,339	\$ 409,579	\$ 365,067
Nonmortgage Loans - Total	SUB0950	\$ 392,436	\$ 395,009	\$ 373,906	\$ 378,511	\$ 355,052
Commercial Loans and Leases	SO160	\$ 98,749	\$ 90,061	\$ 83,601	\$ 79,081	\$ 75,768
Consumer Loans and Leases	SO171	\$ 293,687	\$ 304,948	\$ 290,305	\$ 299,430	\$ 279,284
<b>Dividend Inc on Equity Investmtns Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 5,785</b>	<b>\$ 4,811</b>	<b>\$ 4,178</b>	<b>\$ 4,117</b>	<b>\$ 3,787</b>
Federal Home Loan Bank Stock	SO181	\$ 5,763	\$ 4,789	\$ 4,156	\$ 4,095	\$ 3,765
Other	SO185	\$ 22	\$ 22	\$ 22	\$ 22	\$ 22
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 493,365</b>	<b>\$ 422,012</b>	<b>\$ 391,138</b>	<b>\$ 367,088</b>	<b>\$ 345,163</b>
Deposits	SO215	\$ 290,485	\$ 251,288	\$ 241,393	\$ 231,889	\$ 226,918
Escrows	SO225	\$ 6	\$ 8	\$ 10	\$ 10	\$ 1
Advances from FHLBank	SO230	\$ 82,136	\$ 65,128	\$ 60,609	\$ 55,335	\$ 44,753
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 3,079	\$ 3,077	\$ 3,076	\$ 3,075	\$ 3,040
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 117,659	\$ 102,511	\$ 86,050	\$ 76,779	\$ 70,451
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>	<b>SO312</b>	<b>\$ 713,947</b>	<b>\$ 695,341</b>	<b>\$ 636,655</b>	<b>\$ 616,867</b>	<b>\$ 560,248</b>
<b>Net Provision for Losses on Interest-Bearing Assets</b>	<b>SO321</b>	<b>\$ 169,598</b>	<b>\$ 85,767</b>	<b>\$ 118,207</b>	<b>\$ 71,849</b>	<b>\$ 109,482</b>
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$ 544,349</b>	<b>\$ 609,574</b>	<b>\$ 518,448</b>	<b>\$ 545,018</b>	<b>\$ 450,766</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$ 420,853</b>	<b>\$ 436,939</b>	<b>\$ 404,078</b>	<b>\$ 429,049</b>	<b>\$ 423,201</b>
Mortgage Loan Serving Fees	SO410	\$- 19,744	\$ 1,692	\$- 2,905	\$- 10,472	\$ 9,300
Other Fees and Charges	SO420	\$ 350,939	\$ 329,244	\$ 301,709	\$ 316,562	\$ 304,317
Net Income (Loss) from Other - Total	SUB0451	\$ 107,938	\$ 89,605	\$ 89,856	\$ 111,248	\$ 93,158
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 119,030	\$ 82,932	\$ 88,031	\$ 109,565	\$ 82,119
Operations & Sale of Repossessed Assets	SO461	\$ 1,174	\$ 70	\$ 115	\$ 322	\$ 177
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$- 7	\$ 0
Sale of Loans Held for Investment	SO475	\$- 3,287	\$ 0	\$ 0	\$ 7,826	\$ 0

<b>Office of Thrift Supervision Financial Reporting System Run Date: August 17, 2005, 11:58 AM</b>	<b>TFR Industry Aggregate Report 93051 - OTS-Regulated: Virginia June 2005</b>	<b>Frozen Aggregated Data (\$Thousands)</b>
--	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule SO --- Consolidated Statement of Operations</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Sale of Other Assets Held for Investment	SO477	\$ 212	\$ 390	\$- 298	\$ 2	\$- 29
Trading Assets (Realized and Unrealized)	SO485	\$- 9,191	\$ 6,213	\$ 2,008	\$- 6,460	\$ 10,891
Other Noninterest Income	SO488	\$- 18,280	\$ 16,398	\$ 15,418	\$ 11,711	\$ 16,426
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
<b>Noninterest Expense - Total</b>	<b>SO51</b>	<b>\$ 582,233</b>	<b>\$ 541,320</b>	<b>\$ 562,780</b>	<b>\$ 540,094</b>	<b>\$ 499,346</b>
All Personnel Compensation and Expense	SO510	\$ 161,592	\$ 148,849	\$ 144,920	\$ 135,829	\$ 128,293
Legal Expense	SO520	\$ 2,547	\$ 2,459	\$ 2,570	\$ 1,789	\$ 2,293
Office Occupancy and Equipment Expense	SO530	\$ 65,459	\$ 67,678	\$ 60,553	\$ 60,178	\$ 60,402
Marketing and Other Professional Services	SO540	\$ 244,596	\$ 222,141	\$ 250,424	\$ 217,633	\$ 210,245
Loan Servicing Fees	SO550	\$ 13,219	\$ 12,693	\$ 13,246	\$ 14,115	\$ 12,289
Goodwill and Other Intangibles Expense	SO560	\$ 4,474	\$ 5,099	\$ 3,302	\$ 3,034	\$ 2,343
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 866	\$- 3	\$- 140	\$ 0	\$ 2
Other Noninterest Expense	SO580	\$ 89,480	\$ 82,404	\$ 87,905	\$ 107,516	\$ 83,479
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
<b>Income (Loss) Before Income Taxes</b>	<b>SO60</b>	<b>\$ 382,969</b>	<b>\$ 505,193</b>	<b>\$ 359,746</b>	<b>\$ 433,973</b>	<b>\$ 374,621</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$ 137,860</b>	<b>\$ 184,300</b>	<b>\$ 131,652</b>	<b>\$ 154,357</b>	<b>\$ 138,056</b>
Federal	SO710	\$ 132,828	\$ 170,659	\$ 115,588	\$ 141,582	\$ 125,655
State, Local & Other	SO720	\$ 5,032	\$ 13,641	\$ 16,064	\$ 12,775	\$ 12,401
<b>Inc/Loss Before Extraord Items/Effects of Accounting Changes</b>	<b>SO81</b>	<b>\$ 245,109</b>	<b>\$ 320,893</b>	<b>\$ 228,094</b>	<b>\$ 279,616</b>	<b>\$ 236,565</b>
<b>Extraord Items, Net of Effects (Tax &amp; Cum Accting Changes)</b>	<b>SO811</b>	<b>\$- 2,893</b>	<b>\$ 0</b>	<b>\$- 74</b>	<b>\$- 562</b>	<b>\$ 31,300</b>
<b>Net Income (Loss)</b>	<b>SO91</b>	<b>\$ 242,216</b>	<b>\$ 320,893</b>	<b>\$ 228,020</b>	<b>\$ 279,054</b>	<b>\$ 267,865</b>



Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: August 17, 2005, 11:58 AM

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

Frozen Aggregated Data  
 (\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

### Other Codes As of Jun 2005

#### Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	3	\$ 36
5	Net income(loss) from real estate held for invest	1	\$ 5,917
6	Net income(loss)-equity invest in uncons sub org	1	\$- 2,131
7	Net income(loss) from leased property	4	\$ 3,867
14	Interest Income from CNFIs reported on SC655	1	\$- 37,534
15	Income from corporate-owned life insurance	2	\$ 341
19	Realized/unrealized gains on derivatives	1	\$- 322
99	Other	11	\$ 11,078

#### Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	1	\$ 1,425
2	OTS assessments	4	\$ 117
6	Supervisory examination fees	2	\$ 37
7	Office supplies, printing, and postage	9	\$ 563
8	Telephone, including data lines	5	\$ 8,815
9	Loan origination expense	7	\$ 17,553
10	ATM expense	2	\$ 74
14	Losses from fraud	1	\$ 1,185
16	Web site expenses	1	\$ 18
17	Charitable contributions	1	\$ 105
18	Minority Interest	1	\$ 4,772
19	Realized/unrealized losses on derivatives	1	\$ 1,748
99	Other	11	\$ 30,016

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: August 17, 2005, 11:58 AM</b>	<b>TFR Industry Aggregate Report</b> <b>93051 - OTS-Regulated: Virginia</b> <b>June 2005</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
--	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule SO --- Consolidated Statement of Operations</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>YEAR TO DATE INCOME &amp; EXPENSES</b>						
<b>YTD - Interest Income - Total</b>	<b>Y_SO11</b>	<b>\$ 2,314,069</b>	<b>\$ 1,112,542</b>	<b>\$ 3,784,873</b>	<b>\$ 2,771,163</b>	<b>\$ 1,791,325</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 76,562	\$ 36,432	\$ 154,202	\$ 112,201	\$ 70,807
YTD - Mortgage-Backed Securities	Y_SO125	\$ 329,391	\$ 163,059	\$ 578,534	\$ 426,778	\$ 276,424
YTD - Mortgage Loans	Y_SO141	\$ 1,120,671	\$ 518,042	\$ 1,567,397	\$ 1,119,729	\$ 710,150
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 188,810	\$ 90,061	\$ 311,294	\$ 229,028	\$ 149,947
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 598,635	\$ 304,948	\$ 1,173,446	\$ 883,427	\$ 583,997
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 10,596</b>	<b>\$ 4,811</b>	<b>\$ 16,076</b>	<b>\$ 11,977</b>	<b>\$ 7,860</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 10,552	\$ 4,789	\$ 15,527	\$ 11,450	\$ 7,355
YTD - Other	Y_SO185	\$ 44	\$ 22	\$ 549	\$ 527	\$ 505
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 915,377</b>	<b>\$ 422,012</b>	<b>\$ 1,444,605</b>	<b>\$ 1,056,402</b>	<b>\$ 689,314</b>
YTD - Deposits	Y_SO215	\$ 541,773	\$ 251,288	\$ 927,674	\$ 688,032	\$ 456,143
YTD - Escrows	Y_SO225	\$ 14	\$ 8	\$ 33	\$ 23	\$ 13
YTD - Advances from FHLBank	Y_SO230	\$ 147,264	\$ 65,128	\$ 209,312	\$ 149,876	\$ 94,541
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 6,156	\$ 3,077	\$ 12,329	\$ 9,253	\$ 6,178
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 220,170	\$ 102,511	\$ 295,257	\$ 209,218	\$ 132,439
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</b>	<b>Y_SO312</b>	<b>\$ 1,409,288</b>	<b>\$ 695,341</b>	<b>\$ 2,356,344</b>	<b>\$ 1,726,738</b>	<b>\$ 1,109,871</b>
<b>YTD - Net Provision for Losses on Interest-Bearing Assets</b>	<b>Y_SO321</b>	<b>\$ 255,365</b>	<b>\$ 85,767</b>	<b>\$ 393,985</b>	<b>\$ 276,078</b>	<b>\$ 204,229</b>
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$ 1,153,923</b>	<b>\$ 609,574</b>	<b>\$ 1,962,359</b>	<b>\$ 1,450,660</b>	<b>\$ 905,642</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 857,792</b>	<b>\$ 436,939</b>	<b>\$ 1,689,864</b>	<b>\$ 1,286,769</b>	<b>\$ 857,720</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$- 18,052	\$ 1,692	\$- 11,703	\$- 8,794	\$ 1,678
YTD - Other Fees and Charges	Y_SO420	\$ 680,183	\$ 329,244	\$ 1,230,492	\$ 929,495	\$ 612,933
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 197,543	\$ 89,605	\$ 395,829	\$ 305,974	\$ 194,726
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 201,962	\$ 82,932	\$ 389,320	\$ 301,289	\$ 191,724
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 1,244	\$ 70	\$ 1,791	\$ 1,677	\$ 1,355
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$- 7	\$- 7	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$- 3,287	\$ 0	\$ 7,275	\$ 7,275	\$- 551

