

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 21, 2007, 4:29 PM

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

Frozen Aggregated Data  
(\$Thousands)

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Description		Dec 2006 Value	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value
<b>Number of Regulated Institutions</b>		15	17	17	16	16
<b>Schedule NS --- Optional Narrative Statement</b>						
Description	Line Item	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0	2	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>						
Description	Line Item	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value
<b>ASSETS</b>						
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 4,680,466</b>	<b>\$ 5,471,731</b>	<b>\$ 4,979,777</b>	<b>\$ 5,198,601</b>	<b>\$ 5,319,966</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 606,269	\$ 1,501,886	\$ 1,439,046	\$ 1,333,170	\$ 1,840,115
Interest-Earning Deposits in FHLBs	SC112	\$ 101,917	\$ 92,815	\$ 114,933	\$ 112,046	\$ 123,841
Other Interest-Earning Deposits	SC118	\$ 203,528	\$ 331,366	\$ 245,251	\$ 168,416	\$ 74,326
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 943,351	\$ 398,497	\$ 194,583	\$ 645,763	\$ 77,375
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 987,715	\$ 1,496,068	\$ 1,472,450	\$ 1,489,229	\$ 1,535,382
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 624,856	\$ 559,117	\$ 461,260	\$ 459,858	\$ 425,211
State and Municipal Obligations	SC180	\$ 644,865	\$ 498,871	\$ 409,145	\$ 339,423	\$ 177,735
Securities Backed by Nonmortgage Loans	SC182	\$ 141,850	\$ 171,635	\$ 214,893	\$ 246,159	\$ 678,738
Other Investment Securities	SC185	\$ 396,981	\$ 391,811	\$ 404,405	\$ 379,888	\$ 361,224
Accrued Interest Receivable	SC191	\$ 29,134	\$ 29,665	\$ 23,811	\$ 24,649	\$ 26,019
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 15,522,362</b>	<b>\$ 22,142,698</b>	<b>\$ 18,487,220</b>	<b>\$ 16,339,198</b>	<b>\$ 15,556,081</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 15,522,362</b>	<b>\$ 22,142,698</b>	<b>\$ 18,487,220</b>	<b>\$ 16,339,198</b>	<b>\$ 15,556,081</b>
Pass-Through - Total	SUB0073	\$ 10,703,619	\$ 17,208,160	\$ 13,361,109	\$ 11,210,017	\$ 11,514,794
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 10,699,943	\$ 17,204,223	\$ 13,357,022	\$ 11,205,712	\$ 11,510,081
Other Pass-Through	SC215	\$ 3,676	\$ 3,937	\$ 4,087	\$ 4,305	\$ 4,713
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 4,838,483	\$ 4,866,178	\$ 5,049,892	\$ 5,067,258	\$ 3,976,697
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 868,924	\$ 1,061,924	\$ 1,110,223	\$ 1,205,262	\$ 1,024,624
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 7,446	\$ 8,351	\$ 9,601	\$ 10,937	\$ 12,201
Other	SC222	\$ 3,962,113	\$ 3,795,903	\$ 3,930,068	\$ 3,851,059	\$ 2,939,872
Accrued Interest Receivable	SC228	\$- 19,740	\$ 68,360	\$ 76,219	\$ 61,923	\$ 64,590

