

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:16 PM

TFR Industry Aggregate Report
93051 - OTS-Regulated: Virginia
March 2008

Frozen Aggregated Data
(\$Thousands)

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Description		Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value
Number of Regulated Institutions		16	15	14	15	16
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	0	0	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 11,077,213	\$ 16,584,260	\$ 19,061,153	\$ 6,851,258	\$ 8,892,764
Cash and Non-Interest-Earning Deposits	SC110	\$ 3,576,689	\$ 1,694,461	\$ 2,660,783	\$ 862,679	\$ 739,241
Interest-Earning Deposits in FHLBs	SC112	\$ 1,531,135	\$ 2,711,464	\$ 649,844	\$ 264,145	\$ 201,637
Other Interest-Earning Deposits	SC118	\$ 250,519	\$ 660,370	\$ 80,639	\$ 197,435	\$ 522,713
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 4,576,898	\$ 9,935,923	\$ 12,720,192	\$ 2,588,787	\$ 4,680,836
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 349,252	\$ 649,840	\$ 696,667	\$ 895,696	\$ 912,554
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 484,181	\$ 506,050	\$ 607,249	\$ 626,761	\$ 546,294
State and Municipal Obligations	SC180	\$ 158,198	\$ 326,674	\$ 956,719	\$ 837,816	\$ 768,316
Securities Backed by Nonmortgage Loans	SC182	\$ 2,762	\$ 3,243	\$ 23,259	\$ 102,670	\$ 118,351
Other Investment Securities	SC185	\$ 117,773	\$ 76,018	\$ 620,803	\$ 435,242	\$ 373,767
Accrued Interest Receivable	SC191	\$ 29,806	\$ 20,217	\$ 44,998	\$ 40,027	\$ 29,055
Mortgage-Backed Securities - Gross	SUB0072	\$ 25,238,500	\$ 30,118,474	\$ 34,093,398	\$ 36,713,133	\$ 30,970,164
Mortgage-Backed Securities - Total	SC22	\$ 25,238,500	\$ 30,118,474	\$ 34,093,398	\$ 36,713,133	\$ 30,970,164
Pass-Through - Total	SUB0073	\$ 9,560,613	\$ 11,609,396	\$ 12,904,410	\$ 13,438,542	\$ 13,181,958
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 9,551,802	\$ 11,608,464	\$ 12,901,450	\$ 13,325,691	\$ 13,061,727
Other Pass-Through	SC215	\$ 8,811	\$ 932	\$ 2,960	\$ 112,851	\$ 120,231
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 15,556,042	\$ 18,369,583	\$ 21,042,577	\$ 23,121,499	\$ 17,659,128
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 102,735	\$ 1,330,683	\$ 1,349,861	\$ 2,135,192	\$ 2,264,727
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 5,649	\$ 5,821	\$ 6,010	\$ 6,308	\$ 6,914
Other	SC222	\$ 15,447,658	\$ 17,033,079	\$ 19,686,706	\$ 20,979,999	\$ 15,387,487
Accrued Interest Receivable	SC228	\$ 121,845	\$ 139,495	\$ 146,411	\$ 153,092	\$ 129,078

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Schedule SC --- Consolidated Statement of Condition		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 133,138,141	\$ 128,725,084	\$ 129,376,136	\$ 119,240,105	\$ 116,254,420
Mortgage Loans - Total	SC26	\$ 129,908,836	\$ 126,800,662	\$ 128,067,121	\$ 118,704,866	\$ 115,895,955
Construction Loans - Total	SUB0100	\$ 1,371,387	\$ 1,281,668	\$ 1,218,223	\$ 1,104,112	\$ 1,035,908
Residential - Total	SUB0110	\$ 1,242,216	\$ 1,154,035	\$ 1,040,052	\$ 942,548	\$ 857,998
1-4 Dwelling Units	SC230	\$ 1,047,736	\$ 995,531	\$ 899,850	\$ 838,540	\$ 768,083
Multifamily (5 or more) Dwelling Units	SC235	\$ 194,480	\$ 158,504	\$ 140,202	\$ 104,008	\$ 89,915
Nonresidential Property	SC240	\$ 129,171	\$ 127,633	\$ 178,171	\$ 161,564	\$ 177,910
Permanent Loans - Total	SUB0121	\$ 131,076,552	\$ 126,673,336	\$ 127,376,419	\$ 117,426,490	\$ 114,529,680
Residential - Total	SUB0131	\$ 129,894,000	\$ 125,490,178	\$ 126,271,952	\$ 116,335,856	\$ 113,517,168
1-4 Dwelling Units - Total	SUB0141	\$ 129,637,422	\$ 125,239,992	\$ 126,104,491	\$ 116,174,748	\$ 113,363,771
Revolving Open-End Loans	SC251	\$ 23,648,966	\$ 23,643,404	\$ 23,456,640	\$ 22,708,877	\$ 23,582,803
All Other - First Liens	SC254	\$ 85,371,637	\$ 80,315,278	\$ 82,285,830	\$ 76,481,791	\$ 76,225,093
All Other - Junior Liens	SC255	\$ 20,616,819	\$ 21,281,310	\$ 20,362,021	\$ 16,984,080	\$ 13,555,875
Multifamily (5 or more) Dwelling Units	SC256	\$ 256,578	\$ 250,186	\$ 167,461	\$ 161,108	\$ 153,397
Nonresidential Property (Except Land)	SC260	\$ 614,518	\$ 604,710	\$ 549,761	\$ 539,904	\$ 512,429
Land	SC265	\$ 568,034	\$ 578,448	\$ 554,706	\$ 550,730	\$ 500,083
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 4,492,935	\$ - 639,638	\$ 10,365,154	\$ 3,005,953	\$ 79,147,353
Accrued Interest Receivable	SC272	\$ 677,566	\$ 758,130	\$ 774,382	\$ 704,788	\$ 684,570
Advances for Taxes and Insurance	SC275	\$ 12,636	\$ 11,950	\$ 7,112	\$ 4,715	\$ 4,262
Allowance for Loan and Lease Losses	SC283	\$ 3,229,305	\$ 1,924,422	\$ 1,309,015	\$ 535,239	\$ 358,465
Nonmortgage Loans - Gross	SUB0162	\$ 12,388,265	\$ 11,072,888	\$ 11,656,377	\$ 25,353,788	\$ 23,673,570
Nonmortgage Loans - Total	SC31	\$ 12,330,295	\$ 11,025,637	\$ 11,615,517	\$ 24,858,030	\$ 23,207,406
Commercial Loans - Total	SC32	\$ 3,442,114	\$ 1,520,397	\$ 1,523,240	\$ 4,921,564	\$ 4,415,577
Secured	SC300	\$ 3,214,066	\$ 1,318,805	\$ 1,284,470	\$ 1,610,164	\$ 1,457,160
Unsecured	SC303	\$ 228,048	\$ 201,592	\$ 238,770	\$ 3,311,400	\$ 2,958,417
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 8,925,177	\$ 9,526,331	\$ 10,105,469	\$ 20,322,065	\$ 19,157,432
Loans on Deposits	SC310	\$ 4,760	\$ 5,109	\$ 5,152	\$ 5,254	\$ 6,067
Home Improvement Loans (Not secured by real estate)	SC316	\$ 6,872	\$ 7,423	\$ 8,055	\$ 8,696	\$ 9,412
Education Loans	SC320	\$ 14	\$ 14	\$ 23	\$ 27	\$ 29
Auto Loans	SC323	\$ 445,301	\$ 423,264	\$ 413,062	\$ 396,186	\$ 370,189
Mobile Home Loans	SC326	\$ 102	\$ 109	\$ 103	\$ 92	\$ 101
Credit Cards	SC328	\$ 85,634	\$ 90,867	\$ 94,239	\$ 2,977,259	\$ 2,997,413

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Schedule SC --- Consolidated Statement of Condition		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 8,382,494	\$ 8,999,545	\$ 9,584,835	\$ 16,934,551	\$ 15,774,221
Accrued Interest Receivable	SC348	\$ 20,974	\$ 26,160	\$ 27,668	\$ 110,159	\$ 100,561
Allowance for Loan and Lease Losses	SC357	\$ 57,970	\$ 47,251	\$ 40,860	\$ 495,758	\$ 466,164
Repossessed Assets - Gross	SUB0201	\$ 594,366	\$ 458,247	\$ 323,836	\$ 203,087	\$ 133,954
Repossessed Assets - Total	SC40	\$ 594,366	\$ 458,247	\$ 323,836	\$ 203,087	\$ 133,954
Real Estate - Total	SUB0210	\$ 577,236	\$ 442,909	\$ 314,216	\$ 193,654	\$ 124,690
Construction	SC405	\$ 56	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 545,660	\$ 414,940	\$ 280,043	\$ 157,252	\$ 88,438
1-4 Dwelling Units	SC415	\$ 545,660	\$ 414,940	\$ 280,008	\$ 157,217	\$ 88,403
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 35	\$ 35	\$ 35
Nonresidential (Except Land)	SC426	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	SC428	\$ 31,520	\$ 27,969	\$ 34,173	\$ 36,402	\$ 36,252
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 17,130	\$ 15,338	\$ 9,620	\$ 9,433	\$ 9,264
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	SC45	\$ 205	\$ 205	\$ 205	\$ 186	\$ 45
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 2,648,184	\$ 2,845,334	\$ 3,032,959	\$ 2,029,482	\$ 1,835,940
Federal Home Loan Bank Stock	SC510	\$ 2,482,422	\$ 2,677,995	\$ 2,896,944	\$ 1,839,970	\$ 1,659,176
Other	SC540	\$ 165,762	\$ 167,339	\$ 136,015	\$ 189,512	\$ 176,764
Office Premises and Equipment	SC55	\$ 742,176	\$ 722,817	\$ 700,533	\$ 691,444	\$ 665,745
Other Assets - Gross	SUB0262	\$ 7,481,318	\$ 4,651,053	\$ 3,034,122	\$ 4,193,676	\$ 3,774,081
Other Assets - Total	SC59	\$ 7,481,318	\$ 4,651,053	\$ 3,034,122	\$ 4,193,676	\$ 3,774,081
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 1,049	\$ 1,050	\$ 1,049	\$ 990	\$ 990
Other	SC625	\$ 524,079	\$ 519,055	\$ 511,787	\$ 265,346	\$ 65,667
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 1,176,776	\$ 542,435	\$ 181,876	\$ 193,413	\$ 190,930
Nonmortgage Loans	SC644	\$ 18	\$ 21	\$ 25	\$ 28	\$ 32
Goodwill & Other Intangible Assets	SC660	\$ 154,154	\$ 154,750	\$ 257,518	\$ 539,648	\$ 536,663
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 23,245	\$ 25,988	\$ 36,396	\$ 483,969	\$ 549,816
Other Assets	SC689	\$ 5,601,997	\$ 3,407,754	\$ 2,045,471	\$ 2,710,282	\$ 2,429,983
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