<b>Office of Thrift Supervision Financial Reporting System Run Date: August 17, 2005, 11:58 AM</b>	<b>TFR Industry Aggregate Report 93051 - OTS-Regulated: Virginia June 2005</b>	<b>Frozen Aggregated Data (\$Thousands)</b>
--	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule SO --- Consolidated Statement of Operations</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 602	\$ 390	\$- 321	\$- 23	\$- 25
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$- 2,978	\$ 6,213	\$- 2,229	\$- 4,237	\$ 2,223
YTD - Other Noninterest Income	Y_SO488	\$- 1,882	\$ 16,398	\$ 75,246	\$ 60,094	\$ 48,383
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 1,123,553</b>	<b>\$ 541,320</b>	<b>\$ 2,132,952</b>	<b>\$ 1,573,942</b>	<b>\$ 1,033,848</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 310,441	\$ 148,849	\$ 545,979	\$ 402,399	\$ 266,570
YTD - Legal Expense	Y_SO520	\$ 5,006	\$ 2,459	\$ 8,073	\$ 5,522	\$ 3,733
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 133,137	\$ 67,678	\$ 244,327	\$ 184,237	\$ 124,059
YTD - Marketing and Other Professional Services	Y_SO540	\$ 466,737	\$ 222,141	\$ 902,368	\$ 651,984	\$ 434,351
YTD - Loan Servicing Fees	Y_SO550	\$ 25,912	\$ 12,693	\$ 50,675	\$ 37,429	\$ 23,314
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 9,573	\$ 5,099	\$ 12,278	\$ 9,375	\$ 6,341
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 863	\$- 3	\$- 139	\$ 1	\$ 1
YTD - Other Noninterest Expense	Y_SO580	\$ 171,884	\$ 82,404	\$ 369,391	\$ 282,995	\$ 175,479
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$ 888,162</b>	<b>\$ 505,193</b>	<b>\$ 1,519,271</b>	<b>\$ 1,163,487</b>	<b>\$ 729,514</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$ 322,160</b>	<b>\$ 184,300</b>	<b>\$ 554,855</b>	<b>\$ 424,900</b>	<b>\$ 270,543</b>
YTD - Federal	Y_SO710	\$ 303,487	\$ 170,659	\$ 502,400	\$ 388,509	\$ 246,927
YTD - State, Local, and Other	Y_SO720	\$ 18,673	\$ 13,641	\$ 52,455	\$ 36,391	\$ 23,616
<b>YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg</b>	<b>Y_SO81</b>	<b>\$ 566,002</b>	<b>\$ 320,893</b>	<b>\$ 964,416</b>	<b>\$ 738,587</b>	<b>\$ 458,971</b>
<b>YTD - Extraord Items, Net of Effects (Tax &amp; Cum Accting Chg)</b>	<b>Y_SO811</b>	<b>\$- 2,893</b>	<b>\$ 0</b>	<b>\$ 30,664</b>	<b>\$ 30,738</b>	<b>\$ 31,300</b>
<b>YTD - Net Income (Loss)</b>	<b>Y_SO91</b>	<b>\$ 563,109</b>	<b>\$ 320,893</b>	<b>\$ 995,080</b>	<b>\$ 769,325</b>	<b>\$ 490,271</b>

  

<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>RECONCILIATION: VALUATION ALLOWANCES</b>						
<b>General Valuation Allowances - Beginning Balance</b>	<b>VA105</b>	<b>\$ 542,989</b>	<b>\$ 583,157</b>	<b>\$ 573,662</b>	<b>\$ 631,661</b>	<b>\$ 654,178</b>
Net Provision for Loss	VA115	\$ 170,438	\$ 85,712	\$ 118,110	\$ 71,670	\$ 109,447
Transfers	VA125	\$- 1,049	\$- 1,277	\$ 52	\$- 1,799	\$- 80
Recoveries	VA135	\$ 54,081	\$ 41,692	\$ 53,525	\$ 57,551	\$ 59,046
Adjustments	VA145	\$ 24,870	\$ 45,175	\$ 33,911	\$ 33,725	\$ 46,727
Charge-offs	VA155	\$ 229,665	\$ 211,470	\$ 205,288	\$ 217,297	\$ 237,657
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 561,664</b>	<b>\$ 542,989</b>	<b>\$ 573,972</b>	<b>\$ 575,511</b>	<b>\$ 631,661</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 3,576</b>	<b>\$ 2,784</b>	<b>\$ 4,667</b>	<b>\$ 7,536</b>	<b>\$ 7,613</b>
Net Provision for Loss	VA118	\$ 26	\$ 52	\$- 43	\$ 179	\$ 37

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: August 17, 2005, 11:58 AM</b>	<b>TFR Industry Aggregate Report</b> <b>93051 - OTS-Regulated: Virginia</b> <b>June 2005</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
--	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Transfers	VA128	\$ 1,049	\$ 1,277	\$- 52	\$ 1,799	\$ 80
Adjustments	VA148	\$ 0	\$- 170	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 98	\$ 367	\$ 1,788	\$ 4,847	\$ 194
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 4,553</b>	<b>\$ 3,576</b>	<b>\$ 2,784</b>	<b>\$ 4,667</b>	<b>\$ 7,536</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 546,565</b>	<b>\$ 585,941</b>	<b>\$ 578,329</b>	<b>\$ 639,197</b>	<b>\$ 661,791</b>
Net Provision for Loss	VA120	\$ 170,464	\$ 85,764	\$ 118,067	\$ 71,849	\$ 109,484
Recoveries	VA140	\$ 54,081	\$ 41,692	\$ 53,525	\$ 57,551	\$ 59,046
Adjustments	VA150	\$ 24,870	\$ 45,005	\$ 33,911	\$ 33,725	\$ 46,727
Charge-offs	VA160	\$ 229,763	\$ 211,837	\$ 207,076	\$ 222,144	\$ 237,851
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 566,217</b>	<b>\$ 546,565</b>	<b>\$ 576,756</b>	<b>\$ 580,178</b>	<b>\$ 639,197</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>						
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 229,665</b>	<b>\$ 211,470</b>	<b>\$ 205,288</b>	<b>\$ 217,297</b>	<b>\$ 237,657</b>
<b>Deposits and Investment Securities</b>	<b>VA36</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA370</b>	<b>\$ 30,818</b>	<b>\$ 132</b>	<b>\$ 416</b>	<b>\$ 9,263</b>	<b>\$ 265</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 3,122</b>	<b>\$ 2,305</b>	<b>\$ 2,205</b>	<b>\$ 1,415</b>	<b>\$ 1,327</b>
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 5	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 5	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 3,122	\$ 2,305	\$ 2,200	\$ 1,415	\$ 1,327
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 2,058	\$ 1,308	\$ 1,601	\$ 1,141	\$ 907
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 885	\$ 615	\$ 468	\$ 74	\$ 96
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 179	\$ 382	\$ 102	\$ 200	\$ 266
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 29	\$ 0	\$ 58
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 194,539</b>	<b>\$ 209,018</b>	<b>\$ 202,428</b>	<b>\$ 206,601</b>	<b>\$ 235,973</b>
Commercial Loans	VA520	\$ 35,199	\$ 36,533	\$ 31,141	\$ 36,804	\$ 42,214
Consumer Loans - Total	SUB2061	\$ 159,340	\$ 172,485	\$ 171,287	\$ 169,797	\$ 193,759
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 196	\$ 356	\$ 347	\$ 485	\$ 177
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 3,455	\$ 5,481	\$ 6,633	\$ 8,015	\$ 8,945
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: August 17, 2005, 11:58 AM</b>	<b>TFR Industry Aggregate Report</b> <b>93051 - OTS-Regulated: Virginia</b> <b>June 2005</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
--	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Credit Cards	VA556	\$ 111,528	\$ 126,404	\$ 127,940	\$ 125,551	\$ 149,844
Other	VA560	\$ 44,161	\$ 40,244	\$ 36,367	\$ 35,746	\$ 34,793
<b>Reposessed Assets - Total</b>	<b>VA60</b>	<b>\$ 18</b>	<b>\$ 15</b>	<b>\$ 239</b>	<b>\$ 18</b>	<b>\$ 92</b>
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 5	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 222	\$ 0	\$ 60
Other Reposessed Assets	VA630	\$ 18	\$ 15	\$ 12	\$ 18	\$ 32
<b>Real Estate Held for Investment</b>	<b>VA70</b>	<b>\$ 0</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>VA820</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA930</b>	<b>\$ 1,168</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 54,081</b>	<b>\$ 41,692</b>	<b>\$ 53,525</b>	<b>\$ 57,551</b>	<b>\$ 59,046</b>
<b>Deposits and Investment Securities</b>	<b>VA37</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA371</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA47</b>	<b>\$ 439</b>	<b>\$ 297</b>	<b>\$ 436</b>	<b>\$ 401</b>	<b>\$ 676</b>
Construction - Total	SUB2130	\$ 0	\$ 32	\$ 0	\$ 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	\$ 32	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 439	\$ 265	\$ 436	\$ 401	\$ 676
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 250	\$ 139	\$ 199	\$ 230	\$ 465
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 76	\$ 5	\$ 45	\$ 6	\$ 66
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 113	\$ 121	\$ 48	\$ 161	\$ 64
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 10	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 134	\$ 4	\$ 81
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 53,350</b>	<b>\$ 41,395</b>	<b>\$ 53,089</b>	<b>\$ 57,150</b>	<b>\$ 58,370</b>
Commercial Loans	VA521	\$ 5,317	\$ 3,920	\$ 6,537	\$ 7,765	\$ 4,848
Consumer Loans - Total	SUB2161	\$ 48,033	\$ 37,475	\$ 46,552	\$ 49,385	\$ 53,522
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 605	\$ 509	\$ 594	\$ 363	\$ 213
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 5,718	\$ 5,675	\$ 5,853	\$ 5,630	\$ 7,541