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<b>Schedule SC --- Consolidated Statement of Condition</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 36,674,646</b>	<b>\$ 64,022,119</b>	<b>\$ 60,373,821</b>	<b>\$ 57,756,456</b>	<b>\$ 55,799,937</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 36,603,597</b>	<b>\$ 63,934,614</b>	<b>\$ 60,289,602</b>	<b>\$ 57,672,395</b>	<b>\$ 55,713,669</b>
Construction Loans - Total	SUB0100	\$ 914,888	\$ 951,605	\$ 917,670	\$ 819,831	\$ 776,686
Residential - Total	SUB0110	\$ 726,494	\$ 697,505	\$ 658,369	\$ 570,698	\$ 548,327
1-4 Dwelling Units	SC230	\$ 584,308	\$ 526,656	\$ 509,085	\$ 455,714	\$ 443,148
Multifamily (5 or more) Dwelling Units	SC235	\$ 142,186	\$ 170,849	\$ 149,284	\$ 114,984	\$ 105,179
Nonresidential Property	SC240	\$ 188,394	\$ 254,100	\$ 259,301	\$ 249,133	\$ 228,359
Permanent Loans - Total	SUB0121	\$ 35,503,347	\$ 62,676,660	\$ 59,114,940	\$ 56,618,177	\$ 54,716,821
Residential - Total	SUB0131	\$ 34,529,212	\$ 60,563,125	\$ 57,087,817	\$ 54,769,646	\$ 52,963,369
1-4 Dwelling Units - Total	SUB0141	\$ 34,371,367	\$ 58,017,157	\$ 54,680,498	\$ 52,515,176	\$ 50,806,398
Revolving Open-End Loans	SC251	\$ 9,739,005	\$ 19,094,994	\$ 17,620,880	\$ 17,423,037	\$ 17,013,636
All Other - First Liens	SC254	\$ 20,232,909	\$ 32,116,994	\$ 31,340,343	\$ 30,729,796	\$ 29,728,845
All Other - Junior Liens	SC255	\$ 4,399,453	\$ 6,805,169	\$ 5,719,275	\$ 4,362,343	\$ 4,063,917
Multifamily (5 or more) Dwelling Units	SC256	\$ 157,845	\$ 2,545,968	\$ 2,407,319	\$ 2,254,470	\$ 2,156,971
Nonresidential Property (Except Land)	SC260	\$ 501,583	\$ 1,625,656	\$ 1,542,830	\$ 1,406,099	\$ 1,349,250
Land	SC265	\$ 472,552	\$ 487,879	\$ 484,293	\$ 442,432	\$ 404,202
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 3,754,035	\$ 3,595,655	\$ 2,594,602	\$ 1,944,501	\$ 3,731,279
Accrued Interest Receivable	SC272	\$ 249,364	\$ 388,827	\$ 337,544	\$ 312,889	\$ 299,664
Advances for Taxes and Insurance	SC275	\$ 7,047	\$ 5,027	\$ 3,667	\$ 5,559	\$ 6,766
Allowance for Loan and Lease Losses	SC283	\$ 71,049	\$ 87,505	\$ 84,219	\$ 84,061	\$ 86,268
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 17,409,290</b>	<b>\$ 21,756,117</b>	<b>\$ 21,554,031</b>	<b>\$ 20,472,504</b>	<b>\$ 20,347,745</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 16,966,788</b>	<b>\$ 21,313,508</b>	<b>\$ 21,091,963</b>	<b>\$ 20,026,265</b>	<b>\$ 19,874,713</b>
Commercial Loans - Total	SC32	\$ 4,565,561	\$ 5,575,415	\$ 5,586,382	\$ 5,040,328	\$ 5,071,738
Secured	SC300	\$ 1,487,384	\$ 2,184,759	\$ 2,169,108	\$ 2,105,325	\$ 2,087,075
Unsecured	SC303	\$ 3,078,177	\$ 3,390,431	\$ 3,417,274	\$ 2,935,003	\$ 2,984,663
Lease Receivables	SC306	\$ 0	\$ 225	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 12,753,002	\$ 16,080,181	\$ 15,867,229	\$ 15,342,091	\$ 15,189,614
Loans on Deposits	SC310	\$ 5,468	\$ 10,283	\$ 10,310	\$ 9,172	\$ 9,619
Home Improvement Loans (Not secured by real estate)	SC316	\$ 10,390	\$ 11,569	\$ 12,975	\$ 33,297	\$ 32,221
Education Loans	SC320	\$ 34	\$ 37	\$ 48	\$ 58	\$ 64
Auto Loans	SC323	\$ 373,675	\$ 407,155	\$ 455,973	\$ 520,804	\$ 586,698
Mobile Home Loans	SC326	\$ 116	\$ 146	\$ 127	\$ 123	\$ 142
Credit Cards	SC328	\$ 3,091,189	\$ 3,166,867	\$ 3,173,264	\$ 3,186,628	\$ 3,272,829