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Run Date: June 3, 2008, 3:16 PM

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 3,287,275	\$ 1,971,673	\$ 1,349,875	\$ 1,030,997	\$ 824,629
Total Assets - Gross	SUB0283	\$ 193,308,368	\$ 195,178,362	\$ 201,278,719	\$ 195,276,159	\$ 186,200,683
Total Assets	SC60	\$ 190,021,093	\$ 193,206,689	\$ 199,928,844	\$ 194,245,162	\$ 185,376,054
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 112,096,057	\$ 108,219,087	\$ 110,017,493	\$ 120,977,664	\$ 117,308,012
Deposits	SC710	\$ 112,062,425	\$ 108,212,438	\$ 110,028,843	\$ 121,030,720	\$ 117,330,024
Escrows	SC712	\$ 32,365	\$ 27,088	\$ 37,100	\$ 34,727	\$ 32,400
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 1,267	\$ - 20,439	\$ - 48,450	\$ - 87,783	\$ - 54,412
Borrowings - Total	SC72	\$ 61,285,813	\$ 68,607,368	\$ 74,184,240	\$ 54,500,366	\$ 48,477,605
Advances from FHLBank	SC720	\$ 53,250,339	\$ 57,605,423	\$ 62,471,775	\$ 38,398,524	\$ 34,380,148
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 7,312,022	\$ 9,595,552	\$ 10,985,906	\$ 15,320,584	\$ 13,303,285
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 192,500	\$ 192,500	\$ 192,500	\$ 192,500	\$ 192,500
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 530,952	\$ 1,213,893	\$ 534,059	\$ 588,758	\$ 601,672
Other Liabilities - Total	SC75	\$ 3,371,122	\$ 2,326,160	\$ 2,498,094	\$ 3,482,519	\$ 4,703,562
Accrued Interest Payable - Deposits	SC763	\$ 196,222	\$ 217,764	\$ 202,070	\$ 248,970	\$ 374,000
Accrued Interest Payable - Other	SC766	\$ 237,555	\$ 281,684	\$ 259,368	\$ 209,641	\$ 221,300
Accrued Taxes	SC776	\$ 2,838	\$ 2,095	\$ 4,212	\$ 416,769	\$ 969,851
Accounts Payable	SC780	\$ 644,515	\$ 511,667	\$ 431,595	\$ 924,827	\$ 1,477,533
Deferred Income Taxes	SC790	\$ 3,724	\$ 31,775	\$ 40,423	\$ 75,866	\$ 61,652
Other Liabilities and Deferred Income	SC796	\$ 2,286,268	\$ 1,281,175	\$ 1,560,426	\$ 1,606,446	\$ 1,599,226
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

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Description	Line Item	Value	Value	Value	Value	Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 176,752,992	\$ 179,152,615	\$ 186,699,827	\$ 178,960,549	\$ 170,489,179
Minority Interest	SC800	\$ 175,500	\$ 175,495	\$ 175,391	\$ 175,391	\$ 175,391
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 11,413,475	\$ 11,224,971	\$ 8,670,756	\$ 9,121,669	\$ 8,897,801
Cumulative	SC812	\$ 1,000	\$ 1,001,000	\$ 1,000	\$ 1,000	\$ 1,000
Noncumulative	SC814	\$ 2,130,622	\$ 1,130,622	\$ 1,130,622	\$ 130,622	\$ 130,622
Common Stock:						
Par Value	SC820	\$ 19,152	\$ 19,151	\$ 19,151	\$ 19,152	\$ 19,184
Paid in Excess of Par	SC830	\$ 9,262,701	\$ 9,074,198	\$ 7,519,983	\$ 8,970,895	\$ 8,746,995
Accumulated Other Comprehensive Income - Total	SC86	\$- 1,204,594	\$- 710,841	\$- 697,591	\$- 589,600	\$- 320,195
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 998,200	\$- 580,102	\$- 660,456	\$- 627,534	\$- 293,083
Gains (Losses) on Cash Flow Hedges	SC865	\$- 206,917	\$- 130,880	\$- 37,276	\$ 38,316	\$- 27,112
Other	SC870	\$ 523	\$ 141	\$ 141	\$- 382	\$ 0
Retained Earnings	SC880	\$ 2,883,720	\$ 3,364,449	\$ 5,080,461	\$ 6,577,153	\$ 6,133,878
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Equity Capital	SC80	\$ 13,092,601	\$ 13,878,579	\$ 13,053,626	\$ 15,109,222	\$ 14,711,484
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 190,021,093	\$ 193,206,689	\$ 199,928,844	\$ 194,245,162	\$ 185,376,054

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Other Codes As of Mar 2008

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	3	\$ 94
3	Federal, State, or other taxes receivable	6	\$ 455,431
4	Net deferred tax assets	11	\$ 2,009,057
7	Prepaid expenses	9	\$ 43,532
10	Property leased to others, net of accumul. deprec.	1	\$ 1,845
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 142
14	Other noninterest-bearing short-term accounts recv	4	\$ 87,518
20	F/V of all derivative instru. reportable as assets	1	\$ 366
99	Other	7	\$ 1,694,585

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	2	\$ 4,410
5	Deferred gains from sale/leaseback	1	\$ 170
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 5,000
10	Amounts due brokers for unsettled transactions	1	\$ 8,705
11	The liability recorded for post-retirement benefit	4	\$ 8,166
17	Noninterest-bearing payables to Hold Co/Affiliates	4	\$ 727,502
20	F/V of all derivative instru. reportable as liab.	3	\$ 264,065
99	Other	13	\$ 434,298

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Schedule SO --- Consolidated Statement of Operations		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 2,725,731	\$ 3,035,322	\$ 2,941,187	\$ 3,127,008	\$ 2,966,097
Deposits and Investment Securities	SO115	\$ 99,024	\$ 182,407	\$ 121,689	\$ 80,529	\$ 76,654
Mortgage-Backed Securities	SO125	\$ 387,875	\$ 469,787	\$ 486,152	\$ 458,491	\$ 332,513
Mortgage Loans	SO141	\$ 2,106,988	\$ 2,241,501	\$ 2,176,568	\$ 2,036,446	\$ 2,032,427
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 20,203	\$ 24,281	\$ 35,923	\$ 52,156	\$ 54,073
Nonmortgage Loans - Total	SUB0950	\$ 111,185	\$ 116,954	\$ 120,462	\$ 465,405	\$ 432,456
Commercial Loans and Leases	SO160	\$ 32,571	\$ 27,374	\$ 29,512	\$ 118,368	\$ 109,833
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 64	\$ 36	\$ 32	\$ 7,880	\$ 8,126
Consumer Loans and Leases	SO171	\$ 78,614	\$ 89,580	\$ 90,950	\$ 347,037	\$ 322,623
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 392	\$ 356	\$ 361	\$ 26,101	\$ 29,848
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 38,775	\$ 43,122	\$ 35,646	\$ 26,180	\$ 26,843
Federal Home Loan Bank Stock	SO181	\$ 38,753	\$ 43,091	\$ 35,624	\$ 26,149	\$ 25,163
Other	SO185	\$ 22	\$ 31	\$ 22	\$ 31	\$ 1,680
Interest Expense - Total	SO21	\$ 1,760,426	\$ 2,000,531	\$ 1,913,032	\$ 1,892,554	\$ 1,733,773
Deposits	SO215	\$ 994,736	\$ 1,085,471	\$ 1,090,207	\$ 1,236,406	\$ 1,122,228
Escrows	SO225	\$ 6	\$ 3	\$ 4	\$ 3	\$ 4
Advances from FHLBank	SO230	\$ 667,164	\$ 762,150	\$ 632,434	\$ 438,922	\$ 426,071
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 3,355	\$ 3,398	\$ 3,400	\$ 3,396	\$ 3,391
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 95,292	\$ 149,673	\$ 187,151	\$ 213,981	\$ 182,224
Capitalized Interest	SO271	\$ 127	\$ 164	\$ 164	\$ 154	\$ 145
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 1,004,080	\$ 1,077,913	\$ 1,063,801	\$ 1,260,634	\$ 1,259,167
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 1,370,671	\$ 921,913	\$ 1,100,010	\$ 396,215	\$ 227,570
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$- 366,591	\$ 156,000	\$- 36,209	\$ 864,419	\$ 1,031,597
Noninterest Income - Total	SO42	\$ 1,102,421	\$- 1,686,209	\$ 262,733	\$ 613,912	\$ 568,231
Mortgage Loan Servicing Fees	SO410	\$ 29,304	\$ 12,599	\$ 12,295	\$ 12,282	\$ 13,488
Servicing Amortization and Valuation Adjustments	SO411	\$- 86,119	\$- 7,462	\$- 18,560	\$- 18,630	\$- 24,177

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Other Fees and Charges	SO420	\$ 299,878	\$ 154,590	\$ 151,130	\$ 378,549	\$ 275,735
Net Income (Loss) from Other - Total	SUB0451	\$ 842,057	\$- 1,856,445	\$ 72,442	\$ 225,584	\$ 321,551
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$- 37,242	\$- 1,767,448	\$ 305,688	\$ 189,959	\$ 310,572
Operations & Sale of Repossessed Assets	SO461	\$- 10,382	\$- 2,930	\$- 524	\$ 767	\$ 44
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 195,009	\$- 15,703	\$ 15	\$ 2	\$- 7
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$ 37	\$ 0	\$ 0
Sale of Other Assets Held for Investment	SO477	\$ 123	\$ 30	\$ 4,267	\$ 23	\$- 111
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$ 1,084,567	\$- 70,394	\$- 237,041	\$ 34,833	\$ 11,053
Other Noninterest Income	SO488	\$ 17,301	\$ 10,509	\$ 45,426	\$ 16,127	\$- 18,366
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 1,401,506	\$ 1,189,493	\$ 781,010	\$ 842,461	\$ 801,110
All Personnel Compensation and Expense	SO510	\$ 751,265	\$ 177,910	\$ 179,638	\$ 185,525	\$ 175,531
Legal Expense	SO520	\$ 3,485	\$ 3,062	\$ 2,830	\$ 2,788	\$ 3,202
Office Occupancy and Equipment Expense	SO530	\$ 132,493	\$ 66,796	\$ 63,940	\$ 63,911	\$ 63,637
Marketing and Other Professional Services	SO540	\$ 75,859	\$ 50,785	\$ 46,771	\$ 241,448	\$ 269,071
Loan Servicing Fees	SO550	\$ 43,129	\$ 549,195	\$ 320,997	\$ 164,282	\$ 143,836
Goodwill and Other Intangibles Expense	SO560	\$ 5,943	\$ 105,260	\$ 3,912	\$ 5,486	\$ 5,146
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 25,309	\$ 15,432	\$ 4,836	\$ 1,788	\$ 788
Other Noninterest Expense	SO580	\$ 364,023	\$ 221,053	\$ 158,086	\$ 177,233	\$ 139,899
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$- 665,676	\$- 2,719,702	\$- 554,486	\$ 635,870	\$ 798,718
Income Taxes - Total	SO71	\$- 274,363	\$- 1,012,834	\$- 172,827	\$ 192,251	\$ 295,989