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: August 17, 2005, 11:58 AM</b>	<b>TFR Industry Aggregate Report</b> <b>93051 - OTS-Regulated: Virginia</b> <b>June 2005</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
--	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 35,342	\$ 25,232	\$ 34,353	\$ 37,217	\$ 39,627
Other	VA561	\$ 6,368	\$ 6,059	\$ 5,752	\$ 6,175	\$ 6,141
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA821</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA931</b>	<b>\$ 292</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>\$ 1,075</b>	<b>\$ 1,334</b>	<b>\$- 95</b>	<b>\$ 1,978</b>	<b>\$ 117</b>
<b>Deposits and Investment Securities</b>	<b>VA38</b>	<b>\$ 0</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>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA48</b>	<b>\$ 298</b>	<b>\$- 5</b>	<b>\$ 0</b>	<b>\$ 300</b>	<b>\$ 0</b>
Construction - Total	SUB2230	\$ 0	\$ 46	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 46	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 298	\$- 51	\$ 0	\$ 300	\$ 0
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 2	\$- 51	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 300	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 0	\$ 300	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$ 612</b>	<b>\$ 1,145</b>	<b>\$ 57</b>	<b>\$ 1,496</b>	<b>\$ 152</b>
Commercial Loans	VA522	\$ 499	\$ 983	\$- 15	\$ 25	\$ 8
Consumer Loans - Total	SUB2261	\$ 113	\$ 162	\$ 72	\$ 1,471	\$ 144
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 53	\$ 53	\$ 11	\$ 1,434	\$ 69
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 41	\$ 64	\$ 41	\$ 38	\$ 60
Other	VA562	\$ 19	\$ 45	\$ 20	\$- 1	\$ 15
<b>Reposessed Assets - Total</b>	<b>VA62</b>	<b>\$ 165</b>	<b>\$ 194</b>	<b>\$- 152</b>	<b>\$ 182</b>	<b>\$- 35</b>
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 166	\$ 91	\$- 116	\$ 177	\$ 32
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 6	\$ 0	\$ 0

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: August 17, 2005, 11:58 AM</b>	<b>TFR Industry Aggregate Report</b> <b>93051 - OTS-Regulated: Virginia</b> <b>June 2005</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
--	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 100	\$- 100	\$ 0	\$- 71
Other Repossessed Assets	VA632	\$- 1	\$ 3	\$ 58	\$ 5	\$ 4
<b>Real Estate Held for Investment</b>	<b>VA72</b>	<b>\$ 0</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>\$ 0</b>
<b>Other Assets</b>	<b>VA932</b>	<b>\$ 0</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>\$ 176,659</b>	<b>\$ 171,112</b>	<b>\$ 151,668</b>	<b>\$ 161,724</b>	<b>\$ 178,728</b>
<b>Deposits and Investment Securities</b>	<b>VA39</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA375</b>	<b>\$ 30,818</b>	<b>\$ 132</b>	<b>\$ 416</b>	<b>\$ 9,263</b>	<b>\$ 265</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$ 2,981</b>	<b>\$ 2,003</b>	<b>\$ 1,769</b>	<b>\$ 1,314</b>	<b>\$ 651</b>
Construction - Total	SUB2330	\$ 0	\$ 14	\$ 5	\$ 0	\$ 0
1-4 Dwelling Units	VA425	\$ 0	\$ 46	\$ 5	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$- 32	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 2,981	\$ 1,989	\$ 1,764	\$ 1,314	\$ 651
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 1,808	\$ 1,169	\$ 1,402	\$ 911	\$ 442
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 807	\$ 559	\$ 423	\$ 68	\$ 30
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 66	\$ 261	\$ 54	\$ 39	\$ 202
Multifamily (5 or more) Dwelling Units	VA475	\$ 300	\$ 0	\$- 10	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 0	\$ 0	\$- 105	\$ 296	\$- 23
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 141,801</b>	<b>\$ 168,768</b>	<b>\$ 149,396</b>	<b>\$ 150,947</b>	<b>\$ 177,755</b>
Commercial Loans	VA525	\$ 30,381	\$ 33,596	\$ 24,589	\$ 29,064	\$ 37,374
Consumer Loans - Total	SUB2361	\$ 111,420	\$ 135,172	\$ 124,807	\$ 121,883	\$ 140,381
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$- 409	\$- 153	\$- 247	\$ 122	\$- 36
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$- 2,210	\$- 141	\$ 791	\$ 3,819	\$ 1,473
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA559	\$ 76,227	\$ 101,236	\$ 93,628	\$ 88,372	\$ 110,277
Other	VA565	\$ 37,812	\$ 34,230	\$ 30,635	\$ 29,570	\$ 28,667
<b>Reposessed Assets - Total</b>	<b>VA65</b>	<b>\$ 183</b>	<b>\$ 209</b>	<b>\$ 87</b>	<b>\$ 200</b>	<b>\$ 57</b>
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 166	\$ 91	\$- 111	\$ 177	\$ 32

<b>Office of Thrift Supervision Financial Reporting System Run Date: August 17, 2005, 11:58 AM</b>	<b>TFR Industry Aggregate Report 93051 - OTS-Regulated: Virginia June 2005</b>	<b>Frozen Aggregated Data (\$Thousands)</b>
--	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>			<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 6	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 100	\$ 122	\$ 0	\$ - 11	\$ - 11
Other Repossessed Assets	VA633	\$ 17	\$ 18	\$ 70	\$ 23	\$ 36	\$ 36
<b>Real Estate Held for Investment</b>	<b>VA75</b>	<b>\$ 0</b>	<b>\$ 0</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>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA935</b>	<b>\$ 876</b>	<b>\$ 0</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>\$ 17,349</b>	<b>\$ 15,803</b>	<b>\$ 11,654</b>	<b>\$ 7,357</b>	<b>\$ 6,924</b>	<b>\$ 6,924</b>
<b>Amount in Schedule SC Complying with Modified Terms</b>	<b>VA942</b>	<b>\$ 69,823</b>	<b>\$ 74,805</b>	<b>\$ 31,125</b>	<b>\$ 31,807</b>	<b>\$ 34,312</b>	<b>\$ 34,312</b>
<b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>							
<b>Mortgage Loans Foreclosed During Quarter - Total</b>	<b>VA95</b>	<b>\$ 3,452</b>	<b>\$ 1,497</b>	<b>\$ 1,165</b>	<b>\$ 1,475</b>	<b>\$ 2,336</b>	<b>\$ 2,336</b>
Construction	VA951	\$ 0	\$ 68	\$ 0	\$ 21	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 3,452	\$ 1,429	\$ 319	\$ 1,454	\$ 2,336	\$ 2,336
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 37	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 809	\$ 0	\$ 0	\$ 0
<b>CLASSIFICATION OF ASSETS</b>							
<b>Quarter End Balance - Special Mention</b>	<b>VA960</b>	<b>\$ 140,391</b>	<b>\$ 123,620</b>	<b>\$ 105,464</b>	<b>\$ 118,574</b>	<b>\$ 129,641</b>	<b>\$ 129,641</b>
<b>Classified Assets - Quarter End Balance - Total</b>	<b>SUB2811</b>	<b>\$ 279,342</b>	<b>\$ 299,804</b>	<b>\$ 312,336</b>	<b>\$ 318,624</b>	<b>\$ 313,896</b>	<b>\$ 313,896</b>
Substandard	VA965	\$ 236,735	\$ 258,873	\$ 263,778	\$ 278,816	\$ 269,760	\$ 269,760
Doubtful	VA970	\$ 42,607	\$ 40,931	\$ 48,558	\$ 39,808	\$ 44,076	\$ 44,076
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 60	\$ 60

<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>			<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>DELINQUENT LOANS</b>							
<b>Delinquent Loans - Total</b>	<b>SUB2410</b>	<b>\$ 628,537</b>	<b>\$ 622,773</b>	<b>\$ 657,300</b>	<b>\$ 614,444</b>	<b>\$ 596,317</b>	<b>\$ 596,317</b>
Mortgages - Total	SUB2421	\$ 296,505	\$ 283,904	\$ 268,025	\$ 236,005	\$ 211,558	\$ 211,558
Construction and Land Loans	SUB2430	\$ 3,186	\$ 2,654	\$ 14,374	\$ 1,517	\$ 2,036	\$ 2,036
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 287,465	\$ 278,328	\$ 250,840	\$ 227,388	\$ 201,792	\$ 201,792
Permanent Loans Secured by All Other Property	SUB2450	\$ 8,786	\$ 3,472	\$ 2,879	\$ 7,850	\$ 9,565	\$ 9,565
Nonmortgages - Total	SUB2461	\$ 332,032	\$ 338,869	\$ 389,275	\$ 378,439	\$ 384,759	\$ 384,759
<b>PAST DUE &amp; STILL ACCRUING</b>							
<b>Past Due &amp; Still Accruing - Total</b>	<b>SUB2470</b>	<b>\$ 555,993</b>	<b>\$ 545,877</b>	<b>\$ 581,931</b>	<b>\$ 543,044</b>	<b>\$ 513,164</b>	<b>\$ 513,164</b>



<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>93051 - OTS-Regulated: Virginia</b>	<b>(\$Thousands)</b>
<b>Run Date: August 17, 2005, 11:58 AM</b>	<b>June 2005</b>	

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
<b>Past Due &amp; Still Accruing - 30-89 Days - Total</b>	<b>PD10</b>	<b>\$ 449,547</b>	<b>\$ 429,821</b>	<b>\$ 449,080</b>	<b>\$ 415,887</b>	<b>\$ 388,637</b>
Mortgage Loans - Total	SUB2481	\$ 242,511	\$ 222,480	\$ 212,424	\$ 181,178	\$ 156,227
Construction	PD115	\$ 118	\$ 1,800	\$ 13,281	\$ 390	\$ 0
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 29,126	\$ 31,753	\$ 24,744	\$ 24,780	\$ 17,388
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 201,058	\$ 182,354	\$ 164,717	\$ 144,462	\$ 128,526
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 3,581	\$ 3,964	\$ 6,890	\$ 4,891	\$ 4,291
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 1,720	\$ 220	\$ 267	\$ 3,908	\$ 345
Permanent - Nonresidential Property (Except Land)	PD135	\$ 4,007	\$ 1,870	\$ 2,488	\$ 2,709	\$ 3,873
Permanent - Land	PD138	\$ 2,901	\$ 519	\$ 37	\$ 38	\$ 1,804
Nonmortgage Loans - Commercial Loans	PD140	\$ 66,069	\$ 67,699	\$ 66,929	\$ 55,286	\$ 53,890
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 140,967	\$ 139,642	\$ 169,727	\$ 179,423	\$ 178,520
Loans on Deposits	PD161	\$ 56	\$ 68	\$ 17	\$ 11	\$ 53
Home Improvement Loans	PD163	\$ 1,426	\$ 1,932	\$ 2,700	\$ 2,205	\$ 1,824
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 13,945	\$ 13,049	\$ 20,048	\$ 22,602	\$ 31,533
Mobile Home Loans	PD169	\$ 0	\$ 13	\$ 4	\$ 0	\$ 6
Credit Cards	PD171	\$ 89,956	\$ 88,566	\$ 107,950	\$ 117,167	\$ 116,866
Other	PD180	\$ 35,584	\$ 36,014	\$ 39,008	\$ 37,438	\$ 28,238
Memo - Troubled Debt Restructured Included Above	PD190	\$ 5,745	\$ 6,772	\$ 0	\$ 0	\$ 0
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 4,617	\$ 3,611	\$ 7,544	\$ 468	\$ 0
<b>Past Due &amp; Still Accruing - 90 Days or More - Total</b>	<b>PD20</b>	<b>\$ 106,446</b>	<b>\$ 116,056</b>	<b>\$ 132,851</b>	<b>\$ 127,157</b>	<b>\$ 124,527</b>
Mortgage Loans - Total	SUB2491	\$ 272	\$ 249	\$ 222	\$ 833	\$ 452
Construction	PD215	\$ 0	\$ 0	\$ 65	\$ 0	\$ 11
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 0	\$ 20	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 272	\$ 229	\$ 154	\$ 152	\$ 441
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 3	\$ 0	\$ 0
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Land	PD238	\$ 0	\$ 0	\$ 0	\$ 681	\$ 0
Nonmortgage Loans - Commercial Loans	PD240	\$ 34,179	\$ 30,496	\$ 33,669	\$ 28,380	\$ 30,858
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 71,995	\$ 85,311	\$ 98,960	\$ 97,944	\$ 93,217
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