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<b>Schedule SC --- Consolidated Statement of Condition</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</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	\$ 9,272,130	\$ 12,484,124	\$ 12,214,532	\$ 11,592,009	\$ 11,288,041
Accrued Interest Receivable	SC348	\$ 90,727	\$ 100,521	\$ 100,420	\$ 90,085	\$ 86,393
Allowance for Loan and Lease Losses	SC357	\$ 442,502	\$ 442,609	\$ 462,068	\$ 446,239	\$ 473,032
<b>Repossessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 52,402</b>	<b>\$ 48,121</b>	<b>\$ 40,144</b>	<b>\$ 36,132</b>	<b>\$ 31,076</b>
<b>Repossessed Assets - Total</b>	<b>SC40</b>	<b>\$ 52,402</b>	<b>\$ 48,121</b>	<b>\$ 40,144</b>	<b>\$ 36,132</b>	<b>\$ 31,076</b>
Real Estate - Total	SUB0210	\$ 45,260	\$ 43,198	\$ 35,206	\$ 29,947	\$ 24,516
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 12,175	\$ 14,241	\$ 11,643	\$ 10,167	\$ 6,283
1-4 Dwelling Units	SC415	\$ 12,140	\$ 14,206	\$ 11,608	\$ 10,132	\$ 6,248
Multifamily (5 or more) Dwelling Units	SC425	\$ 35	\$ 35	\$ 35	\$ 35	\$ 35
Nonresidential (Except Land)	SC426	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	SC428	\$ 33,085	\$ 28,905	\$ 23,513	\$ 19,780	\$ 18,233
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 52	\$ 50	\$ 0	N/A
Other Repossessed Assets	SC430	\$ 7,142	\$ 4,923	\$ 4,938	\$ 6,185	\$ 6,560
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 45</b>	<b>\$ 45</b>	<b>\$ 45</b>	<b>\$ 45</b>	<b>\$ 45</b>
<b>Equity Investments Not Subj to FASB Statement 115 - Total</b>	<b>SC51</b>	<b>\$ 509,609</b>	<b>\$ 593,459</b>	<b>\$ 575,751</b>	<b>\$ 561,819</b>	<b>\$ 632,203</b>
Federal Home Loan Bank Stock	SC510	\$ 411,165	\$ 496,618	\$ 478,761	\$ 460,663	\$ 528,222
Other	SC540	\$ 98,444	\$ 96,841	\$ 96,990	\$ 101,156	\$ 103,981
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 646,474</b>	<b>\$ 740,007</b>	<b>\$ 703,977</b>	<b>\$ 683,654</b>	<b>\$ 662,824</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 2,790,694</b>	<b>\$ 3,133,807</b>	<b>\$ 2,952,338</b>	<b>\$ 3,015,395</b>	<b>\$ 2,852,780</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 2,790,694</b>	<b>\$ 3,133,807</b>	<b>\$ 2,952,338</b>	<b>\$ 3,015,395</b>	<b>\$ 2,852,780</b>
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 990	\$ 1,634	\$ 1,626	\$ 1,617	\$ 1,583
Bank-Owned Life Insurance - Other	SC625	\$ 64,978	\$ 64,182	\$ 38,433	\$ 38,034	\$ 37,625
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 177,943	\$ 195,878	\$ 209,785	\$ 206,055	\$ 212,100
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 37	\$ 42	\$ 47	\$ 52	\$ 58
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 516,910	\$ 545,256	\$ 543,465	\$ 546,003	\$ 548,021
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 568,064	\$ 567,979	\$ 553,745	\$ 549,918	\$ 534,630
Other Assets	SC689	\$ 1,461,772	\$ 1,758,836	\$ 1,605,237	\$ 1,673,716	\$ 1,518,763
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A