Office of Thrift Supervision
 Financial Reporting System
 Run Date: June 3, 2008, 3:16 PM

TFR Industry Aggregate Report
 93051 - OTS-Regulated: Virginia
 March 2008

Frozen Aggregated Data
 (\$Thousands)

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Schedule SO --- Consolidated Statement of Operations		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Federal	SO710	\$- 215,823	\$- 939,791	\$- 213,297	\$ 241,422	\$ 292,547
State, Local & Other	SO720	\$- 58,540	\$- 73,043	\$ 40,470	\$- 49,171	\$ 3,442
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$- 391,313	\$- 1,706,868	\$- 381,659	\$ 443,619	\$ 502,729
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$- 391,313	\$- 1,706,868	\$- 381,659	\$ 443,619	\$ 502,729

Office of Thrift Supervision
 Financial Reporting System
 Run Date: June 3, 2008, 3:16 PM

TFR Industry Aggregate Report
 93051 - OTS-Regulated: Virginia
 March 2008

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Other Codes As of Mar 2008

Other Noninterest Income Codes

Code	Description	Count	Amount
2	Interest income from income tax refunds	1	\$ 12
4	Net income(loss) from leasing or subleasing space	4	\$ 3,468
6	Net income(loss)-equity invest in uncons sub org	1	\$- 266
7	Net income(loss) from leased property	1	\$ 29
14	Interest Income from CNFIs reported on SC655	1	\$ 10,613
15	Income from corporate-owned life insurance	2	\$ 247
99	Other	9	\$ 2,977

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	6	\$ 9,325
2	OTS assessments	4	\$ 56
6	Supervisory examination fees	2	\$ 102
7	Office supplies, printing, and postage	8	\$ 643
8	Telephone, including data lines	4	\$ 1,983
9	Loan origination expense	1	\$ 201
10	ATM expense	1	\$ 36
11	Adjustments to prior periods	1	\$- 9,574
13	Misc taxes other than income & real estate	1	\$ 1
16	Web site expenses	1	\$ 14
17	Charitable contributions	1	\$ 60
18	Minority Interest	1	\$ 4,831
99	Other	12	\$ 200,995

Office of Thrift Supervision Financial Reporting System Run Date: June 3, 2008, 3:16 PM	TFR Industry Aggregate Report 93051 - OTS-Regulated: Virginia March 2008	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 2,725,731	\$ 11,205,210	\$ 8,169,888	\$ 6,092,367	\$ 2,966,097
YTD - Deposits and Investment Securities	Y_SO115	\$ 99,024	\$ 447,953	\$ 265,546	\$ 157,147	\$ 76,654
YTD - Mortgage-Backed Securities	Y_SO125	\$ 387,875	\$ 1,700,221	\$ 1,230,434	\$ 790,947	\$ 332,513
YTD - Mortgage Loans	Y_SO141	\$ 2,106,988	\$ 8,473,943	\$ 6,232,442	\$ 4,068,255	\$ 2,032,427
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 20,203	\$ 166,418	\$ 142,137	\$ 106,214	\$ 54,073
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 32,571	\$ 108,531	\$ 81,157	\$ 228,190	\$ 109,833
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 64	\$ 325	\$ 289	\$ 16,006	\$ 8,126
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 78,614	\$ 306,328	\$ 216,748	\$ 669,659	\$ 322,623
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 392	\$ 1,491	\$ 1,135	\$ 55,949	\$ 29,848
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 38,775	\$ 131,055	\$ 87,933	\$ 53,017	\$ 26,843
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 38,753	\$ 129,291	\$ 86,200	\$ 51,306	\$ 25,163
YTD - Other	Y_SO185	\$ 22	\$ 1,764	\$ 1,733	\$ 1,711	\$ 1,680
YTD - Interest Expense - Total	Y_SO21	\$ 1,760,426	\$ 7,226,139	\$ 5,225,608	\$ 3,625,823	\$ 1,733,773
YTD - Deposits	Y_SO215	\$ 994,736	\$ 4,254,403	\$ 3,168,932	\$ 2,358,177	\$ 1,122,228
YTD - Escrows	Y_SO225	\$ 6	\$ 14	\$ 11	\$ 7	\$ 4
YTD - Advances from FHLBank	Y_SO230	\$ 667,164	\$ 2,259,530	\$ 1,497,380	\$ 864,946	\$ 426,071
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 3,355	\$ 13,585	\$ 10,187	\$ 6,787	\$ 3,391
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 95,292	\$ 699,234	\$ 549,561	\$ 396,205	\$ 182,224
YTD - Capitalized Interest	Y_SO271	\$ 127	\$ 627	\$ 463	\$ 299	\$ 145
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 1,004,080	\$ 4,110,126	\$ 3,032,213	\$ 2,519,561	\$ 1,259,167
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 1,370,671	\$ 2,380,986	\$ 1,459,073	\$ 623,778	\$ 227,570
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$- 366,591	\$ 1,729,140	\$ 1,573,140	\$ 1,895,783	\$ 1,031,597
YTD - Noninterest Income - Total	Y_SO42	\$ 1,102,421	\$- 729,295	\$ 956,914	\$ 1,182,136	\$ 568,231
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 29,304	\$ 50,664	\$ 38,065	\$ 25,770	\$ 13,488
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 86,119	\$- 68,829	\$- 61,367	\$- 42,807	\$- 24,177

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:16 PM

TFR Industry Aggregate Report
93051 - OTS-Regulated: Virginia
March 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 299,878	\$ 556,371	\$ 401,781	\$ 654,278	\$ 275,735
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 842,057	\$- 1,298,529	\$ 557,916	\$ 547,135	\$ 321,551
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$- 37,242	\$- 1,022,890	\$ 744,558	\$ 500,531	\$ 310,572
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 10,382	\$- 2,643	\$ 287	\$ 811	\$ 44
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 195,009	\$- 15,693	\$ 10	\$- 5	\$- 7
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$ 37	\$ 37	\$ 0	\$ 0
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 123	\$ 4,209	\$ 4,179	\$- 88	\$- 111
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$ 1,084,567	\$- 261,549	\$- 191,155	\$ 45,886	\$ 11,053
YTD - Other Noninterest Income	Y_SO488	\$ 17,301	\$ 31,028	\$ 20,519	\$- 2,240	\$- 18,366
YTD - Noninterest Expense - Total	Y_SO51	\$ 1,401,506	\$ 3,128,576	\$ 1,939,083	\$ 1,643,136	\$ 801,110
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 751,265	\$ 687,320	\$ 509,410	\$ 360,848	\$ 175,531
YTD - Legal Expense	Y_SO520	\$ 3,485	\$ 11,866	\$ 8,804	\$ 5,990	\$ 3,202
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 132,493	\$ 249,736	\$ 182,940	\$ 127,410	\$ 63,637
YTD - Marketing and Other Professional Services	Y_SO540	\$ 75,859	\$ 207,282	\$ 156,497	\$ 510,489	\$ 269,071
YTD - Loan Servicing Fees	Y_SO550	\$ 43,129	\$ 1,178,235	\$ 629,040	\$ 308,118	\$ 143,836
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 5,943	\$ 117,476	\$ 12,216	\$ 10,632	\$ 5,146
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 25,309	\$ 22,844	\$ 7,412	\$ 2,576	\$ 788
YTD - Other Noninterest Expense	Y_SO580	\$ 364,023	\$ 653,817	\$ 432,764	\$ 317,073	\$ 139,899
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$- 665,676	\$- 2,128,731	\$ 590,971	\$ 1,434,783	\$ 798,718
YTD - Income Taxes - Total	Y_SO71	\$- 274,363	\$- 800,076	\$ 212,758	\$ 488,240	\$ 295,989
YTD - Federal	Y_SO710	\$- 215,823	\$- 721,822	\$ 217,969	\$ 533,969	\$ 292,547
YTD - State, Local, and Other	Y_SO720	\$- 58,540	\$- 78,254	\$- 5,211	\$- 45,729	\$ 3,442
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$- 391,313	\$- 1,328,655	\$ 378,213	\$ 946,543	\$ 502,729
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$- 391,313	\$- 1,328,655	\$ 378,213	\$ 946,543	\$ 502,729