<b>Office of Thrift Supervision Financial Reporting System Run Date: August 17, 2005, 11:58 AM</b>	<b>TFR Industry Aggregate Report 93051 - OTS-Regulated: Virginia June 2005</b>	<b>Frozen Aggregated Data (\$Thousands)</b>
--	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 47	\$ 27	\$ 45	\$ 281	\$ 624
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 65,325	\$ 78,165	\$ 92,572	\$ 92,171	\$ 87,530
Other	PD280	\$ 6,623	\$ 7,119	\$ 6,343	\$ 5,492	\$ 5,063
Memo - Troubled Debt Restructured Included Above	PD290	\$ 3,442	\$ 4,064	\$ 0	\$ 0	\$ 0
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 6,099	\$ 876	\$ 1,036	\$ 98	\$ 0
<b>NONACCRUAL</b>						
<b>Nonaccrual - Total</b>	<b>PD30</b>	<b>\$ 72,544</b>	<b>\$ 76,896</b>	<b>\$ 75,369</b>	<b>\$ 71,400</b>	<b>\$ 83,153</b>
Mortgage Loans - Total	SUB2501	\$ 53,722	\$ 61,175	\$ 55,379	\$ 53,994	\$ 54,879
Construction	PD315	\$ 136	\$ 304	\$ 960	\$ 377	\$ 190
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 12,241	\$ 10,485	\$ 6,600	\$ 5,154	\$ 3,890
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 38,978	\$ 47,609	\$ 45,122	\$ 45,880	\$ 45,556
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 2,209	\$ 1,914	\$ 2,610	\$ 2,069	\$ 1,700
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 47	\$ 0	\$ 106	\$ 899
Permanent - Nonresidential Property (Except Land)	PD335	\$ 127	\$ 785	\$ 56	\$ 377	\$ 2,613
Permanent - Land	PD338	\$ 31	\$ 31	\$ 31	\$ 31	\$ 31
Nonmortgage Loans - Commercial Loans	PD340	\$ 9,738	\$ 6,227	\$ 9,553	\$ 6,544	\$ 18,018
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 9,084	\$ 9,494	\$ 10,437	\$ 10,862	\$ 10,256
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 172	\$ 153	\$ 223	\$ 313	\$ 246
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 1,943	\$ 2,089	\$ 2,984	\$ 3,437	\$ 3,599
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 3,719	\$ 3,629	\$ 3,034	\$ 2,844	\$ 3,070
Other	PD380	\$ 3,250	\$ 3,623	\$ 4,196	\$ 4,268	\$ 3,341
Memo - Troubled Debt Restructured Included Above	PD390	\$ 879	\$ 1,135	\$ 841	\$ 1,030	\$ 39
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 200	\$ 327	\$ 0	\$ 0	\$ 0

<b>Schedule LD --- Loan Data</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<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>\$ 3,406,130</b>	<b>\$ 4,051,676</b>	<b>\$ 1,967,303</b>	<b>\$ 542,389</b>	<b>\$ 519,788</b>

<b>Office of Thrift Supervision Financial Reporting System Run Date: August 17, 2005, 11:58 AM</b>	<b>TFR Industry Aggregate Report 93051 - OTS-Regulated: Virginia June 2005</b>	<b>Frozen Aggregated Data (\$Thousands)</b>
--	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule LD --- Loan Data</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
90% up to 100% LTV	LD110	\$ 2,820,101	\$ 3,648,234	\$ 1,902,265	\$ 474,706	\$ 452,346
100% and greater LTV	LD120	\$ 586,029	\$ 403,442	\$ 65,038	\$ 67,683	\$ 67,442
<b>Past Due and Nonaccrual Balances - Total</b>	<b>SUB5250</b>	<b>\$ 23,264</b>	<b>\$ 22,421</b>	<b>\$ 8,515</b>	<b>\$ 6,432</b>	<b>\$ 4,511</b>
<b>Past Due and Still Accruing - Total</b>	<b>SUB5240</b>	<b>\$ 18,050</b>	<b>\$ 17,153</b>	<b>\$ 6,375</b>	<b>\$ 4,524</b>	<b>\$ 3,032</b>
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 18,050	\$ 17,153	\$ 6,375	\$ 4,524	\$ 3,032
90% up to 100% LTV	LD210	\$ 14,355	\$ 13,273	\$ 5,840	\$ 3,572	\$ 2,149
100% and greater LTV	LD220	\$ 3,695	\$ 3,880	\$ 535	\$ 952	\$ 883
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonaccrual - Total</b>	<b>SUB5230</b>	<b>\$ 5,214</b>	<b>\$ 5,268</b>	<b>\$ 2,140</b>	<b>\$ 1,908</b>	<b>\$ 1,479</b>
90% up to 100% LTV	LD250	\$ 4,036	\$ 3,585	\$ 1,312	\$ 1,064	\$ 1,008
100% and greater LTV	LD260	\$ 1,178	\$ 1,683	\$ 828	\$ 844	\$ 471
<b>Net Charge-offs - Total</b>	<b>SUB5300</b>	<b>\$ 1,364</b>	<b>\$ 1,074</b>	<b>\$ 584</b>	<b>\$ 62</b>	<b>\$ 55</b>
90% up to 100% LTV	LD310	\$ 1,181	\$ 894	\$ 591	\$ 62	\$ 55
100% and greater LTV	LD320	\$ 183	\$ 180	\$ - 7	\$ 0	\$ 0
<b>Purchases - Total</b>	<b>SUB5320</b>	<b>\$ 450,790</b>	<b>\$ 315,361</b>	<b>\$ 7,909</b>	<b>\$ 6,627</b>	<b>\$ 8,237</b>
90% up to 100% LTV	LD410	\$ 376,301	\$ 280,391	\$ 7,337	\$ 5,244	\$ 7,738
100% and greater LTV	LD420	\$ 74,489	\$ 34,970	\$ 572	\$ 1,383	\$ 499
<b>Originations - Total</b>	<b>SUB5330</b>	<b>\$ 730,021</b>	<b>\$ 712,640</b>	<b>\$ 416,323</b>	<b>\$ 129,267</b>	<b>\$ 86,183</b>
90% up to 100% LTV	LD430	\$ 667,024	\$ 661,997	\$ 410,388	\$ 123,099	\$ 83,904
100% and greater LTV	LD440	\$ 62,997	\$ 50,643	\$ 5,935	\$ 6,168	\$ 2,279
<b>Sales - Total</b>	<b>SUB5340</b>	<b>\$ 1,353,998</b>	<b>\$ 35,034</b>	<b>\$ 25,493</b>	<b>\$ 32,429</b>	<b>\$ 40,965</b>
90% up to 100% LTV	LD450	\$ 1,264,913	\$ 22,657	\$ 24,037	\$ 31,440	\$ 39,624
100% and greater LTV	LD460	\$ 89,085	\$ 12,377	\$ 1,456	\$ 989	\$ 1,341

<b>Schedule CC --- Consolidated Commitments and Contingencies</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total</b>	<b>SUB3380</b>	<b>\$ 670,701</b>	<b>\$ 647,133</b>	<b>\$ 582,954</b>	<b>\$ 507,343</b>	<b>\$ 465,448</b>
Mortgage Construction Loans	CC105	\$ 605,567	\$ 600,210	\$ 543,202	\$ 478,420	\$ 435,072
Other Mortgage Loans	CC115	\$ 65,134	\$ 46,923	\$ 39,752	\$ 28,923	\$ 30,376
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 678,632	\$ 722,696	\$ 675,976	\$ 670,743	\$ 614,807
<b>Commitments Outstanding to Originate Mortgages - Total</b>	<b>SUB3330</b>	<b>\$ 1,091,622</b>	<b>\$ 938,116</b>	<b>\$ 786,184</b>	<b>\$ 1,029,146</b>	<b>\$ 1,007,605</b>
1-4 Dwelling Units	CC280	\$ 937,065	\$ 783,749	\$ 682,809	\$ 908,026	\$ 836,004

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: August 17, 2005, 11:58 AM</b>	<b>TFR Industry Aggregate Report</b> <b>93051 - OTS-Regulated: Virginia</b> <b>June 2005</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
--	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule CC --- Consolidated Commitments and Contingencies</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Multifamily (5 or more) Dwelling Units	CC290	\$ 60,628	\$ 71,354	\$ 28,205	\$ 27,502	\$ 22,318
All Other Real Estate	CC300	\$ 93,929	\$ 83,013	\$ 75,170	\$ 93,618	\$ 149,283
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 821,407	\$ 617,547	\$ 387,916	\$ 456,357	\$ 494,567
Commitments Outstanding to Purchase Loans	CC320	\$ 1,735,095	\$ 835,857	\$ 604,136	\$ 698,088	\$ 818,813
Commitments Outstanding to Sell Loans	CC330	\$ 472,662	\$ 509,616	\$ 472,110	\$ 621,470	\$ 760,178
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 2,740,262	\$ 764,376	\$ 591,243	\$ 1,127,757	\$ 820,482
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 2,968,240	\$ 957,745	\$ 973,907	\$ 1,372,485	\$ 1,226,922
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 15,000
<b>Unused Lines of Credit - Total</b>	<b>SUB3361</b>	<b>\$ 28,425,854</b>	<b>\$ 26,960,587</b>	<b>\$ 25,441,113</b>	<b>\$ 24,717,628</b>	<b>\$ 22,207,210</b>
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 9,258,129	\$ 8,023,616	\$ 6,854,428	\$ 6,229,404	\$ 5,697,984
Commercial Lines	CC420	\$ 9,579,766	\$ 9,532,924	\$ 9,744,015	\$ 9,811,498	\$ 9,089,578
Open-End Consumer Lines - Credit Cards	CC423	\$ 8,785,070	\$ 8,610,725	\$ 8,083,617	\$ 7,925,689	\$ 6,677,209
Open-End Consumer Lines - Other	CC425	\$ 802,889	\$ 793,322	\$ 759,053	\$ 751,037	\$ 742,439
<b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b>	<b>SUB3390</b>	<b>\$ 308,111</b>	<b>\$ 386,241</b>	<b>\$ 294,186</b>	<b>\$ 282,772</b>	<b>\$ 288,178</b>
Commercial	CC430	\$ 3,547	\$ 4,036	\$ 1,976	\$ 2,264	\$ 1,915
Standby, Not Included on CC465 or CC468	CC435	\$ 304,564	\$ 382,205	\$ 292,210	\$ 280,508	\$ 286,263
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 4,369,826	\$ 4,118,716	\$ 3,932,733	\$ 3,883,165	\$ 3,690,029
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 85,325	\$ 83,041	\$ 83,030	\$ 78,617	\$ 82,512
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 478,313	\$ 411,239	\$ 391,076	\$ 386,083	\$ 397,661
Other Contingent Liabilities	CC480	\$ 26	\$ 41	\$ 56,100	\$ 71	\$ 87
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