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<b>Schedule SC --- Consolidated Statement of Condition</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</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 - 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
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 513,551</b>	<b>\$ 530,114</b>	<b>\$ 546,287</b>	<b>\$ 530,300</b>	<b>\$ 559,300</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 78,285,988</b>	<b>\$ 117,908,104</b>	<b>\$ 109,667,104</b>	<b>\$ 104,063,804</b>	<b>\$ 101,202,657</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 77,772,437</b>	<b>\$ 117,377,990</b>	<b>\$ 109,120,817</b>	<b>\$ 103,533,504</b>	<b>\$ 100,643,357</b>
<b>LIABILITIES</b>						
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 50,302,589</b>	<b>\$ 73,843,247</b>	<b>\$ 70,396,965</b>	<b>\$ 67,616,453</b>	<b>\$ 62,993,210</b>
Deposits	SC710	\$ 50,290,979	\$ 73,747,470	\$ 70,304,076	\$ 67,528,415	\$ 62,901,465
Escrows	SC712	\$ 23,765	\$ 110,546	\$ 112,470	\$ 96,794	\$ 98,979
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 12,155	\$- 14,769	\$- 19,581	\$- 8,756	\$- 7,234
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 19,769,644</b>	<b>\$ 32,075,346</b>	<b>\$ 26,989,274</b>	<b>\$ 24,962,622</b>	<b>\$ 26,920,928</b>
Advances from FHLBank	SC720	\$ 7,192,302	\$ 8,524,246	\$ 8,130,732	\$ 7,727,117	\$ 9,255,867
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 11,909,093	\$ 18,159,650	\$ 14,401,307	\$ 12,910,737	\$ 13,509,150
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 192,500	\$ 892,500	\$ 892,500	\$ 892,500	\$ 775,000
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	\$ 475,749	\$ 4,498,950	\$ 3,564,735	\$ 3,432,268	\$ 3,380,911
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 1,384,062</b>	<b>\$ 2,756,951</b>	<b>\$ 2,970,749</b>	<b>\$ 2,504,831</b>	<b>\$ 2,568,008</b>
Accrued Interest Payable - Deposits	SC763	\$ 86,646	\$ 89,788	\$ 85,023	\$ 89,429	\$ 85,449
Accrued Interest Payable - Other	SC766	\$ 130,418	\$ 140,581	\$ 117,356	\$ 91,143	\$ 112,534
Accrued Taxes	SC776	\$ 157,153	\$ 511,389	\$ 412,664	\$ 446,133	\$ 348,937
Accounts Payable	SC780	\$ 595,672	\$ 1,223,931	\$ 1,218,969	\$ 930,186	\$ 838,662
Deferred Income Taxes	SC790	\$ 110,361	\$ 217,272	\$ 143,660	\$ 136,274	\$ 183,685
Other Liabilities and Deferred Income	SC796	\$ 303,812	\$ 573,990	\$ 993,077	\$ 811,666	\$ 998,741
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A

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<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Total Liabilities</b>	<b>SC70</b>	<b>\$ 71,456,295</b>	<b>\$ 108,675,544</b>	<b>\$ 100,356,988</b>	<b>\$ 95,083,906</b>	<b>\$ 92,482,146</b>
<b>Minority Interest</b>	<b>SC800</b>	<b>\$ 175,391</b>	<b>\$ 175,391</b>	<b>\$ 175,391</b>	<b>\$ 175,391</b>	<b>\$ 175,391</b>
<b>EQUITY CAPITAL</b>						
<b>Equity Capital - Total</b>	<b>SC80</b>	<b>\$ 6,140,751</b>	<b>\$ 8,527,052</b>	<b>\$ 8,588,436</b>	<b>\$ 8,274,203</b>	<b>\$ 7,985,819</b>
Stock - Total	SUB0311	\$ 3,404,878	\$ 5,153,930	\$ 5,102,948	\$ 5,019,649	\$ 5,035,339
Perpetual Preferred Stock - Cumulative	SC812	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 130,622	\$ 130,622	\$ 130,622	\$ 130,622	\$ 120,622
Common Stock - Par Value	SC820	\$ 18,984	\$ 18,994	\$ 18,993	\$ 18,043	\$ 18,043
Common Stock - Paid in Excess of Par	SC830	\$ 3,254,272	\$ 5,003,314	\$ 4,952,333	\$ 4,869,984	\$ 4,896,674
Accumulated Other Comprehensive Income - Total	SC86	\$- 276,059	\$- 287,378	\$- 365,492	\$- 318,696	\$- 313,871
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 249,695	\$- 279,818	\$- 466,358	\$- 336,767	\$- 247,247
Gains (Losses) on Cash Flow Hedges	SC865	\$- 26,364	\$- 7,560	\$ 100,866	\$ 18,071	\$- 66,624
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 3,011,932	\$ 3,660,500	\$ 3,850,980	\$ 3,573,250	\$ 3,264,351
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Total Liabilities, Minority Interest and Equity Capital</b>	<b>SC90</b>	<b>\$ 77,772,437</b>	<b>\$ 117,377,987</b>	<b>\$ 109,120,815</b>	<b>\$ 103,533,500</b>	<b>\$ 100,643,356</b>