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:16 PM

TFR Industry Aggregate Report
93051 - OTS-Regulated: Virginia
March 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 1,971,673	\$ 1,349,872	\$ 575,607	\$ 824,430	\$ 742,244
Net Provision for Loss	VA115	\$ 1,369,549	\$ 925,053	\$ 1,099,771	\$ 396,177	\$ 227,486
Transfers	VA125	\$- 12,948	\$- 11,027	\$- 67	\$- 18	\$ 143
Recoveries	VA135	\$ 14,033	\$ 12,750	\$ 11,665	\$ 55,103	\$ 55,649
Adjustments	VA145	\$ 612,530	\$ 0	\$ 0	\$ 20,079	\$ 19,609
Charge-offs	VA155	\$ 667,561	\$ 304,975	\$ 337,104	\$ 264,778	\$ 220,503
General Valuation Allowances - Ending Balance	VA165	\$ 3,287,276	\$ 1,971,673	\$ 1,349,872	\$ 1,030,993	\$ 824,628
Specific Valuation Allowances - Beginning Balance	VA108	\$ 29,101	\$ 6,199	\$ 2,292	\$ 1,374	\$ 822
Net Provision for Loss	VA118	\$ 26,431	\$ 12,292	\$ 5,075	\$ 1,826	\$ 872
Transfers	VA128	\$ 12,948	\$ 11,027	\$ 67	\$ 18	\$- 143
Adjustments	VA148	\$ 4	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 10,171	\$ 417	\$ 1,235	\$ 926	\$ 141
Specific Valuation Allowances - Ending Balance	VA168	\$ 58,313	\$ 29,101	\$ 6,199	\$ 2,292	\$ 1,410
Total Valuation Allowances - Beginning Balance	VA110	\$ 2,000,774	\$ 1,356,071	\$ 577,899	\$ 825,804	\$ 743,066
Net Provision for Loss	VA120	\$ 1,395,980	\$ 937,345	\$ 1,104,846	\$ 398,003	\$ 228,358
Recoveries	VA140	\$ 14,033	\$ 12,750	\$ 11,665	\$ 55,103	\$ 55,649
Adjustments	VA150	\$ 612,534	\$ 0	\$ 0	\$ 20,079	\$ 19,609
Charge-offs	VA160	\$ 677,732	\$ 305,392	\$ 338,339	\$ 265,704	\$ 220,644
Total Valuation Allowances - Ending Balance	VA170	\$ 3,345,589	\$ 2,000,774	\$ 1,356,071	\$ 1,033,285	\$ 826,038
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 667,561	\$ 304,975	\$ 337,104	\$ 264,778	\$ 220,503
Mortgage-Backed Securities	VA370	\$ 26,602	\$ 6,025	\$ 159,751	\$ 2,713	\$ 249
Mortgage Loans - Total	VA46	\$ 620,334	\$ 284,094	\$ 163,640	\$ 81,386	\$ 42,415
Construction - Total	SUB2030	\$ 742	\$ 33	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 742	\$ 33	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 619,592	\$ 284,061	\$ 163,640	\$ 81,386	\$ 42,415
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 287,120	\$ 153,952	\$ 103,669	\$ 54,582	\$ 26,101
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 179,291	\$ 55,180	\$ 25,317	\$ 14,661	\$ 7,437
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 152,605	\$ 74,929	\$ 34,654	\$ 12,143	\$ 8,855
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 1	\$ 0	\$ 0	\$ 0	\$ 15

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:16 PM

TFR Industry Aggregate Report
93051 - OTS-Regulated: Virginia
March 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 575	\$ 0	\$ 0	\$ 0	\$ 7
Nonmortgage Loans - Total	VA56	\$ 20,625	\$ 14,856	\$ 13,708	\$ 180,649	\$ 177,811
Commercial Loans	VA520	\$ 2,226	\$ 254	\$ 193	\$ 43,322	\$ 37,378
Consumer Loans - Total	SUB2061	\$ 18,399	\$ 14,602	\$ 13,515	\$ 137,327	\$ 140,433
Loans on Deposits	VA510	\$ 1	\$ 5	\$ 0	\$ 0	\$ 1
Home Improvement Loans	VA516	\$ 50	\$ 2	\$ 77	\$ 146	\$ 145
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 813	\$ 727	\$ 607	\$ 486	\$ 686
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 2,511	\$ 2,660	\$ 1,896	\$ 75,161	\$ 82,459
Other	VA560	\$ 15,024	\$ 11,208	\$ 10,935	\$ 61,534	\$ 57,142
Repossessed Assets - Total	VA60	\$ 0	\$ 0	\$ 5	\$ 30	\$ 28
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 5	\$ 30	\$ 28
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 14,033	\$ 12,750	\$ 11,665	\$ 55,103	\$ 55,649
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 7,874	\$ 5,926	\$ 4,157	\$ 4,520	\$ 2,765
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 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	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 7,874	\$ 5,926	\$ 4,157	\$ 4,520	\$ 2,765
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 3,283	\$ 3,102	\$ 2,344	\$ 2,938	\$ 1,617
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 3,510	\$ 1,653	\$ 1,122	\$ 670	\$ 786
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 1,081	\$ 1,171	\$ 691	\$ 912	\$ 339
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 23
Nonmortgage Loans - Total	VA57	\$ 6,159	\$ 6,824	\$ 7,508	\$ 50,583	\$ 52,884

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:16 PM

TFR Industry Aggregate Report
93051 - OTS-Regulated: Virginia
March 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 23	\$ 49	\$ 34	\$ 5,451	\$ 6,353
Consumer Loans - Total	SUB2161	\$ 6,136	\$ 6,775	\$ 7,474	\$ 45,132	\$ 46,531
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 119	\$ 155	\$ 194	\$ 340	\$ 204
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 1,118	\$ 1,413	\$ 2,011	\$ 2,029	\$ 2,285
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 198	\$ 262	\$ 249	\$ 31,754	\$ 34,302
Other	VA561	\$ 4,701	\$ 4,945	\$ 5,020	\$ 11,009	\$ 9,740
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 39,381	\$ 23,319	\$ 5,142	\$ 1,844	\$ 727
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 13,966	\$ 11,467	\$ 41	\$ 2	\$- 214
Construction - Total	SUB2230	\$ 968	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 968	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 12,998	\$ 11,467	\$ 41	\$ 2	\$- 214
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 12,998	\$ 11,464	\$ 38	\$- 1	\$ 10
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$- 150
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 3	\$ 3	\$ 3	\$- 74
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 100	\$ 90	\$ 266	\$ 61	\$ 137
Commercial Loans	VA522	\$- 36	\$ 1	\$ 26	\$- 4	\$- 1
Consumer Loans - Total	SUB2261	\$ 136	\$ 89	\$ 240	\$ 65	\$ 138
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	\$ 142	\$ 60	\$ 212	\$ 49	\$ 103
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 10	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:16 PM

TFR Industry Aggregate Report
93051 - OTS-Regulated: Virginia
March 2008

Frozen Aggregated Data
(\$Thousands)

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$- 6	\$ 29	\$ 18	\$ 16	\$ 35
Reposessed Assets - Total	VA62	\$ 25,315	\$ 11,762	\$ 4,835	\$ 1,781	\$ 804
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 25,309	\$ 11,671	\$ 4,836	\$ 1,788	\$ 788
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA632	\$ 6	\$ 91	\$- 1	\$- 7	\$ 16
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 692,909	\$ 315,544	\$ 330,581	\$ 211,519	\$ 165,581
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 26,602	\$ 6,025	\$ 159,751	\$ 2,713	\$ 249
Mortgage Loans - Total	VA49	\$ 626,426	\$ 289,635	\$ 159,524	\$ 76,868	\$ 39,436
Construction - Total	SUB2330	\$ 1,710	\$ 33	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA425	\$ 1,710	\$ 33	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 624,716	\$ 289,602	\$ 159,524	\$ 76,868	\$ 39,436
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 283,837	\$ 150,850	\$ 101,325	\$ 51,644	\$ 24,484
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 188,779	\$ 64,991	\$ 24,233	\$ 13,990	\$ 6,661
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 151,524	\$ 73,758	\$ 33,963	\$ 11,231	\$ 8,516
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$- 150
Nonresidential Property (Except Land)	VA485	\$ 1	\$ 3	\$ 3	\$ 3	\$- 59
Land	VA495	\$ 575	\$ 0	\$ 0	\$ 0	\$- 16
Nonmortgage Loans - Total	VA59	\$ 14,566	\$ 8,122	\$ 6,466	\$ 130,127	\$ 125,064
Commercial Loans	VA525	\$ 2,167	\$ 206	\$ 185	\$ 37,867	\$ 31,024
Consumer Loans - Total	SUB2361	\$ 12,399	\$ 7,916	\$ 6,281	\$ 92,260	\$ 94,040
Loans on Deposits	VA515	\$ 1	\$ 5	\$ 0	\$ 0	\$ 1
Home Improvement Loans	VA519	\$- 69	\$- 153	\$- 117	\$- 194	\$- 59
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$- 163	\$- 626	\$- 1,192	\$- 1,494	\$- 1,496
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:16 PM

TFR Industry Aggregate Report
93051 - OTS-Regulated: Virginia
March 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 2,313	\$ 2,398	\$ 1,657	\$ 43,407	\$ 48,157
Other	VA565	\$ 10,317	\$ 6,292	\$ 5,933	\$ 50,541	\$ 47,437
Reposessed Assets - Total	VA65	\$ 25,315	\$ 11,762	\$ 4,840	\$ 1,811	\$ 832
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 25,309	\$ 11,671	\$ 4,836	\$ 1,788	\$ 788
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA633	\$ 6	\$ 91	\$ 4	\$ 23	\$ 44
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 421,263	\$ 561,711	\$ 178,363	\$ 106,383	\$ 86,875
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 956,992	\$ 454,783	\$ 325,813	\$ 219,235	\$ 81,488
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 284,705	\$ 249,558	\$ 166,904	\$ 92,746	\$ 70,283
Construction	VA951	\$ 697	\$ 0	\$ 1,002	\$ 450	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 283,698	\$ 249,558	\$ 165,902	\$ 92,296	\$ 70,169
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 114
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Land	VA955	\$ 310	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 1,257,884	\$ 857,442	\$ 588,895	\$ 465,561	\$ 498,254
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 5,456,213	\$ 3,584,274	\$ 2,615,448	\$ 1,390,949	\$ 820,258
Substandard	VA965	\$ 5,358,283	\$ 3,513,692	\$ 2,555,993	\$ 1,359,196	\$ 788,951
Doubtful	VA970	\$ 97,930	\$ 70,582	\$ 59,455	\$ 31,753	\$ 31,307
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:16 PM