<b>Schedule CF --- Consolidated Cash Flow Information</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Mortgage-Backed Securities - Purchases - Total</b>	<b>SUB3811</b>	<b>\$ 6,752,201</b>	<b>\$ 3,229,448</b>	<b>\$ 6,341,547</b>	<b>\$ 5,230,514</b>	<b>\$ 9,127,888</b>
Pass-Through Securities	CF143	\$ 6,405,778	\$ 2,758,848	\$ 5,800,365	\$ 3,906,803	\$ 8,206,781
Other Mortgage-Backed Securities	CF153	\$ 346,423	\$ 470,600	\$ 541,182	\$ 1,323,711	\$ 921,107
<b>Mortgage-Backed Securities - Sales - Total</b>	<b>SUB3821</b>	<b>\$ 6,888,907</b>	<b>\$ 3,818,031</b>	<b>\$ 5,044,433</b>	<b>\$ 4,538,813</b>	<b>\$ 6,431,742</b>
Pass-Through Securities	CF145	\$ 5,816,037	\$ 2,871,925	\$ 4,527,288	\$ 3,811,234	\$ 6,091,990
Other Mortgage-Backed Securities	CF155	\$ 1,072,870	\$ 946,106	\$ 517,145	\$ 727,579	\$ 339,752
<b>Mortgage-Backed Securities - Net Purchases - Total</b>	<b>SUB3826</b>	<b>\$- 136,706</b>	<b>\$- 588,583</b>	<b>\$ 1,297,114</b>	<b>\$ 691,701</b>	<b>\$ 2,696,146</b>

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: August 17, 2005, 11:58 AM</b>	<b>TFR Industry Aggregate Report</b> <b>93051 - OTS-Regulated: Virginia</b> <b>June 2005</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
--	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule CF --- Consolidated Cash Flow Information</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 139,830	\$- 512,368	\$- 302,938	\$- 125,614	\$- 690,362
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 414,047	\$- 320,271	\$- 251,191	\$- 218,273	\$- 602,800
<b>Mortgage Loans Disbursed - Total</b>	<b>SUB3831</b>	<b>\$ 7,466,265</b>	<b>\$ 5,562,085</b>	<b>\$ 5,354,153</b>	<b>\$ 5,744,159</b>	<b>\$ 6,147,043</b>
Construction Loans - Total	SUB3840	\$ 241,929	\$ 152,579	\$ 151,749	\$ 157,485	\$ 158,365
1-4 Dwelling Units	CF190	\$ 202,001	\$ 120,232	\$ 110,808	\$ 112,129	\$ 118,982
Multifamily (5 or more) Dwelling Units	CF200	\$ 3,057	\$ 10,254	\$ 5,104	\$ 3,184	\$ 9,205
Nonresidential	CF210	\$ 36,871	\$ 22,093	\$ 35,837	\$ 42,172	\$ 30,178
Permanent Loans - Total	SUB3851	\$ 7,224,336	\$ 5,409,506	\$ 5,202,404	\$ 5,586,674	\$ 5,988,678
1-4 Dwelling Units	CF225	\$ 6,899,865	\$ 5,142,503	\$ 4,871,831	\$ 5,305,985	\$ 5,726,799
Multifamily (5 or more) Dwelling Units	CF245	\$ 122,194	\$ 116,279	\$ 173,527	\$ 145,894	\$ 151,642
Nonresidential (Except Land)	CF260	\$ 124,810	\$ 62,587	\$ 89,946	\$ 106,013	\$ 71,141
Land	CF270	\$ 77,467	\$ 88,137	\$ 67,100	\$ 28,782	\$ 39,096
<b>Loans and Participations Purchased - Total</b>	<b>SUB3880</b>	<b>\$ 5,307,666</b>	<b>\$ 3,601,504</b>	<b>\$ 3,828,422</b>	<b>\$ 3,385,984</b>	<b>\$ 2,864,488</b>
Secured by 1-4 Dwelling Units	CF280	\$ 5,300,624	\$ 3,599,499	\$ 3,827,080	\$ 3,385,452	\$ 2,863,420
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 2,189	\$ 0	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF300	\$ 4,853	\$ 2,005	\$ 1,342	\$ 532	\$ 1,068
<b>Loans and Participations Sold - Total</b>	<b>SUB3890</b>	<b>\$ 4,607,316</b>	<b>\$ 2,613,154</b>	<b>\$ 3,509,998</b>	<b>\$ 3,335,071</b>	<b>\$ 3,639,078</b>
Secured by 1-4 Dwelling Units	CF310	\$ 4,587,518	\$ 2,611,486	\$ 3,509,998	\$ 3,332,632	\$ 3,639,078
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 349	\$ 0	\$ 0	\$ 2,439	\$ 0
Secured by Nonresidential	CF330	\$ 19,449	\$ 1,668	\$ 0	\$ 0	\$ 0
<b>Net Purchases (Sales) of Loans and Participations - Total</b>	<b>SUB3885</b>	<b>\$ 700,350</b>	<b>\$ 988,350</b>	<b>\$ 318,424</b>	<b>\$ 50,913</b>	<b>\$- 774,590</b>
<b>Mortgage Loans - Cash Repayment of Principal</b>	<b>CF340</b>	<b>\$ 3,948,505</b>	<b>\$ 3,017,232</b>	<b>\$ 2,706,120</b>	<b>\$ 2,523,229</b>	<b>\$ 3,071,747</b>
<b>Mortgage Loans - Debits Less Credits Othr Than Repay of Prin</b>	<b>CF350</b>	<b>\$ 11,526</b>	<b>\$ 32,268</b>	<b>\$- 9,119</b>	<b>\$ 16,898</b>	<b>\$- 6,753</b>
<b>Mortgage Loans - Memo - Refinancing Loans</b>	<b>CF361</b>	<b>\$ 2,082,062</b>	<b>\$ 1,688,217</b>	<b>\$ 206,922</b>	<b>\$ 168,836</b>	<b>\$ 263,730</b>
<b>Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow</b>	<b>SUB3906</b>	<b>\$ 4,229,636</b>	<b>\$ 3,565,471</b>	<b>\$ 2,957,338</b>	<b>\$ 3,288,741</b>	<b>\$ 2,293,953</b>
<b>Nonmortgage Loans Closed or Purchased - Total</b>	<b>SUB3910</b>	<b>\$ 6,847,372</b>	<b>\$ 6,113,304</b>	<b>\$ 6,163,190</b>	<b>\$ 6,351,870</b>	<b>\$ 6,543,738</b>
Commercial	CF390	\$ 3,689,162	\$ 3,261,313	\$ 3,212,107	\$ 3,129,205	\$ 2,979,683
Consumer	CF400	\$ 3,158,210	\$ 2,851,991	\$ 2,951,083	\$ 3,222,665	\$ 3,564,055
<b>Nonmortgage Loans - Sales - Total</b>	<b>SUB3915</b>	<b>\$ 652,922</b>	<b>\$ 536,061</b>	<b>\$ 684,084</b>	<b>\$ 659,702</b>	<b>\$ 866,358</b>
Commercial	CF395	\$ 150,181	\$ 201,068	\$ 0	\$ 209,149	\$ 499,807
Consumer	CF405	\$ 502,741	\$ 334,993	\$ 684,084	\$ 450,553	\$ 366,551

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: August 17, 2005, 11:58 AM</b>	<b>TFR Industry Aggregate Report</b> <b>93051 - OTS-Regulated: Virginia</b> <b>June 2005</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
--	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule CF --- Consolidated Cash Flow Information</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Net Purchases (Sales) of Nonmortgage Loans - Total</b>	<b>SUB3919</b>	<b>\$ 6,194,450</b>	<b>\$ 5,577,243</b>	<b>\$ 5,479,106</b>	<b>\$ 5,692,168</b>	<b>\$ 5,677,380</b>
<b>Net Deposit Gain (Loss), Excluding Acquired Deposits</b>	<b>SUB3920</b>	<b>\$ 1,491,471</b>	<b>\$ 988,177</b>	<b>\$ 531,394</b>	<b>\$ 653,786</b>	<b>\$ 692,089</b>
New Deposits Received less Deposits Withdrawn	CF420	\$ 1,207,608	\$ 744,153	\$ 302,449	\$ 432,272	\$ 475,228
Interest Credited to Deposits	CF430	\$ 283,863	\$ 244,024	\$ 228,945	\$ 221,514	\$ 216,861
<b>Deposits Acquired, Net of Dispositions in Bulk Transactions</b>	<b>CF435</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