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## Other Codes As of Dec 2006

### Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	2	\$ 80
3	Federal, State, or other taxes receivable	2	\$ 1,452
4	Net deferred tax assets	8	\$ 313,241
7	Prepaid expenses	8	\$ 39,109
8	Deposits for utilities and other services	1	\$ 23
10	Property leased to others, net of accumul. deprec.	1	\$ 39,279
13	Noninterest-bearing accts recv from Hold Co/Affl	3	\$ 199,930
14	Other noninterest-bearing short-term accounts recv	4	\$ 98,625
20	F/V of all derivative instru. reportable as assets	2	\$ 208,641
99	Other	9	\$ 316,035

### Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	2	\$ 3,910
5	Deferred gains from sale/leaseback	1	\$ 233
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 3,210
11	The liability recorded for post-retirement benefit	4	\$ 7,874
13	Amounts payable under interest-rate-swap agreement	1	\$ 455
17	Noninterest-bearing payables to Hold Co/Affiliates	2	\$ 1,827
20	F/V of all derivative instru. reportable as liab.	1	\$ 78,714
99	Other	16	\$ 154,884

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<b>Schedule SO --- Consolidated Statement of Operations</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>QUARTERLY INCOME &amp; EXPENSES</b>						
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 1,338,405</b>	<b>\$ 1,827,748</b>	<b>\$ 1,638,464</b>	<b>\$ 1,497,750</b>	<b>\$ 1,377,119</b>
Deposits and Investment Securities	SO115	\$ 55,688	\$ 54,906	\$ 55,230	\$ 50,806	\$ 47,221
Mortgage-Backed Securities	SO125	\$ 233,330	\$ 257,950	\$ 225,419	\$ 187,524	\$ 168,593
Mortgage Loans	SO141	\$ 592,338	\$ 993,808	\$ 888,639	\$ 814,759	\$ 747,964
Nonmortgage Loans - Total	SUB0950	\$ 457,049	\$ 521,084	\$ 469,176	\$ 444,661	\$ 413,341
Commercial Loans and Leases	SO160	\$ 119,194	\$ 128,144	\$ 122,094	\$ 105,188	\$ 99,107
Consumer Loans and Leases	SO171	\$ 337,855	\$ 392,940	\$ 347,082	\$ 339,473	\$ 314,234
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 6,213</b>	<b>\$ 7,533</b>	<b>\$ 6,930</b>	<b>\$ 7,141</b>	<b>\$ 5,273</b>
Federal Home Loan Bank Stock	SO181	\$ 6,191	\$ 7,511	\$ 6,908	\$ 7,119	\$ 5,251
Other	SO185	\$ 22	\$ 22	\$ 22	\$ 22	\$ 22
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 669,369</b>	<b>\$ 913,142</b>	<b>\$ 771,667</b>	<b>\$ 675,093</b>	<b>\$ 617,295</b>
Deposits	SO215	\$ 397,220	\$ 550,160	\$ 461,553	\$ 399,123	\$ 359,630
Escrows	SO225	\$ 4	\$ 4	\$ 10	\$ 5	\$ 7
Advances from FHLBank	SO230	\$ 89,876	\$ 102,144	\$ 93,236	\$ 91,532	\$ 97,406
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 3,398	\$ 13,844	\$ 12,774	\$ 10,440	\$ 3,325
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 178,994	\$ 247,078	\$ 204,149	\$ 174,033	\$ 156,959
Capitalized Interest	SO271	\$ 123	\$ 88	\$ 55	\$ 40	\$ 32
<b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>	<b>SO312</b>	<b>\$ 675,249</b>	<b>\$ 922,139</b>	<b>\$ 873,727</b>	<b>\$ 829,798</b>	<b>\$ 765,097</b>
<b>Net Provision for Losses on Interest-Bearing Assets</b>	<b>SO321</b>	<b>\$ 142,901</b>	<b>\$ 79,372</b>	<b>\$ 98,286</b>	<b>\$ 53,682</b>	<b>\$ 135,149</b>
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$ 532,348</b>	<b>\$ 842,767</b>	<b>\$ 775,441</b>	<b>\$ 776,116</b>	<b>\$ 629,948</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$ 301,540</b>	<b>\$ 371,975</b>	<b>\$ 389,220</b>	<b>\$ 366,270</b>	<b>\$ 440,434</b>
Mortgage Loan Serving Fees	SO410	\$- 6,301	\$- 14,053	\$- 7,983	\$- 9,926	\$ 9,442
Other Fees and Charges	SO420	\$ 255,251	\$ 320,196	\$ 312,269	\$ 343,855	\$ 314,458
Net Income (Loss) from Other - Total	SUB0451	\$ 49,534	\$ 66,061	\$ 71,850	\$ 62,068	\$ 65,634
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 39,519	\$ 85,918	\$ 67,724	\$ 52,305	\$ 58,210
Operations & Sale of Repossessed Assets	SO461	\$ 671	\$ 158	\$ 570	\$ 140	\$ 371
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 13	\$ 67	\$- 11	\$- 21	\$- 4
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 6