TFR Industry Aggregate Report
93051 - OTS-Regulated: Virginia
March 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 6,856,307	\$ 7,402,419	\$ 4,774,933	\$ 3,591,822	\$ 2,877,694
Mortgages - Total	SUB2421	\$ 6,813,756	\$ 7,357,156	\$ 4,738,488	\$ 3,297,375	\$ 2,582,383
Construction and Land Loans	SUB2430	\$ 59,576	\$ 53,694	\$ 23,056	\$ 20,611	\$ 14,716
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 6,748,855	\$ 7,300,527	\$ 4,710,162	\$ 3,272,465	\$ 2,563,316
Permanent Loans Secured by All Other Property	SUB2450	\$ 13,809	\$ 21,175	\$ 7,508	\$ 9,047	\$ 8,494
Nonmortgages - Total	SUB2461	\$ 42,551	\$ 45,263	\$ 36,445	\$ 294,447	\$ 295,311
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 3,075,643	\$ 4,109,981	\$ 3,008,346	\$ 2,491,514	\$ 2,182,768
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 3,074,994	\$ 4,109,615	\$ 3,008,168	\$ 2,387,294	\$ 2,076,343
Mortgage Loans - Total	SUB2481	\$ 3,044,030	\$ 4,076,630	\$ 2,982,229	\$ 2,203,481	\$ 1,896,640
Construction	PD115	\$ 23,890	\$ 12,706	\$ 13,437	\$ 12,764	\$ 6,127
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 566,028	\$ 571,533	\$ 399,603	\$ 311,357	\$ 289,784
Secured by First Liens	PD123	\$ 2,134,223	\$ 2,984,860	\$ 2,190,149	\$ 1,649,818	\$ 1,467,183
Secured by Junior Liens	PD124	\$ 310,981	\$ 491,209	\$ 375,210	\$ 224,102	\$ 128,221
Multifamily (5 or more) Dwelling Units	PD125	\$ 968	\$ 831	\$ 1,167	\$ 0	\$ 7
Nonresidential Property (Except Land)	PD135	\$ 2,297	\$ 881	\$ 2,074	\$ 2,330	\$ 2,716
Land	PD138	\$ 5,643	\$ 14,610	\$ 589	\$ 3,110	\$ 2,602
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 2,120	\$ 2,087	\$ 1,126	\$ 55,713	\$ 55,251
Consumer Loans - Total	SUB2511	\$ 28,844	\$ 30,898	\$ 24,813	\$ 128,100	\$ 124,452
Loans on Deposits	PD161	\$ 3	\$ 27	\$ 4	\$ 25	\$ 0
Home Improvement Loans	PD163	\$ 400	\$ 432	\$ 574	\$ 474	\$ 396
Education Loans	PD165	\$ 4	\$ 0	\$ 7	\$ 0	\$ 5
Auto Loans	PD167	\$ 4,875	\$ 6,102	\$ 5,002	\$ 3,986	\$ 3,839
Mobile Home Loans	PD169	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD171	\$ 2,462	\$ 3,213	\$ 2,803	\$ 63,646	\$ 64,467
Other	PD180	\$ 21,100	\$ 21,124	\$ 16,423	\$ 59,969	\$ 55,745
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 11,395	\$ 5,179	\$ 93	\$ 1,186	\$ 1,757
Held for Sale Included in PD115:PD180	PD192	\$ 18,382	\$ 38,037	\$ 50,932	\$ 25,205	\$ 25,577

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:16 PM

TFR Industry Aggregate Report
93051 - OTS-Regulated: Virginia
March 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 12,405	\$ 32,633	\$ 28,154	\$ 34,144	\$ 27,123
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 11,956	\$ 31,677	\$ 27,038	\$ 25,380	\$ 11,247
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 649	\$ 366	\$ 178	\$ 104,220	\$ 106,425
Mortgage Loans - Total	SUB2491	\$ 606	\$ 330	\$ 137	\$ 210	\$ 103
Construction	PD215	\$ 126	\$ 326	\$ 0	\$ 0	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by First Liens	PD223	\$ 56	\$ 3	\$ 80	\$ 59	\$ 56
Secured by Junior Liens	PD224	\$ 0	\$ 1	\$ 46	\$ 57	\$ 47
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 0	\$ 94	\$ 0
Land	PD238	\$ 424	\$ 0	\$ 11	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 0	\$ 0	\$ 33	\$ 35,028	\$ 30,438
Consumer Loans - Total	SUB2521	\$ 43	\$ 36	\$ 8	\$ 68,982	\$ 75,884
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 2	\$ 2	\$ 1	\$ 7	\$ 32
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 53,185	\$ 59,841
Other	PD280	\$ 41	\$ 34	\$ 7	\$ 15,790	\$ 16,011
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 523	\$ 755
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 0	\$ 2,343	\$ 1,822
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 3,780,664	\$ 3,292,438	\$ 1,766,587	\$ 1,100,308	\$ 694,926
Mortgage Loans - Total	SUB2501	\$ 3,769,120	\$ 3,280,196	\$ 1,756,122	\$ 1,093,684	\$ 685,640

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:16 PM

TFR Industry Aggregate Report
93051 - OTS-Regulated: Virginia
March 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Construction	PD315	\$ 27,076	\$ 22,422	\$ 7,381	\$ 3,099	\$ 4,446
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 567,693	\$ 432,741	\$ 290,601	\$ 218,932	\$ 153,942
Secured by First Liens	PD323	\$ 2,870,624	\$ 2,543,368	\$ 1,294,411	\$ 781,841	\$ 471,417
Secured by Junior Liens	PD324	\$ 299,250	\$ 276,812	\$ 160,062	\$ 86,299	\$ 52,666
Multifamily (5 or more) Dwelling Units	PD325	\$ 621	\$ 0	\$ 880	\$ 218	\$ 213
Nonresidential Property (Except Land)	PD335	\$ 1,439	\$ 1,223	\$ 1,149	\$ 1,657	\$ 1,415
Land	PD338	\$ 2,417	\$ 3,630	\$ 1,638	\$ 1,638	\$ 1,541
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 3,447	\$ 3,644	\$ 2,222	\$ 2,249	\$ 2,430
Consumer Loans - Total	SUB2531	\$ 8,097	\$ 8,598	\$ 8,243	\$ 4,375	\$ 6,856
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 50	\$ 72	\$ 12	\$ 23	\$ 128
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 6	\$ 0
Auto Loans	PD367	\$ 1,103	\$ 1,190	\$ 1,251	\$ 829	\$ 1,671
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 4,084	\$ 3,769	\$ 3,551	\$ 2,405	\$ 3,942
Other	PD380	\$ 2,860	\$ 3,567	\$ 3,429	\$ 1,112	\$ 1,115
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 21,364	\$ 292,291	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD315:PD380	PD392	\$ 11,807	\$ 4,303	\$ 3,677	\$ 3,214	\$ 949
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 14,144	\$ 21,160	\$ 15,983	\$ 12,736	\$ 11,126
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 13,429	\$ 20,090	\$ 15,296	\$ 12,108	\$ 4,881
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 19,826,415	\$ 21,887,025	\$ 20,653,257	\$ 17,309,356	\$ 15,986,890
90% up to 100% LTV	LD110	\$ 17,186,263	\$ 18,804,560	\$ 17,500,515	\$ 14,363,498	\$ 13,409,998
100% and greater LTV	LD120	\$ 2,640,152	\$ 3,082,465	\$ 3,152,742	\$ 2,945,858	\$ 2,576,892
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 2,325,079	\$ 2,011,434	\$ 1,328,124	\$ 910,304	\$ 559,075
Past Due and Still Accruing - Total	SUB5240	\$ 803,273	\$ 995,025	\$ 691,745	\$ 467,587	\$ 335,859

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:16 PM

TFR Industry Aggregate Report
93051 - OTS-Regulated: Virginia
March 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule LD --- Loan Data		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 803,273	\$ 995,025	\$ 691,745	\$ 467,587	\$ 335,859
90% up to 100% LTV	LD210	\$ 671,118	\$ 802,723	\$ 546,410	\$ 360,410	\$ 260,602
100% and greater LTV	LD220	\$ 132,155	\$ 192,302	\$ 145,335	\$ 107,177	\$ 75,257
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 1,521,806	\$ 1,016,409	\$ 636,379	\$ 442,717	\$ 223,216
90% up to 100% LTV	LD250	\$ 991,276	\$ 740,861	\$ 395,847	\$ 257,666	\$ 138,756
100% and greater LTV	LD260	\$ 530,530	\$ 275,548	\$ 240,532	\$ 185,051	\$ 84,460
Net Charge-offs - Total	SUB5300	\$ 453,121	\$ 79,718	\$ 55,227	\$ 22,556	\$ 9,931
90% up to 100% LTV	LD310	\$ 121,370	\$ 58,521	\$ 37,346	\$ 13,167	\$ 6,614
100% and greater LTV	LD320	\$ 331,751	\$ 21,197	\$ 17,881	\$ 9,389	\$ 3,317
Purchases - Total	SUB5320	\$ 642,370	\$ 232,027	\$ 1,773	\$ 143,470	\$ 531,602
90% up to 100% LTV	LD410	\$ 574,835	\$ 204,345	\$ 1,640	\$ 93,419	\$ 437,224
100% and greater LTV	LD420	\$ 67,535	\$ 27,682	\$ 133	\$ 50,051	\$ 94,378
Originations - Total	SUB5330	\$ 568,450	\$ 957,167	\$ 3,231,330	\$ 2,760,730	\$ 760,517
90% up to 100% LTV	LD430	\$ 484,789	\$ 909,605	\$ 3,008,585	\$ 2,128,740	\$ 494,475
100% and greater LTV	LD440	\$ 83,661	\$ 47,562	\$ 222,745	\$ 631,990	\$ 266,042
Sales - Total	SUB5340	\$ 3,128,623	\$ 1,127,804	\$ 7,647,474	\$ 8,187,344	\$ 9,705,082
90% up to 100% LTV	LD450	\$ 2,602,171	\$ 867,545	\$ 5,849,209	\$ 6,235,240	\$ 9,522,745
100% and greater LTV	LD460	\$ 526,452	\$ 260,259	\$ 1,798,265	\$ 1,952,104	\$ 182,337
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 747,581	\$ 835,128	\$ 733,749	\$ 541,719	\$ 512,886
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 24,306	\$ 23,514	\$ 24,015	\$ 18,461	\$ 15,685
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 205,301	\$ 227,190	\$ 205,082	\$ 182,587	\$ 170,581
1-4 Dwelling Units Option ARM Loans	LD610	\$ 30,635,689	\$ 31,460,316	\$ 32,225,999	\$ 32,757,674	\$ 36,200,033
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 28,362,962	\$ 28,974,503	\$ 28,670,891	\$ 28,893,022	\$ 31,301,646
Total Capitalized Negative Amortization	LD650	\$ 1,458,367	\$ 1,324,485	\$ 1,160,347	\$ 1,012,818	\$ 872,970