<b>Schedule DI --- Consolidated Deposit Information</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>BALANCES - END OF QUARTER</b>						
Total Broker - Originated Deposits - Total	SUB4061	\$ 6,876,210	\$ 6,831,323	\$ 7,148,595	\$ 7,449,468	\$ 7,575,441
Fully Insured	DI100	\$ 6,545,870	\$ 6,574,452	\$ 6,924,304	\$ 7,258,192	\$ 7,447,344
Other	DI110	\$ 330,340	\$ 256,871	\$ 224,291	\$ 191,276	\$ 128,097
Deposits with Balances - \$100,000 or Less	DI120	\$ 39,281,445	\$ 38,902,055	\$ 37,899,778	\$ 38,411,266	\$ 37,927,184
Deposits with Balances - Greater than \$100,000	DI130	\$ 19,603,337	\$ 18,458,321	\$ 17,509,553	\$ 16,717,163	\$ 16,650,382
Number of Deposit Accounts - Total	SUB4062	7,080,058	7,093,717	6,693,471	6,750,745	6,340,033
Balances of \$100,000 or Less	DI150	6,997,691	7,014,291	6,618,410	6,676,452	6,269,592
Balances Greater than \$100,000	DI160	82,367	79,426	75,061	74,293	70,441
IRA/Keogh Accounts	DI200	\$ 1,860,830	\$ 1,851,879	\$ 1,808,755	\$ 1,803,248	\$ 1,759,693
Uninsured Deposits	DI210	\$ 12,192,458	\$ 11,503,289	\$ 10,735,071	\$ 10,261,714	\$ 10,224,442
Preferred Deposits	DI220	\$ 16,839	\$ 10,639	\$ 12,081	\$ 20,984	\$ 61,619
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 9,099,322	\$ 9,286,332	\$ 8,530,899	\$ 8,405,608	\$ 8,440,824
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 28,814,772	\$ 27,530,693	\$ 26,651,029	\$ 25,660,762	\$ 24,918,245
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 3,580,838	\$ 3,742,012	\$ 3,761,044	\$ 3,900,162	\$ 4,012,056
Deposits & Escrows - Time Deposits	DI340	\$ 17,389,853	\$ 16,801,338	\$ 16,466,359	\$ 17,161,900	\$ 17,206,438
<b>DEPOSITS &amp; ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS</b>						
Non-Interest-Bearing Demand Deposits	DI610	\$ 5,537,246	\$ 5,582,577	\$ 5,020,424	\$ 5,199,203	\$ 5,233,009
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 6,010	\$ 4,309	\$ 3,463	\$ 3,876	\$ 5,476
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 2,804	\$ 3,484	\$ 4,734	\$ 1,526	\$ 1,056
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 321,639	\$ 431,008	\$ 384,270	\$ 571,063	\$ 344,332
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: August 17, 2005, 11:58 AM</b>	<b>TFR Industry Aggregate Report</b> <b>93051 - OTS-Regulated: Virginia</b> <b>June 2005</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
--	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule DI --- Consolidated Deposit Information</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
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	\$ 64,742	\$ 58,618	\$ 59,322	\$ 52,236	\$ 76,051
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 13,127	\$ 0	\$ 0

<b>Schedule SI --- Consolidated Supplemental Information</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>MISCELLANEOUS DATA</b>						
Number of Full-time Equivalent Employees	SI370	11,661	11,491	11,020	10,987	10,822
Assets Held in Trading Accounts	SI375	\$ 502,508	\$ 529,092	\$ 965,650	\$ 943,013	\$ 953,181
Available-for-Sale Securities	SI385	\$ 15,516,065	\$ 16,164,128	\$ 16,880,536	\$ 16,508,240	\$ 15,671,915
Assets Held for Sale	SI387	\$ 2,088,154	\$ 1,570,695	\$ 1,764,605	\$ 2,640,088	\$ 2,417,347
Loans Serviced for Others	SI390	\$ 20,763,194	\$ 18,741,803	\$ 18,262,243	\$ 16,785,060	\$ 15,325,961
<b>RESIDUAL INTERESTS</b>						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 141,754	\$ 111,527	\$ 93,470	\$ 92,940	\$ 94,651
Other Residual Interests	SI404	\$ 316,330	\$ 285,619	\$ 285,284	\$ 275,447	\$ 272,125
<b>QUALIFIED THRIFT LENDER TEST</b>						
Actual Thrift Investment Percentage - First month of Qtr	SI581	86.77%	85.96%	86.75%	84.31%	83.09%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	86.69%	86.33%	86.58%	84.79%	83.20%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	86.49%	86.27%	86.89%	85.23%	83.55%
<b>IRS DOMESTIC BUILDING AND LOAN TEST</b>						
Percent of Assets Test	SI585	84.91%	85.02%	85.01%	85.52%	83.76%
Do you meet the DBLA business operations test?	SI586	2 [Yes]	2 [Yes]	3 [Yes]	3 [Yes]	2 [Yes]
<b>Aggregate Investment in Service Corporations</b>	<b>SI588</b>	<b>\$ 36,592</b>	<b>\$ 36,964</b>	<b>\$ 40,615</b>	<b>\$ 30,934</b>	<b>\$ 30,038</b>
<b>CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS &amp; RELATED INTEREST</b>						
Aggregate amount of all extensions of credit	SI590	\$ 29,039	\$ 27,184	\$ 26,394	\$ 26,075	\$ 27,082
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	27	25	25	29	33
<b>RECONCILIATION OF EQUITY CAPITAL</b>						

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 17, 2005, 11:58 AM

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

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SI --- Consolidated Supplemental Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
<b>Beginning Equity Capital</b>	<b>SI600</b>	<b>\$ 7,545,416</b>	<b>\$ 7,035,520</b>	<b>\$ 6,605,588</b>	<b>\$ 6,348,849</b>	<b>\$ 6,156,219</b>
Net Income (Loss) (SO91)	SI610	\$ 242,216	\$ 320,893	\$ 228,020	\$ 279,054	\$ 267,865
Dividends Declared - Preferred Stock	SI620	\$ 2,500	\$ 2,500	\$ 2,500	\$ 2,500	\$ 2,500
Dividends Declared - Common Stock	SI630	\$ 79,150	\$ 14,251	\$ 89,200	\$ 11,886	\$ 9,434
Stock Issued	SI640	\$ 26	\$ 0	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 38,558	\$ 262,961	\$ 204,723	\$ 443	\$ 25,536
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 29,208	\$- 57,675	\$ 12,894	\$ 42,989	\$- 92,646
Prior Period Adjustments	SI668	\$- 607	\$ 23	\$ 0	\$ 0	\$- 559
Other Adjustments	SI671	\$ 81	\$ 445	\$ 23	\$ 1	\$ 4,368
<b>Ending Equity Capital (SC80)</b>	<b>SI680</b>	<b>\$ 7,714,832</b>	<b>\$ 7,545,416</b>	<b>\$ 6,959,548</b>	<b>\$ 6,656,950</b>	<b>\$ 6,348,849</b>
<b>TRANSACTIONS WITH AFFILIATES</b>						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 130,945	\$ 131,113	\$ 2,372	\$ 2,481	\$ 2,830
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 6,700,431	\$ 6,123,193	\$ 5,131,474	\$ 4,962,273	\$ 7,161,391
<b>MUTUAL FUNDS AND ANNUITIES</b>						
Sell private-label/third-party mutual funds/annuities?	SI805	5 [Yes]	5 [Yes]	4 [Yes]	3 [Yes]	2 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 48,468	\$ 76,968	\$ 59,790	\$ 39,051	\$ 47,514
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 4,560	\$ 4,621	\$ 4,479	\$ 5,679	\$ 3,993
<b>AVERAGE MONTH-END BALANCES</b>						
Total Assets	SI870	\$ 91,638,890	\$ 86,579,515	\$ 83,329,342	\$ 81,121,250	\$ 78,409,491
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 3,488,964	\$ 3,220,736	\$ 3,732,256	\$ 5,149,639	\$ 6,262,552
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 62,625,055	\$ 58,009,996	\$ 55,074,564	\$ 53,567,659	\$ 48,092,220
Nonmortgage Loans	SI885	\$ 19,852,300	\$ 19,553,120	\$ 19,372,828	\$ 19,481,477	\$ 19,111,658
Deposits and Excrows	SI890	\$ 57,779,356	\$ 56,052,271	\$ 55,071,991	\$ 54,593,183	\$ 52,744,632
Total Borrowings	SI895	\$ 23,581,544	\$ 20,976,936	\$ 19,327,714	\$ 17,882,025	\$ 15,948,685
<b>LOANS TO EXECUTIVE OFFICERS</b>						
Number of Loans Made to Executive Officers During Quarter	SI900	10	2	3	7	2
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 1,904	\$ 653	\$ 136	\$ 689	\$ 277
Interest Charged on Loans Made During Quarter - Minimum	SI920	6.00	5.50	7.84	4.91	6.63
Interest Charged on Loans Made During Quarter - Maximum	SI930	7.45	5.50	7.84	8.87	6.63



Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 17, 2005, 11:58 AM

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

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SQ --- Consolidated Supplemental Questions		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 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
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0	1	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	1	1
Does Association Have Subchapter S in effect this year?	SQ320	1	1	1	1	1
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	9	9	7	9	8

Schedule SB --- Consolidated Small Business Loans		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Do you have any small business loans to report in this sched?	SB010	13 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	12 [Yes]
Do you have any farm or agriculture loans?	SB100	1 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	2 [Yes]
Are all your commercial loans \$100,000 or less?	SB110	1 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	1 [Yes]
Number of Loans on SC260	SB200	7	N/A	N/A	N/A	10
Number of Loans on SC300, SC303, and SC306	SB210	4	N/A	N/A	N/A	3
Nonfarm Mtges Orig. at \$100,000 or less - Number	SB300	117	N/A	N/A	N/A	96
Nonfarm Mtges Orig. at \$100,000 or less - Outstd Bal	SB310	\$ 6,212	N/A	N/A	N/A	\$ 5,678
Nonfarm Mortg Orig. at \$100-250,000 - Number	SB320	259	N/A	N/A	N/A	184
Nonfarm Mortg Orig. at \$100-250,000 - Outstd Bal	SB330	\$ 40,590	N/A	N/A	N/A	\$ 26,530
Nonfarm Mortg Orig. at \$250,000 - \$1 million - Number	SB340	643	N/A	N/A	N/A	496
Nonfarm Mortg Orig. at \$250,000 - \$1 mill. - Outstd Bal	SB350	\$ 319,930	N/A	N/A	N/A	\$ 243,431
Nonfarm Comml Lns Orig at \$100,000 or Less - Number	SB400	1,248,711	N/A	N/A	N/A	1,329,431
Nonfarm Comml Lns Orig at \$100,000 or Less - Outstd Bal	SB410	\$ 2,849,307	N/A	N/A	N/A	\$ 2,578,963
Nonfarm Comml Lns Orig at \$100-250,000 - Number	SB420	1,117	N/A	N/A	N/A	681
Nonfarm Comml Lns Orig at \$100-250,000 - Outstd Bal	SB430	\$ 133,198	N/A	N/A	N/A	\$ 82,777
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Number	SB440	1,002	N/A	N/A	N/A	623