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
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<b>Schedule SO --- Consolidated Statement of Operations</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</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	\$ 60	\$ 594	\$ 23	\$- 55	\$ 39
Trading Assets (Realized and Unrealized)	SO485	\$ 9,297	\$- 20,676	\$ 3,544	\$ 9,699	\$ 7,012
Other Noninterest Income	SO488	\$ 3,056	\$- 229	\$ 13,084	\$- 29,727	\$ 50,900
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>\$ 530,226</b>	<b>\$ 675,709</b>	<b>\$ 708,336</b>	<b>\$ 641,195</b>	<b>\$ 599,222</b>
All Personnel Compensation and Expense	SO510	\$ 122,078	\$ 185,592	\$ 182,466	\$ 178,642	\$ 164,960
Legal Expense	SO520	\$ 2,528	\$ 2,838	\$ 2,563	\$ 4,063	\$ 2,815
Office Occupancy and Equipment Expense	SO530	\$ 54,872	\$ 76,827	\$ 73,223	\$ 75,331	\$ 76,612
Marketing and Other Professional Services	SO540	\$ 262,551	\$ 259,018	\$ 276,130	\$ 250,303	\$ 240,138
Loan Servicing Fees	SO550	\$ 22,591	\$ 22,256	\$ 21,378	\$ 21,153	\$ 19,524
Goodwill and Other Intangibles Expense	SO560	\$ 2,857	\$ 4,600	\$ 4,536	\$ 3,870	\$ 6,534
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 0	\$ 1,236	\$ 919	\$ 531	\$ 1,482
Other Noninterest Expense	SO580	\$ 62,749	\$ 123,342	\$ 147,121	\$ 107,302	\$ 87,157
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>\$ 303,662</b>	<b>\$ 539,033</b>	<b>\$ 456,325</b>	<b>\$ 501,191</b>	<b>\$ 471,160</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$ 102,235</b>	<b>\$ 188,877</b>	<b>\$ 164,398</b>	<b>\$ 179,132</b>	<b>\$ 169,073</b>
Federal	SO710	\$ 107,221	\$ 185,040	\$ 155,421	\$ 173,953	\$ 164,564
State, Local & Other	SO720	\$- 4,986	\$ 3,837	\$ 8,977	\$ 5,179	\$ 4,509
<b>Inc/Loss Before Extraord Items/Effects of Accounting Changes</b>	<b>SO81</b>	<b>\$ 201,427</b>	<b>\$ 350,156</b>	<b>\$ 291,927</b>	<b>\$ 322,059</b>	<b>\$ 302,087</b>
<b>Extraord Items, Net of Effects (Tax &amp; Cum Accting Changes)</b>	<b>SO811</b>	<b>\$- 54</b>	<b>\$ 230</b>	<b>\$- 179</b>	<b>\$ 0</b>	<b>\$ 5,359</b>
<b>Net Income (Loss)</b>	<b>SO91</b>	<b>\$ 201,373</b>	<b>\$ 350,386</b>	<b>\$ 291,748</b>	<b>\$ 322,059</b>	<b>\$ 307,446</b>

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### Other Codes As of Dec 2006

#### Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	4	\$ 4,893
6	Net income(loss)-equity invest in uncons sub org	1	\$- 231
7	Net income(loss) from leased property	2	\$ 610
14	Interest Income from CNFIs reported on SC655	1	\$ 2,804
15	Income from corporate-owned life insurance	2	\$ 492
19	Realized/unrealized gains on derivatives	1	\$ 13
99	Other	8	\$ 218