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:16 PM

TFR Industry Aggregate Report
93051 - OTS-Regulated: Virginia
March 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 1,182,521	\$ 1,134,683	\$ 1,141,732	\$ 966,999	\$ 874,067
Mortgage Construction Loans	CC105	\$ 1,095,728	\$ 1,023,436	\$ 1,046,171	\$ 870,531	\$ 803,087
Other Mortgage Loans	CC115	\$ 86,793	\$ 111,247	\$ 95,561	\$ 96,468	\$ 70,980
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 474,972	\$ 469,761	\$ 524,275	\$ 525,561	\$ 551,521
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 20,949,124	\$ 11,704,833	\$ 10,496,917	\$ 9,427,385	\$ 9,309,181
1-4 Dwelling Units	CC280	\$ 20,867,546	\$ 11,631,102	\$ 10,422,346	\$ 9,372,489	\$ 9,246,896
Multifamily (5 or more) Dwelling Units	CC290	\$ 8,713	\$ 3,400	\$ 6,810	\$ 0	\$ 4,593
All Other Real Estate	CC300	\$ 72,865	\$ 70,331	\$ 67,761	\$ 54,896	\$ 57,692
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 34	\$ 0	\$ 20	\$ 68	\$ 570
Commitments Outstanding to Purchase Loans	CC320	\$ 44,923,643	\$ 14,089,421	\$ 12,606,087	\$ 18,767,825	\$ 14,598,214
Commitments Outstanding to Sell Loans	CC330	\$ 53,173,375	\$ 249,454	\$ 203,605	\$ 408,140	\$ 228,013
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 202,255	\$ 554,280	\$ 1,314,707	\$ 1,070,387	\$ 2,147,950
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 1,026,896	\$ 2,281,259	\$ 1,585,759	\$ 670,389	\$ 1,118,796
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0	\$ 38,888	\$ 96,553
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 33,431
Unused Lines of Credit - Total	SUB3361	\$ 16,754,079	\$ 17,073,069	\$ 18,043,978	\$ 33,286,754	\$ 32,929,704
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 13,560,286	\$ 15,380,755	\$ 16,255,733	\$ 16,010,510	\$ 16,002,410
Commercial Lines	CC420	\$ 2,608,986	\$ 1,107,906	\$ 1,185,862	\$ 9,818,219	\$ 9,353,542
Open-End Consumer Lines - Credit Cards	CC423	\$ 398,926	\$ 399,376	\$ 419,051	\$ 7,276,581	\$ 7,393,781
Open-End Consumer Lines - Other	CC425	\$ 185,881	\$ 185,032	\$ 183,332	\$ 181,444	\$ 179,971
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 82,705	\$ 89,695	\$ 82,715	\$ 111,082	\$ 81,677
Commercial	CC430	\$ 255	\$ 310	\$ 310	\$ 310	\$ 155
Standby, Not Included on CC465 or CC468	CC435	\$ 82,450	\$ 89,385	\$ 82,405	\$ 110,772	\$ 81,522
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 2,217,681	\$ 2,314,818	\$ 2,429,020	\$ 8,388,598	\$ 8,778,432
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 290,918	\$ 301,053	\$ 315,522	\$ 321,012	\$ 330,240
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 21,282	\$ 18,344	\$ 9,430	\$ 487,768	\$ 549,056
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:16 PM

TFR Industry Aggregate Report
93051 - OTS-Regulated: Virginia
March 2008

Frozen Aggregated Data
(\$Thousands)

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Schedule CF --- Consolidated Cash Flow Information		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 44,682,184	\$ 28,370,026	\$ 597,172	\$ 1,847,643	\$ 5,606,321
Sales	CF145	\$ 46,610,688	\$ 29,703,267	\$ 562,917	\$ 918,387	\$ 4,021,958
Other Balance Changes	CF148	\$- 120,725	\$ 38,393	\$- 142,943	\$- 672,492	\$- 281,745
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 329,985	\$ 191,419	\$ 485,502	\$ 7,136,411	\$ 8,465,229
Sales	CF155	\$ 1,576,304	\$ 2,447,178	\$ 255,939	\$ 855,520	\$ 444,824
Other Balance Changes	CF158	\$- 1,568,460	\$- 417,859	\$- 989,567	\$- 812,429	\$- 484,574
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 45,012,169	\$ 28,561,445	\$ 1,082,674	\$ 8,984,054	\$ 14,071,550
Sales - Total	SUB3821	\$ 48,186,992	\$ 32,150,445	\$ 818,856	\$ 1,773,907	\$ 4,466,782
Net Purchases - Total	SUB3826	\$- 3,174,823	\$- 3,589,000	\$ 263,818	\$ 7,210,147	\$ 9,604,768
Mortgage Loans Disbursed - Total	SUB3831	\$ 42,838,253	\$ 69,370,742	\$ 76,371,689	\$ 63,154,900	\$ 50,223,251
Construction Loans - Total						
1-4 Dwelling Units	CF190	\$ 189,936	\$ 236,375	\$ 256,876	\$ 327,174	\$ 239,725
Multifamily (5 or more) Dwelling Units	CF200	\$ 8,863	\$ 9,826	\$ 5,397	\$ 8,328	\$ 7,110
Nonresidential	CF210	\$ 22,385	\$ 48,129	\$ 26,547	\$ 25,953	\$ 17,983
Permanent Loans - Total						
1-4 Dwelling Units	CF225	\$ 42,648,317	\$ 69,134,367	\$ 76,114,813	\$ 62,827,726	\$ 49,983,526
Home Equity and Junior Liens	CF226	\$ 2,394,166	\$ 3,404,961	\$ 7,345,245	\$ 7,744,232	\$ 7,469,701
Multifamily (5 or more) Dwelling Units	CF245	\$ 17,491	\$ 85,781	\$ 3,798	\$ 11,705	\$ 1,020
Nonresidential (Except Land)	CF260	\$ 53,060	\$ 47,515	\$ 38,347	\$ 45,727	\$ 17,984
Land	CF270	\$ 40,913	\$ 65,867	\$ 85,107	\$ 114,048	\$ 51,440
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 30,872,798	\$ 980,769	\$ 3,125,007	\$ 4,862,532	\$ 7,475,160
1-4 Dwelling Units	CF280	\$ 30,861,373	\$ 978,967	\$ 3,123,365	\$ 4,859,234	\$ 7,472,479
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 23,132,878	\$ 884,140	\$ 792,487	\$ 1,690,512	\$ 616,522
Home Equity and Junior Liens	CF282	\$ 54,840	\$ 884,013	\$ 999,813	\$ 1,091,741	\$ 2,880,449
Multifamily (5 or more) Dwelling Units	CF290	\$ 8,888	\$ 0	\$ 554	\$ 1,628	\$ 1,678
Nonresidential	CF300	\$ 2,537	\$ 1,802	\$ 1,088	\$ 1,670	\$ 1,003
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 61,002,626	\$ 28,421,488	\$ 55,394,611	\$ 51,299,583	\$ 44,606,595
1-4 Dwelling Units	CF310	\$ 60,995,390	\$ 28,413,336	\$ 55,390,974	\$ 51,295,864	\$ 44,602,943
Home Equity and Junior Liens	CF311	\$ 182,351	\$ 8,695	\$ 1,324	\$ 1,556,750	\$ 4,091,457

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:16 PM

TFR Industry Aggregate Report
93051 - OTS-Regulated: Virginia
March 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 1,664	\$ 0	\$ 0	\$ 125	\$ 148
Nonresidential	CF330	\$ 5,572	\$ 8,152	\$ 3,637	\$ 3,594	\$ 3,504
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 30,129,828	\$- 27,440,719	\$- 52,269,604	\$- 46,437,051	\$- 37,131,435
Memo - Refinancing Loans	CF361	\$ 29,888,178	\$ 41,096,950	\$ 39,464,772	\$ 36,170,344	\$ 33,532,858
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 9,092,895	\$ 472,380	\$ 770,082	\$ 2,867,209	\$ 2,400,712
Sales	CF395	\$ 0	\$ 153	\$ 1,004	\$ 0	\$ 250,000
Consumer:						
Closed or Purchased	CF400	\$ 139,680	\$ 128,590	\$ 319,553	\$ 3,508,836	\$ 2,913,054
Sales	CF405	\$ 0	\$ 0	\$ 3,407	\$ 6,635	\$ 214,644
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 9,232,575	\$ 600,970	\$ 1,089,635	\$ 6,376,045	\$ 5,313,766
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 153	\$ 4,411	\$ 6,635	\$ 464,644
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 9,232,575	\$ 600,817	\$ 1,085,224	\$ 6,369,410	\$ 4,849,122
Deposits:						
Interest Credited to Deposits	CF430	\$ 847,000	\$ 834,708	\$ 847,741	\$ 935,699	\$ 862,642

Schedule DI --- Consolidated Deposit Information		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 10,436,895	\$ 10,966,559	\$ 9,474,200	\$ 13,303,829	\$ 14,718,007
Fully Insured	DI100	\$ 10,127,870	\$ 10,227,953	\$ 8,604,247	\$ 10,640,688	\$ 11,145,202
Other	DI110	\$ 309,025	\$ 738,606	\$ 869,953	\$ 2,663,141	\$ 3,572,805
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 47,698,369	\$ 43,666,435	\$ 38,841,108	\$ 44,992,313	\$ 44,209,049
Greater than \$100,000	DI130	\$ 57,205,621	\$ 57,573,256	\$ 63,984,849	\$ 68,783,429	\$ 66,697,701
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	5,541,830	5,360,724	5,154,388	5,638,159	5,534,574
Greater than \$100,000	DI160	177,036	163,470	154,895	177,789	169,998
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 6,546,528	\$ 6,394,013	\$ 6,406,920	\$ 6,509,574	\$ 5,998,528
Greater than \$250,000	DI175	\$ 644,271	\$ 605,823	\$ 833,064	\$ 780,132	\$ 457,148
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	800,097	789,936	808,827	817,938	724,416
Greater than \$250,000	DI185	1,617	1,513	1,916	1,793	1,131

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:16 PM

TFR Industry Aggregate Report
93051 - OTS-Regulated: Virginia
March 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Number of Deposit Accounts - Total	SUB4062	6,520,580	6,315,643	6,120,026	6,635,679	6,430,119
IRA/Keogh Accounts	DI200	\$ 3,352,809	\$ 3,173,030	\$ 2,887,206	\$ 3,099,479	\$ 2,964,229
Uninsured Deposits	DI210	\$ 20,409,806	\$ 22,358,928	\$ 29,150,429	\$ 35,138,655	\$ 33,264,826
Preferred Deposits	DI220	\$ 1,622	\$ 1,759	\$ 21	\$ 279	\$ 255
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 6,696,315	\$ 7,830,948	\$ 5,645,131	\$ 5,288,645	\$ 4,921,566
Money Market Deposit Accounts	DI320	\$ 52,857,576	\$ 51,090,474	\$ 62,676,548	\$ 69,974,116	\$ 65,338,898
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 2,467,069	\$ 2,715,382	\$ 2,896,415	\$ 3,494,035	\$ 2,361,571
Time Deposits	DI340	\$ 50,073,829	\$ 46,602,723	\$ 38,847,850	\$ 42,308,650	\$ 44,740,391
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 24,944,045	\$ 15,752,776	\$ 12,868,830	\$ 13,964,207	\$ 14,810,032
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 1,143,260	\$ 1,065,006	\$ 908,105	\$ 935,616	\$ 890,418
Non-Interest-Bearing Demand Deposits	DI610	\$ 4,439,015	\$ 4,692,542	\$ 3,918,745	\$ 3,244,925	\$ 3,249,008
Deposits Data for Deposit Insurance Premium Assessments						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 112,082,579	\$ 96,415,906	\$ 97,076,636	\$ 96,435,683	\$ 91,987,638
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 4,958,170	\$ 6,078,592	\$ 6,267,452	\$ 6,078,711	\$ 6,257,941
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Average Daily Deposit Totals:						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 113,314,242	\$ 65,709,649	\$ 63,543,238	\$ 62,473,787	\$ 58,431,554
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 5,437,336	\$ 0	\$ 0	\$ 0	\$ 0
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	30,950	9,262	9,359	11,283	10,707
Financial Assets Held for Trading Purposes	SI375	\$ 1,108,522	\$ 540,929	\$ 343,243	\$ 335,583	\$ 329,543
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 10,782,776	\$ 383,853	\$ 722,680	\$ 472,136	\$ 162,291
Financial Liabilites Carried at Fair Value Through Earnings	SI377	\$ 579,613	\$ 252,311	\$ 399,898	\$ 159,848	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:16 PM