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 17, 2005, 11:58 AM

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

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SB --- Consolidated Small Business Loans		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Outst Bal	SB450	\$ 284,114	N/A	N/A	N/A	\$ 183,181
Farm Mortgages Orig at \$100,000 or Less - Number	SB500	0	N/A	N/A	N/A	0
Farm Mortgages Orig at \$100,000 or Less - Outstd Bal	SB510	\$ 0	N/A	N/A	N/A	\$ 0
Farm Mortgages Orig at \$100-250,000 - Number	SB520	0	N/A	N/A	N/A	2
Farm Mortgages Orig at \$100-250,000 - Outstd Bal	SB530	\$ 0	N/A	N/A	N/A	\$ 319
Farm Mortgages Orig at \$250,000 - \$500,000 - Number	SB540	0	N/A	N/A	N/A	0
Farm Mortgages Orig at \$250,000 - \$500,000 - Outstd Bal	SB550	\$ 0	N/A	N/A	N/A	\$ 0
Farm Nonmtge Loans Orig at \$100,000 or Less - Number	SB600	29,829	N/A	N/A	N/A	11,843
Farm Nonmtge Loans Orig at \$100,000 or Less - Bal.	SB610	\$ 47,329	N/A	N/A	N/A	\$ 18,146
Farm Nonmtge Loans Orig at \$100-250,000 - Number	SB620	0	N/A	N/A	N/A	0
Farm Nonmtge Loans Orig at \$100-250,000 - Outstd Bal	SB630	\$ 0	N/A	N/A	N/A	\$ 0
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - No.	SB640	0	N/A	N/A	N/A	0
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - Bal.	SB650	\$ 0	N/A	N/A	N/A	\$ 0

Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
<b>FIDUCIARY AND RELATED SERVICES</b>						
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]	1 [Yes]	1 [Yes]	1 [Yes]
Do you have any activity to report on this schedule?	FS130	2 [Yes]	2 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
<b>FIDUCIARY AND RELATED ASSETS</b>						
<b>Total Assets (\$) - Fiduciary, Custody &amp; Safekeeping Accounts</b>	<b>SUB6150</b>	<b>\$ 9,386,643</b>	<b>\$ 8,759,676</b>	<b>\$ 8,607,404</b>	<b>\$ 7,895,035</b>	<b>\$ 7,807,000</b>
<b>Managed Assets (\$) - Total Fiduciary Accounts</b>	<b>FS20</b>	<b>\$ 846,853</b>	<b>\$ 747,161</b>	<b>\$ 641,949</b>	<b>\$ 571,509</b>	<b>\$ 555,902</b>
Personal Trust and Agency Accounts	FS210	\$ 161,792	\$ 122,065	\$ 78,568	\$ 67,724	\$ 64,694
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 183,429	\$ 174,053	\$ 154,404	\$ 144,863	\$ 142,144
Employee Benefit - Defined Contribution	FS220	\$ 34,255	\$ 31,839	\$ 28,023	\$ 26,146	\$ 28,265
Employee Benefit - Defined Benefit	FS230	\$ 6,583	\$ 6,724	\$ 6,879	\$ 6,430	\$ 6,291
Other Retirement Accounts	FS240	\$ 142,591	\$ 135,490	\$ 119,502	\$ 112,287	\$ 107,588
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 497,060	\$ 446,488	\$ 404,382	\$ 357,660	\$ 347,808
Other Fiduciary Accounts	FS270	\$ 4,572	\$ 4,555	\$ 4,595	\$ 1,262	\$ 1,256
<b>Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp</b>	<b>FS290</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: August 17, 2005, 11:58 AM</b>	<b>TFR Industry Aggregate Report</b> <b>93051 - OTS-Regulated: Virginia</b> <b>June 2005</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
--	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule FS --- Fiduciary and Related Services</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Nonmanaged Assets (\$) - Total Fiduciary Accounts</b>	<b>FS21</b>	<b>\$ 4,987,378</b>	<b>\$ 4,890,700</b>	<b>\$ 4,981,810</b>	<b>\$ 4,617,197</b>	<b>\$ 4,648,426</b>
Personal Trust and Agency Accounts	FS211	\$ 49,640	\$ 49,741	\$ 50,578	\$ 61,397	\$ 61,616
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 4,896,297	\$ 4,800,872	\$ 4,890,364	\$ 4,524,567	\$ 4,553,896
Employee Benefit - Defined Contribution	FS221	\$ 1,436	\$ 1,370	\$ 1,342	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS231	\$ 4,578,524	\$ 4,496,706	\$ 4,598,430	\$ 4,251,355	\$ 4,274,380
Other Retirement Accounts	FS241	\$ 316,337	\$ 302,796	\$ 290,592	\$ 273,212	\$ 279,516
Corporate Trust and Agency Accounts	FS251	\$ 610	\$ 504	\$ 859	\$ 4,252	\$ 6,353
Other Fiduciary Accounts	FS271	\$ 40,831	\$ 39,583	\$ 40,009	\$ 26,981	\$ 26,561
<b>Nonmanaged Assets (\$) - Custody and Safekeeping Accounts</b>	<b>FS280</b>	<b>\$ 3,552,412</b>	<b>\$ 3,121,815</b>	<b>\$ 2,983,645</b>	<b>\$ 2,706,329</b>	<b>\$ 2,602,672</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>\$ 0</b>
<b>Managed Assets (#) - Total Fiduciary Accounts</b>	<b>FS22</b>	<b>965</b>	<b>935</b>	<b>699</b>	<b>694</b>	<b>679</b>
Personal Trust and Agency Accounts	FS212	172	171	96	93	89
Retirement-related Trust and Agency Accounts - Total	SUB6120	319	313	250	250	251
Employee Benefit - Defined Contribution	FS222	34	35	29	29	30
Employee Benefit - Defined Benefit	FS232	5	5	6	6	7
Other Retirement Accounts	FS242	280	273	215	215	214
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	470	447	349	348	336
Other Fiduciary Accounts	FS272	4	4	4	3	3
<b>Nonmanaged Assets (#) - Total Fiduciary Accounts</b>	<b>FS23</b>	<b>564</b>	<b>550</b>	<b>497</b>	<b>495</b>	<b>487</b>
Personal Trust and Agency Accounts	FS213	20	20	17	20	20
Retirement-related Trust and Agency Accounts - Total	SUB6130	525	510	465	459	451
Employee Benefit - Defined Contribution	FS223	1	1	1	0	0
Employee Benefit - Defined Benefit	FS233	126	126	123	130	119
Other Retirement Accounts	FS243	398	383	341	329	332
Corporate Trust and Agency Accounts	FS253	7	9	4	9	9
Other Fiduciary Accounts	FS273	12	11	11	7	7
<b>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</b>	<b>FS281</b>	<b>1,557</b>	<b>1,480</b>	<b>1,406</b>	<b>1,354</b>	<b>1,354</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>\$ 4,644</b>	<b>\$ 2,163</b>	<b>\$ 6,916</b>	<b>\$ 5,076</b>	<b>\$ 3,308</b>
Personal Trust and Agency Accounts	FS310	\$ 942	\$ 408	\$ 906	\$ 654	\$ 382
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 1,181	\$ 534	\$ 1,697	\$ 1,256	\$ 831
Employee Benefit - Defined Contribution	FS320	\$ 160	\$ 82	\$ 243	\$ 169	\$ 105

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: August 17, 2005, 11:58 AM</b>	<b>TFR Industry Aggregate Report</b> <b>93051 - OTS-Regulated: Virginia</b> <b>June 2005</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
--	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule FS --- Fiduciary and Related Services</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Employee Benefit - Defined Benefit	FS330	\$ 299	\$ 90	\$ 343	\$ 331	\$ 258
Other Retirement Accounts	FS340	\$ 722	\$ 362	\$ 1,111	\$ 756	\$ 468
Corporate Trust and Agency Accounts	FS350	\$ 5	\$ 3	\$ 19	\$ 14	\$ 8
Investment Management Agency Accounts	FS360	\$ 1,712	\$ 832	\$ 2,251	\$ 1,530	\$ 954
Other Fiduciary Accounts	FS370	\$ 53	\$ 23	\$ 78	\$ 23	\$ 15
Custody and Safekeeping Accounts	FS380	\$ 741	\$ 363	\$ 1,167	\$ 801	\$ 502
Other Fiduciary and Related Services	FS390	\$ 10	\$ 0	\$ 798	\$ 798	\$ 616
<b>YTD - Expenses - Fiduciary and Related Services</b>	<b>FS391</b>	<b>\$ 420</b>	<b>\$ 203</b>	<b>\$ 9,232</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Net Losses from Fiduciary and Related Services</b>	<b>FS392</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 18</b>	<b>\$ 0</b>	<b>\$ 0</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>\$ 0</b>
<b>YTD - Income - Net Fiduciary and Related Services Income</b>	<b>FS35</b>	<b>\$ 4,224</b>	<b>\$ 1,960</b>	<b>\$- 2,334</b>	<b>\$ 5,076</b>	<b>\$ 3,308</b>
<b>FIDUCIARY MEMORANDA</b>						
<b>Managed Assets in Personal Trust and Agency Accounts - Total</b>	<b>FS40</b>	<b>\$ 44,494</b>	<b>\$ 43,364</b>	<b>\$ 78,567</b>	<b>\$ 0</b>	<b>\$ 0</b>
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ - 6	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 7	\$ 7	\$ 389	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 2,412	\$ 2,620	\$ 8,913	\$ 0	\$ 0
State, County and Municipal Obligations	FS425	\$ 5,774	\$ 5,565	\$ 11,669	\$ 0	\$ 0
Money Market Mutual Funds	FS430	\$ 2,010	\$ 1,915	\$ 6,941	\$ 0	\$ 0
Other Short-term Obligations	FS435	\$ 606	\$ 500	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 70	\$ 70	\$ 1,750	\$ 0	\$ 0
Common and Preferred Stock	FS445	\$ 31,200	\$ 30,261	\$ 47,439	\$ 0	\$ 0
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 1,271	\$ 1,271	\$ 1,455	\$ 0	\$ 0
Miscellaneous Assets	FS460	\$ 1,144	\$ 1,161	\$ 11	\$ 0	\$ 0
<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>	<b>0</b>
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	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>\$ 0</b>
<b>Number of Funds - Total Collective Investment Funds</b>	<b>FS60</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>0</b>
Domestic Equity	FS610	0	0	1	0	0

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 17, 2005, 11:58 AM

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

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	1	0	0
<b>Market Value - Total Collective Investment Funds</b>	<b>FS65</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 4,622,295</b>	<b>\$ 0</b>	<b>\$ 0</b>
Domestic Equity	FS615	\$ 0	\$ 0	\$ 4,273,489	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 348,806	\$ 0	\$ 0
<b>FIDUCIARY SETTLEMENTS, SURCHARGES &amp; OTHER LOSSES (CALENDAR YTD)</b>						
<b>Managed Accts - Total Fid Settlements/Surcharges/Otr Losses</b>	<b>FS70</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 15</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 12	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 3	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses</b>	<b>FS71</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 3</b>	<b>\$ 0</b>	<b>\$ 0</b>
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	\$ 3	\$ 0	\$ 0
<b>Total Fid Settlements/Surcharges/Otr Losses - Recoveries</b>	<b>FS72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
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		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
<b>TIER 1 (CORE ) CAPITAL REQUIREMENT</b>						