#### Other Noninterest Expense Codes

Code	Description	Count	Amount
2	OTS assessments	5	\$ 110
6	Supervisory examination fees	1	\$ 25
7	Office supplies, printing, and postage	10	\$ 2,305
8	Telephone, including data lines	4	\$ 188
9	Loan origination expense	3	\$- 1,695
10	ATM expense	1	\$ 44
14	Losses from fraud	2	\$ 8,409
17	Charitable contributions	1	\$ 66
18	Minority Interest	1	\$ 4,790
19	Realized/unrealized losses on derivatives	1	\$ 3,369
99	Other	11	\$ 24,565

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<b>Schedule SO --- Consolidated Statement of Operations</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</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>\$ 4,806,975</b>	<b>\$ 4,963,962</b>	<b>\$ 3,136,214</b>	<b>\$ 1,497,750</b>	<b>\$ 4,979,498</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 208,593	\$ 160,942	\$ 106,036	\$ 50,806	\$ 165,752
YTD - Mortgage-Backed Securities	Y_SO125	\$ 847,227	\$ 670,893	\$ 412,943	\$ 187,524	\$ 650,621
YTD - Mortgage Loans	Y_SO141	\$ 2,022,178	\$ 2,697,206	\$ 1,703,398	\$ 814,759	\$ 2,553,280
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 429,186	\$ 355,426	\$ 227,282	\$ 105,188	\$ 384,544
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 1,299,791	\$ 1,079,495	\$ 686,555	\$ 339,473	\$ 1,225,301
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 22,192</b>	<b>\$ 21,604</b>	<b>\$ 14,071</b>	<b>\$ 7,141</b>	<b>\$ 21,272</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 22,104	\$ 21,538	\$ 14,027	\$ 7,119	\$ 21,184
YTD - Other	Y_SO185	\$ 88	\$ 66	\$ 44	\$ 22	\$ 88
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 2,302,629</b>	<b>\$ 2,359,902</b>	<b>\$ 1,446,760</b>	<b>\$ 675,093</b>	<b>\$ 2,087,062</b>
YTD - Deposits	Y_SO215	\$ 1,374,357	\$ 1,410,836	\$ 860,676	\$ 399,123	\$ 1,227,766
YTD - Escrows	Y_SO225	\$ 23	\$ 19	\$ 15	\$ 5	\$ 25
YTD - Advances from FHLBank	Y_SO230	\$ 301,988	\$ 286,912	\$ 184,768	\$ 91,532	\$ 346,299
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 13,249	\$ 37,058	\$ 23,214	\$ 10,440	\$ 12,561
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 613,318	\$ 625,260	\$ 378,182	\$ 174,033	\$ 500,528
YTD - Capitalized Interest	Y_SO271	\$ 306	\$ 183	\$ 95	\$ 40	\$ 117
<b>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</b>	<b>Y_SO312</b>	<b>\$ 2,526,538</b>	<b>\$ 2,625,664</b>	<b>\$ 1,703,525</b>	<b>\$ 829,798</b>	<b>\$ 2,913,708</b>
<b>YTD - Net Provision for Losses on Interest-Bearing Assets</b>	<b>Y_SO321</b>	<b>\$ 371,012</b>	<b>\$ 231,340</b>	<b>\$ 151,968</b>	<b>\$ 53,682</b>	<b>\$ 517,827</b>
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$ 2,155,526</b>	<b>\$ 2,394,324</b>	<b>\$ 1,551,557</b>	<b>\$ 776,116</b>	<b>\$ 2,395,881</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 1,282,410</b>	<b>\$ 1,127,465</b>	<b>\$ 755,490</b>	<b>\$ 366,270</b>	<b>\$ 1,705,980</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$- 35,885	\$- 31,962	\$- 17,909	\$- 9,926	\$- 19,462
YTD - Other Fees and Charges	Y_SO420	\$ 1,088,768	\$ 976,320	\$ 656,124	\$ 343,855	\$ 1,340,983
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 248,882	\$ 199,979	\$ 133,918	\$ 62,068	\$ 355,068
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 244,915	\$ 205,947	\$ 120,029	\$ 52,305	\$ 334,214
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 1,459	\$ 868	\$ 710	\$ 140	\$ 1,906
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 22	\$ 35	\$- 32	\$- 21	\$- 9
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$ 0	\$ 0	\$ 0	\$- 4,588