TFR Industry Aggregate Report
93051 - OTS-Regulated: Virginia
March 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value
Available-for-Sale Securities	SI385	\$ 23,859,264	\$ 29,634,270	\$ 35,127,448	\$ 37,615,553	\$ 19,175,735
Assets Held for Sale	SI387	\$ 12,342,131	\$ 5,337,364	\$ 8,155,753	\$ 9,326,942	\$ 1,064,887
Loans Serviced for Others	SI390	\$ 12,720,454	\$ 13,002,299	\$ 13,259,702	\$ 19,172,236	\$ 19,492,062
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 130,260	\$ 124,539
Other Residual Interests	SI404	\$ 211,290	\$ 225,900	\$ 237,173	\$ 598,134	\$ 419,747
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	85.84%	86.10%	86.82%	85.24%	85.59%
Second month of Qtr	SI582	79.71%	86.48%	90.22%	85.20%	85.35%
Third month of Qtr	SI583	83.68%	86.76%	87.42%	85.09%	84.92%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	74.33%	80.27%	80.15%	80.68%	85.58%
Do you meet the DBLA business operations test?	SI586	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	3 [Yes]
Aggregate Investment in Service Corporations	SI 588	\$ 45,411	\$ 43,484	\$ 43,586	\$ 42,244	\$ 41,625
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 21,206	\$ 22,338	\$ 22,684	\$ 23,090	\$ 24,205
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	16	16	17	17	17
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 13,883,077	\$ 13,053,623	\$ 12,370,899	\$ 14,705,300	\$ 13,187,937
Net Income (Loss) (SO91)	SI610	\$ - 391,313	\$ - 1,706,868	\$ - 381,659	\$ 443,619	\$ 502,729
Dividends Declared						
Preferred Stock	SI620	\$ 2,744	\$ 2,744	\$ 2,744	\$ 2,744	\$ 2,744
Common Stock	SI630	\$ 1,396	\$ 6,179	\$ 664	\$ 178	\$ 10,535
Stock Issued	SI640	\$ 0	\$ 1,000,000	\$ 1,000,000	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 185,339	\$ 1,554,215	\$ 210,603	\$ 232,721	\$ 814,078
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ - 493,752	\$ - 13,251	\$ - 142,811	\$ - 269,498	\$ 10,311
Prior Period Adjustments	SI668	\$ - 86,609	\$ 0	\$ 0	\$ 0	\$ - 434
Other Adjustments	SI671	\$ 0	\$ - 220	\$ 0	\$ 0	\$ 210,141
Ending Equity Capital (SC80)	SI 680	\$ 13,092,602	\$ 13,878,576	\$ 13,053,624	\$ 15,109,220	\$ 14,711,483
Transactions With Affiliations						

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:16 PM

TFR Industry Aggregate Report
93051 - OTS-Regulated: Virginia
March 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 101,589	\$ 51,503	\$ 817,412	\$ 503,220	\$ 253,244
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 5,723,145	\$ 29,591,967	\$ 57,327,375	\$ 28,320,182	\$ 69,367,010
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	6 [Yes]	6 [Yes]	5 [Yes]	6 [Yes]	6 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 6,295	\$ 5,301	\$ 4,858	\$ 5,382	\$ 4,742
Average Balance Sheet Data						
Total Assets	SI870	\$ 193,124,114	\$ 198,087,487	\$ 199,934,048	\$ 194,521,489	\$ 177,049,632
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 10,548,214	\$ 15,144,395	\$ 15,979,364	\$ 6,950,507	\$ 5,989,180
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 160,922,247	\$ 165,652,582	\$ 161,665,984	\$ 156,037,846	\$ 146,071,622
Nonmortgage Loans	SI885	\$ 11,865,932	\$ 11,673,145	\$ 11,708,196	\$ 24,239,281	\$ 17,287,641
Deposits and Excrows	SI890	\$ 107,617,291	\$ 108,067,172	\$ 113,930,375	\$ 118,958,267	\$ 108,551,143
Total Borrowings	SI895	\$ 60,603,121	\$ 52,115,003	\$ 53,959,548	\$ 53,222,665	\$ 50,240,574

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value
		Yes	Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	2	1	1	1	0
Does Association Have Subchapter S in effect this year?	SQ320	0	0	0	0	1
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	10	10	10	11	11

Schedule FS --- Fiduciary and Related Services						
Description	Line Item	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	5 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	4 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]

Office of Thrift Supervision Financial Reporting System Run Date: June 3, 2008, 3:16 PM	TFR Industry Aggregate Report 93051 - OTS-Regulated: Virginia March 2008	Frozen Aggregated Data (\$Thousands)
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Schedule FS --- Fiduciary and Related Services		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Do you have any activity to report on this schedule?	FS130	4 [Yes]	3 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 14,598,426	\$ 14,259,656	\$ 14,358,019	\$ 13,846,917	\$ 13,291,681
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 3,490,823	\$ 2,667,650	\$ 2,606,046	\$ 2,545,212	\$ 2,398,692
Personal Trust and Agency Accounts	FS210	\$ 722,551	\$ 276,296	\$ 282,249	\$ 280,798	\$ 256,307
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 463,412	\$ 385,816	\$ 385,108	\$ 370,379	\$ 354,153
Employee Benefit - Defined Contribution	FS220	\$ 54,369	\$ 57,305	\$ 56,285	\$ 54,421	\$ 53,454
Employee Benefit - Defined Benefit	FS230	\$ 3,393	\$ 7,016	\$ 5,669	\$ 5,457	\$ 5,174
Other Retirement Accounts	FS240	\$ 405,650	\$ 321,495	\$ 323,154	\$ 310,501	\$ 295,525
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 2,299,600	\$ 1,999,516	\$ 1,933,229	\$ 1,845,967	\$ 1,783,120
Other Fiduciary Accounts	FS270	\$ 5,260	\$ 6,022	\$ 5,460	\$ 48,068	\$ 5,112
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 6,096,740	\$ 6,574,319	\$ 6,727,098	\$ 6,545,907	\$ 6,207,240
Personal Trust and Agency Accounts	FS211	\$ 65,444	\$ 69,845	\$ 61,743	\$ 61,504	\$ 59,511
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 5,986,873	\$ 6,464,261	\$ 6,625,866	\$ 6,444,761	\$ 6,105,141
Employee Benefit - Defined Contribution	FS221	\$ 171	\$ 2,234	\$ 2,203	\$ 2,134	\$ 2,033
Employee Benefit - Defined Benefit	FS231	\$ 5,640,880	\$ 6,104,085	\$ 6,257,182	\$ 6,076,808	\$ 5,768,696
Other Retirement Accounts	FS241	\$ 345,822	\$ 357,942	\$ 366,481	\$ 365,819	\$ 334,412
Corporate Trust and Agency Accounts	FS251	\$ 2,299	\$ 2,303	\$ 4,451	\$ 4,769	\$ 7,731
Other Fiduciary Accounts	FS271	\$ 42,124	\$ 37,910	\$ 35,038	\$ 34,873	\$ 34,857
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 5,010,863	\$ 5,017,687	\$ 5,024,875	\$ 4,755,798	\$ 4,685,749
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) -Total Fiduciary Accounts	FS22	3,282	1,993	1,964	1,953	1,924
Personal Trust and Agency Accounts	FS212	777	199	202	208	207
Retirement-related Trust and Agency Accounts - Total	SUB6120	802	555	542	536	541
Employee Benefit - Defined Contribution	FS222	41	38	38	40	40
Employee Benefit - Defined Benefit	FS232	2	3	2	2	2
Other Retirement Accounts	FS242	759	514	502	494	499
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	1,698	1,232	1,215	1,199	1,171

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:16 PM

TFR Industry Aggregate Report
93051 - OTS-Regulated: Virginia
March 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Fiduciary Accounts	FS272	5	7	5	10	5
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	583	600	529	523	514
Personal Trust and Agency Accounts	FS213	34	33	27	28	26
Retirement-related Trust and Agency Accounts - Total	SUB6130	482	487	488	481	474
Employee Benefit - Defined Contribution	FS223	1	1	1	1	1
Employee Benefit - Defined Benefit	FS233	102	104	104	104	106
Other Retirement Accounts	FS243	379	382	383	376	367
Corporate Trust and Agency Accounts	FS253	3	5	6	6	6
Other Fiduciary Accounts	FS273	64	75	8	8	8
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	1,425	1,395	1,376	1,344	1,303
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 23,179	\$ 21,015	\$ 15,395	\$ 9,974	\$ 4,862
Personal Trust and Agency Accounts	FS310	\$ 1,450	\$ 2,485	\$ 1,855	\$ 1,177	\$ 558
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 1,451	\$ 4,753	\$ 3,462	\$ 2,262	\$ 1,104
Employee Benefit - Defined Contribution	FS320	\$ 166	\$ 597	\$ 435	\$ 288	\$ 145
Employee Benefit - Defined Benefit	FS330	\$ 384	\$ 1,352	\$ 980	\$ 632	\$ 290
Other Retirement Accounts	FS340	\$ 901	\$ 2,804	\$ 2,047	\$ 1,342	\$ 669
Corporate Trust and Agency Accounts	FS350	\$ 3	\$ 19	\$ 17	\$ 15	\$ 14
Investment Management Agency Accounts	FS360	\$ 3,819	\$ 11,904	\$ 8,672	\$ 5,652	\$ 2,800
Other Fiduciary Accounts	FS370	\$ 20	\$ 85	\$ 65	\$ 38	\$ 19
Custody and Safekeeping Accounts	FS380	\$ 460	\$ 1,675	\$ 1,241	\$ 795	\$ 343
Other Fiduciary and Related Services	FS390	\$ 15,976	\$ 94	\$ 83	\$ 35	\$ 24
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 6,512	\$ 19,235	\$ 821	\$ 573	\$ 291
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 15	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 16,667	\$ 1,765	\$ 14,574	\$ 9,401	\$ 4,571
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 72,597	\$ 276,296	\$ 65,176	\$ 64,731	\$ 60,007
Non-Interest-Bearing Deposits	FS410	\$ 23	\$ 16	\$ 0	\$ - 5	\$ 0
Interest-Bearing Deposits	FS415	\$ 1	\$ 854	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 630	\$ 19,618	\$ 1,411	\$ 1,986	\$ 2,364
State, County and Municipal Obligations	FS425	\$ 9,007	\$ 18,719	\$ 8,296	\$ 8,112	\$ 8,407