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: August 17, 2005, 11:58 AM</b>	<b>TFR Industry Aggregate Report</b> <b>93051 - OTS-Regulated: Virginia</b> <b>June 2005</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
--	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule CCR --- Consolidated Capital Requirement</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Equity Capital (SC80)	CCR100	\$ 7,714,828	\$ 7,545,413	\$ 6,959,550	\$ 6,656,950	\$ 6,348,851
Equity Capital Deductions - Total	SUB1631	\$ 691,676	\$ 707,250	\$ 323,934	\$ 367,742	\$ 283,524
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 19,842	\$ 14,246	\$ 11,321	\$ 929	\$ 933
Goodwill and Certain Other Intangible Assets	CCR115	\$ 520,379	\$ 523,684	\$ 233,901	\$ 261,950	\$ 247,666
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 148,928	\$ 166,664	\$ 75,916	\$ 101,926	\$ 33,558
Other	CCR134	\$ 2,527	\$ 2,656	\$ 2,796	\$ 2,937	\$ 1,367
Equity Capital Additions - Total	SUB1641	\$ 480,179	\$ 452,012	\$ 394,998	\$ 409,467	\$ 438,204
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 311,181	\$ 281,720	\$ 223,307	\$ 236,365	\$ 280,801
Qualifying Intangible Assets	CCR185	\$ 24,998	\$ 26,292	\$ 27,691	\$ 29,102	\$ 13,403
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
<b>Tier 1 (Core) Capital</b>	<b>CCR20</b>	<b>\$ 7,503,331</b>	<b>\$ 7,290,175</b>	<b>\$ 7,030,614</b>	<b>\$ 6,698,675</b>	<b>\$ 6,503,531</b>
<b>Total Assets (SC60)</b>	<b>CCR205</b>	<b>\$ 92,249,266</b>	<b>\$ 87,966,933</b>	<b>\$ 83,889,005</b>	<b>\$ 81,586,961</b>	<b>\$ 79,888,035</b>
Asset Deductions - Total	SUB1651	\$ 689,075	\$ 703,173	\$ 321,149	\$ 365,390	\$ 281,048
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 20,349	\$ 14,222	\$ 11,348	\$ 948	\$ 955
Goodwill and Certain Other Intangible Assets	CCR265	\$ 517,271	\$ 519,631	\$ 231,089	\$ 259,549	\$ 245,168
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 148,928	\$ 166,664	\$ 75,916	\$ 101,926	\$ 33,558
Other	CCR275	\$ 2,527	\$ 2,656	\$ 2,796	\$ 2,967	\$ 1,367
Asset Additions - Total	SUB1661	\$ 148,961	\$ 249,973	\$ 133,075	\$ 133,809	\$ 289,874
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 123,962	\$ 223,681	\$ 105,384	\$ 104,707	\$ 276,471
Qualifying Intangible Assets	CCR285	\$ 24,998	\$ 26,292	\$ 27,691	\$ 29,102	\$ 13,403
Other	CCR290	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
<b>Adjusted Total Assets</b>	<b>CCR25</b>	<b>\$ 91,709,152</b>	<b>\$ 87,513,733</b>	<b>\$ 83,700,931</b>	<b>\$ 81,355,380</b>	<b>\$ 79,896,861</b>
<b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>	<b>CCR27</b>	<b>\$ 3,668,411</b>	<b>\$ 3,491,881</b>	<b>\$ 3,348,036</b>	<b>\$ 3,245,652</b>	<b>\$ 3,196,782</b>
<b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>						
<b>Tier 1 (Core) Capital</b>	<b>CCR30</b>	<b>\$ 7,503,331</b>	<b>\$ 7,290,175</b>	<b>\$ 7,030,614</b>	<b>\$ 6,698,675</b>	<b>\$ 6,503,531</b>
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 1,847	\$ 1,587	\$ 2,505	\$ 1,984	\$ 1,438
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

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>93051 - OTS-Regulated: Virginia</b>	<b>(\$Thousands)</b>
<b>Run Date: August 17, 2005, 11:58 AM</b>	<b>June 2005</b>	

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule CCR --- Consolidated Capital Requirement</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 298,839	\$ 292,527	\$ 284,251	\$ 279,205	\$ 300,191
Tier 2 Capital - Other	CCR355	\$ 0	\$ 61	\$ 60	\$ 0	\$ 0
<b>Tier 2 (Supplementary) Capital</b>	<b>CCR33</b>	<b>\$ 475,686</b>	<b>\$ 469,175</b>	<b>\$ 461,816</b>	<b>\$ 456,189</b>	<b>\$ 476,629</b>
<b>Allowable Tier 2 (Supplementary) Capital</b>	<b>CCR35</b>	<b>\$ 475,686</b>	<b>\$ 469,175</b>	<b>\$ 461,816</b>	<b>\$ 456,189</b>	<b>\$ 476,629</b>
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 2,664	\$ 3,196	\$ 2,618	\$ 2,405	\$ 2,350
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 330,878	\$ 300,795	\$ 264,103	\$ 253,516	\$ 251,324
<b>Total Risk-Based Capital</b>	<b>CCR39</b>	<b>\$ 7,645,475</b>	<b>\$ 7,455,359</b>	<b>\$ 7,225,709</b>	<b>\$ 6,898,943</b>	<b>\$ 6,726,486</b>
0% R/W Category - Cash	CCR400	\$ 690,267	\$ 618,067	\$ 555,927	\$ 562,926	\$ 470,106
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 3,161,690	\$ 3,384,924	\$ 3,393,280	\$ 3,543,701	\$ 3,726,024
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 99	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 365,708	\$ 281,247	\$ 318,113	\$ 333,340	\$ 365,834
0% R/W Category - Assets Total	CCR420	\$ 4,217,764	\$ 4,284,238	\$ 4,267,320	\$ 4,439,967	\$ 4,561,964
<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>	<b>\$ 0</b>
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 10,857,350	\$ 10,967,868	\$ 11,630,003	\$ 10,011,797	\$ 9,741,827
20% R/W Category - Claims on FHLBs	CCR435	\$ 1,030,612	\$ 848,471	\$ 868,786	\$ 860,299	\$ 937,992
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 62,317	\$ 60,282	\$ 53,258	\$ 129,028	\$ 6,292
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 3,317,052	\$ 3,473,600	\$ 3,265,961	\$ 4,176,371	\$ 6,320,763
20% R/W Category - Other	CCR450	\$ 1,377,899	\$ 1,067,858	\$ 935,222	\$ 1,607,443	\$ 1,594,798
20% R/W Category - Assets Total	CCR455	\$ 16,645,230	\$ 16,418,079	\$ 16,753,230	\$ 16,784,938	\$ 18,601,672
<b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>	<b>CCR45</b>	<b>\$ 3,329,046</b>	<b>\$ 3,283,617</b>	<b>\$ 3,350,646</b>	<b>\$ 3,356,986</b>	<b>\$ 3,720,336</b>
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 30,072,418	\$ 27,287,629	\$ 24,738,723	\$ 24,233,617	\$ 23,325,003
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 894,202	\$ 813,648	\$ 767,403	\$ 647,474	\$ 556,388
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 504,610	\$ 1,115,085	\$ 1,218,264	\$ 117,370	\$ 16,114
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 81,810	\$ 92,514	\$ 92,434	\$ 78,036	\$ 95,339
50% R/W Category - Other	CCR480	\$ 142,497	\$ 173,737	\$ 118,035	\$ 1,195,349	\$ 1,354,212
50% R/W Category - Assets Total	CCR485	\$ 31,695,537	\$ 29,482,613	\$ 26,934,859	\$ 26,271,846	\$ 25,347,056
<b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>	<b>CCR50</b>	<b>\$ 15,847,774</b>	<b>\$ 14,741,308</b>	<b>\$ 13,467,433</b>	<b>\$ 13,135,926</b>	<b>\$ 12,673,534</b>
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 1,638,827	\$ 1,699,926	\$ 1,846,476	\$ 2,048,141	\$ 2,087,330

Office of Thrift Supervision Financial Reporting System Run Date: August 17, 2005, 11:58 AM	TFR Industry Aggregate Report 93051 - OTS-Regulated: Virginia June 2005	Frozen Aggregated Data (\$Thousands)
---	---	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule CCR --- Consolidated Capital Requirement		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - All Other Assets	CCR506	\$ 42,208,429	\$ 39,823,723	\$ 37,581,843	\$ 35,384,432	\$ 32,662,857
100% R/W Category - Assets Total	CCR510	\$ 43,847,256	\$ 41,523,649	\$ 39,428,319	\$ 37,432,573	\$ 34,750,187
<b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>	<b>CCR55</b>	<b>\$ 43,847,256</b>	<b>\$ 41,523,649</b>	<b>\$ 39,428,319</b>	<b>\$ 37,432,573</b>	<b>\$ 34,750,187</b>
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 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>\$ 0</b>
<b>Assets to Risk-Weight</b>	<b>CCR64</b>	<b>\$ 96,405,787</b>	<b>\$ 91,708,579</b>	<b>\$ 87,383,728</b>	<b>\$ 84,929,324</b>	<b>\$ 83,260,879</b>
<b>Subtotal Risk-Weighted Assets</b>	<b>CCR75</b>	<b>\$ 63,024,072</b>	<b>\$ 59,548,573</b>	<b>\$ 56,246,396</b>	<b>\$ 53,925,485</b>	<b>\$ 51,144,050</b>
Excess Allowances for Loan and Lease Losses	CCR530	\$ 262,823	\$ 250,398	\$ 289,661	\$ 296,306	\$ 331,471
<b>Total Risk-Weighted Assets</b>	<b>CCR78</b>	<b>\$ 62,761,249</b>	<b>\$ 59,298,175</b>	<b>\$ 55,956,735</b>	<b>\$ 53,629,179</b>	<b>\$ 50,812,579</b>
<b>Total Risk-Based Capital Requirement (CCR78 x 8%)</b>	<b>CCR80</b>	<b>\$ 5,020,898</b>	<b>\$ 4,743,851</b>	<b>\$ 4,476,537</b>	<b>\$ 4,290,333</b>	<b>\$ 4,065,006</b>
<b>CAPITAL &amp; PROMPT CORRECTIVE ACTION RATIOS</b>						
<b>Tier 1 (Core) Capital Ratio</b>	<b>CCR810</b>	<b>8.18%</b>	<b>8.33%</b>	<b>8.40%</b>	<b>8.23%</b>	<b>8.14%</b>
<b>Total Risk-Based Capital Ratio</b>	<b>CCR820</b>	<b>12.18%</b>	<b>12.57%</b>	<b>12.91%</b>	<b>12.86%</b>	<b>13.24%</b>
<b>Tier 1 Risk-Based Capital Ratio</b>	<b>CCR830</b>	<b>11.43%</b>	<b>11.79%</b>	<b>12.09%</b>	<b>12.02%</b>	<b>12.30%</b>
<b>Tangible Equity Ratio</b>	<b>CCR840</b>	<b>8.15%</b>	<b>8.30%</b>	<b>8.36%</b>	<b>8.19%</b>	<b>8.12%</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 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.