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:16 PM

TFR Industry Aggregate Report
93051 - OTS-Regulated: Virginia
March 2008

Frozen Aggregated Data
(\$Thousands)

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Schedule FS --- Fiduciary and Related Services		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Money Market Mutual Funds	FS430	\$ 3,490	\$ 20,205	\$ 3,953	\$ 3,764	\$ 2,608
Other Short-term Obligations	FS435	\$ 201	\$ 200	\$ 205	\$ 205	\$ 200
Other Notes and Bonds	FS440	\$ 474	\$ 12,763	\$ 444	\$ 441	\$ 448
Common and Preferred Stock	FS445	\$ 46,444	\$ 198,923	\$ 46,789	\$ 47,472	\$ 43,218
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 1,228	\$ 2,484	\$ 1,215	\$ 1,215	\$ 1,215
Miscellaneous Assets	FS460	\$ 11,099	\$ 2,514	\$ 2,863	\$ 1,541	\$ 1,547
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	54	69	0	0	0
Domestic Equity	FS610	0	1	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	1	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	54	67	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 1,766	\$ 7,436,151	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 5,735,434	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 106,701	\$ 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	\$ 1,766	\$ 1,594,016	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 12	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:16 PM

TFR Industry Aggregate Report
93051 - OTS-Regulated: Virginia
March 2008

Frozen Aggregated Data
(\$Thousands)

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Schedule FS --- Fiduciary and Related Services		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Investment Management Agency Accounts	FS730	\$ 0	\$ 12	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 3	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 3	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 13,092,601	\$ 13,878,579	\$ 13,053,626	\$ 15,109,222	\$ 14,711,484
Equity Capital Deductions - Total	SUB1631	\$ 482,262	\$ 1,427,870	\$ 221,494	\$ 694,509	\$ 695,747
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 2,965	\$ 2,965	\$ 2,965	\$ 2,938	\$ 2,938
Goodwill and Certain Other Intangible Assets	CCR115	\$ 103,855	\$ 103,959	\$ 205,066	\$ 487,111	\$ 483,967
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 374,415	\$ 319,919	\$ 12,436	\$ 203,433	\$ 207,815
Other	CCR134	\$ 1,027	\$ 1,001,027	\$ 1,027	\$ 1,027	\$ 1,027
Equity Capital Additions -Total	SUB1641	\$ 1,345,670	\$ 854,041	\$ 839,888	\$ 731,818	\$ 462,805
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 1,201,811	\$ 710,182	\$ 696,029	\$ 587,436	\$ 318,805
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 144,000	\$ 144,000	\$ 144,000	\$ 144,000	\$ 144,000
Other	CCR195	\$- 141	\$- 141	\$- 141	\$ 382	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 13,956,009	\$ 13,304,750	\$ 13,672,020	\$ 15,146,531	\$ 14,478,542
Total Assets (SC60)	CCR205	\$ 190,021,093	\$ 193,206,689	\$ 199,928,844	\$ 194,245,162	\$ 185,376,054
Asset Deductions - Total	SUB1651	\$ 479,318	\$ 438,098	\$ 218,550	\$ 692,058	\$ 692,803
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 1,021	\$ 1,021	\$ 1,021	\$ 994	\$ 994
Goodwill and Certain Other Intangible Assets	CCR265	\$ 103,855	\$ 103,959	\$ 205,066	\$ 487,111	\$ 483,967

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:16 PM

TFR Industry Aggregate Report
93051 - OTS-Regulated: Virginia
March 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 374,415	\$ 333,091	\$ 12,436	\$ 203,926	\$ 207,815
Other	CCR275	\$ 27	\$ 27	\$ 27	\$ 27	\$ 27
Asset Additions - Total	SUB1661	\$ 1,204,454	\$ 712,137	\$ 699,295	\$ 694,970	\$ 295,224
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 1,203,844	\$ 711,527	\$ 699,528	\$ 694,360	\$ 295,224
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 610	\$ 610	\$ - 233	\$ 610	\$ 0
Adjusted Total Assets	CCR25	\$ 190,746,229	\$ 193,480,728	\$ 200,409,589	\$ 194,248,074	\$ 184,978,475
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 7,619,978	\$ 7,729,589	\$ 8,006,869	\$ 7,760,236	\$ 7,389,468
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 13,956,009	\$ 13,304,750	\$ 13,672,020	\$ 15,146,531	\$ 14,478,542
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 8	\$ 0	\$ 624	\$ 962	\$ 1,605
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 193,500	\$ 193,500	\$ 193,500	\$ 193,500	\$ 192,500
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 1,000,000	\$ 0	\$ 0	\$ 1,000
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 1,454,482	\$ 1,403,647	\$ 1,174,285	\$ 785,183	\$ 590,282
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 1,647,990	\$ 2,597,147	\$ 1,368,409	\$ 979,645	\$ 785,387
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 1,647,990	\$ 2,597,147	\$ 1,368,409	\$ 979,645	\$ 785,387
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 3,724	\$ 2,857	\$ 2,661	\$ 2,518	\$ 2,534
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 2,880	\$ 2,915	\$ 3,117	\$ 322,029	\$ 383,212
Total Risk-Based Capital	CCR39	\$ 15,597,395	\$ 15,896,125	\$ 15,034,651	\$ 15,801,629	\$ 14,878,183
0% R/W Category - Cash	CCR400	\$ 3,187,840	\$ 1,761,482	\$ 2,156,362	\$ 588,175	\$ 583,174
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 1,914,091	\$ 1,958,979	\$ 1,999,511	\$ 2,092,868	\$ 2,207,214
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 220,021	\$ 234,241	\$ 186,008	\$ 36,689	\$ 4,723
0% R/W Category - Assets Total	CCR420	\$ 5,321,952	\$ 3,954,702	\$ 4,341,881	\$ 2,717,732	\$ 2,795,111
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 24,360,510	\$ 28,595,033	\$ 32,167,703	\$ 34,458,629	\$ 28,113,964
20% R/W Category - Claims on FHLBs	CCR435	\$ 4,147,360	\$ 5,670,046	\$ 3,848,177	\$ 2,405,216	\$ 2,167,530
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 59,606	\$ 10,232	\$ 10,796	\$ 10,798	\$ 8,799

Office of Thrift Supervision Financial Reporting System Run Date: June 3, 2008, 3:16 PM	TFR Industry Aggregate Report 93051 - OTS-Regulated: Virginia March 2008	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 974,093	\$ 3,446,151	\$ 3,219,102	\$ 2,528,938	\$ 1,593,298
20% R/W Category - Other	CCR450	\$ 10,813,694	\$ 11,268,558	\$ 13,917,866	\$ 5,716,199	\$ 8,226,485
20% R/W Category - Assets Total	CCR455	\$ 40,355,263	\$ 48,990,020	\$ 53,163,644	\$ 45,119,780	\$ 40,110,076
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 8,071,054	\$ 9,798,005	\$ 10,632,730	\$ 9,023,956	\$ 8,022,014
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 75,316,750	\$ 71,952,146	\$ 75,659,031	\$ 71,481,217	\$ 71,021,087
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 7,080	\$ 89,868	\$ 9,066	\$ 9,602	\$ 9,398
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 23,868	\$ 42,612	\$ 855,435	\$ 944,354	\$ 899,950
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 109,271	\$ 326,237	\$ 947,422	\$ 850,075	\$ 756,091
50% R/W Category - Other	CCR480	\$ 1,122,779	\$ 523,853	\$ 485,019	\$ 567,511	\$ 573,374
50% R/W Category - Assets Total	CCR485	\$ 76,579,748	\$ 72,934,716	\$ 77,955,973	\$ 73,852,759	\$ 73,259,900
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 38,289,877	\$ 36,467,362	\$ 38,977,990	\$ 36,926,382	\$ 36,629,954
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 1,438,291	\$ 968,510	\$ 1,409,376	\$ 1,658,599	\$ 1,884,610
100% R/W Category - All Other Assets	CCR506	\$ 74,222,202	\$ 72,926,482	\$ 69,991,272	\$ 76,987,624	\$ 72,525,767
100% R/W Category - Assets Total	CCR510	\$ 75,660,493	\$ 73,894,992	\$ 71,400,648	\$ 78,646,223	\$ 74,410,377
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 75,660,493	\$ 73,894,992	\$ 71,400,648	\$ 78,646,223	\$ 74,410,377
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 197,917,456	\$ 199,774,430	\$ 206,862,146	\$ 200,336,494	\$ 190,575,464
Subtotal Risk-Weighted Assets	CCR75	\$ 122,021,420	\$ 120,160,356	\$ 121,011,365	\$ 124,596,557	\$ 119,062,343
Excess Allowances for Loan and Lease Losses	CCR530	\$ 1,832,793	\$ 568,026	\$ 403	\$ 264,037	\$ 248,106
Total Risk-Weighted Assets	CCR78	\$ 120,188,627	\$ 119,592,330	\$ 121,010,962	\$ 124,332,520	\$ 118,814,237
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 9,614,944	\$ 9,567,384	\$ 9,680,876	\$ 9,946,601	\$ 9,505,139
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	7.32%	6.88%	6.82%	7.80%	7.83%
Total Risk-Based Capital Ratio	CCR820	12.98%	13.29%	12.42%	12.71%	12.52%
Tier 1 Risk-Based Capital Ratio	CCR830	11.61%	11.12%	11.30%	11.92%	11.86%
Tangible Equity Ratio	CCR840	7.32%	7.39%	6.82%	7.80%	7.83%

*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.