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<b>Schedule SO --- Consolidated Statement of Operations</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</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	\$ 622	\$ 562	\$- 32	\$- 55	\$ 566
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 1,864	\$- 7,433	\$ 13,243	\$ 9,699	\$ 22,979
YTD - Other Noninterest Income	Y_SO488	\$- 19,355	\$- 16,872	\$- 16,643	\$- 29,727	\$ 29,391
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 2,007,959</b>	<b>\$ 2,025,240</b>	<b>\$ 1,349,531</b>	<b>\$ 641,195</b>	<b>\$ 2,315,681</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 466,664	\$ 546,700	\$ 361,108	\$ 178,642	\$ 643,140
YTD - Legal Expense	Y_SO520	\$ 7,831	\$ 9,464	\$ 6,626	\$ 4,063	\$ 10,342
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 218,523	\$ 225,381	\$ 148,554	\$ 75,331	\$ 277,430
YTD - Marketing and Other Professional Services	Y_SO540	\$ 989,716	\$ 785,451	\$ 526,433	\$ 250,303	\$ 948,734
YTD - Loan Servicing Fees	Y_SO550	\$ 78,658	\$ 64,787	\$ 42,531	\$ 21,153	\$ 60,562
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 14,587	\$ 13,006	\$ 8,406	\$ 3,870	\$ 20,498
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 0	\$ 2,686	\$ 1,450	\$ 531	\$ 3,286
YTD - Other Noninterest Expense	Y_SO580	\$ 231,980	\$ 377,765	\$ 254,423	\$ 107,302	\$ 351,689
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$ 1,429,977</b>	<b>\$ 1,496,549</b>	<b>\$ 957,516</b>	<b>\$ 501,191</b>	<b>\$ 1,786,180</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$ 499,962</b>	<b>\$ 532,407</b>	<b>\$ 343,530</b>	<b>\$ 179,132</b>	<b>\$ 641,687</b>
YTD - Federal	Y_SO710	\$ 493,716	\$ 514,414	\$ 329,374	\$ 173,953	\$ 611,221
YTD - State, Local, and Other	Y_SO720	\$ 6,246	\$ 17,993	\$ 14,156	\$ 5,179	\$ 30,466
<b>YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg</b>	<b>Y_SO81</b>	<b>\$ 930,015</b>	<b>\$ 964,142</b>	<b>\$ 613,986</b>	<b>\$ 322,059</b>	<b>\$ 1,144,493</b>
<b>YTD - Extraord Items, Net of Effects (Tax &amp; Cum Accting Chg)</b>	<b>Y_SO811</b>	<b>\$- 3</b>	<b>\$ 51</b>	<b>\$- 179</b>	<b>\$ 0</b>	<b>\$- 314</b>
<b>YTD - Net Income (Loss)</b>	<b>Y_SO91</b>	<b>\$ 930,012</b>	<b>\$ 964,193</b>	<b>\$ 613,807</b>	<b>\$ 322,059</b>	<b>\$ 1,144,179</b>

<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</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>\$ 480,944</b>	<b>\$ 546,286</b>	<b>\$ 530,303</b>	<b>\$ 559,302</b>	<b>\$ 564,385</b>
Net Provision for Loss	VA115	\$ 142,829	\$ 80,546	\$ 99,113	\$ 53,204	\$ 136,287
Transfers	VA125	\$ 156	\$- 498	\$- 293	\$ 378	\$- 2,568
Recoveries	VA135	\$ 45,171	\$ 47,306	\$ 52,957	\$ 60,241	\$ 48,011
Adjustments	VA145	\$ 21,543	\$ 16,323	\$ 16,038	\$ 16,500	\$ 23,766
Charge-offs	VA155	\$ 177,092	\$ 159,849	\$ 151,831	\$ 159,322	\$ 210,579
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 513,551</b>	<b>\$ 530,114</b>	<b>\$ 546,287</b>	<b>\$ 530,303</b>	<b>\$ 559,302</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 1,333</b>	<b>\$ 4,404</b>	<b>\$ 4,045</b>	<b>\$ 7,132</b>	<b>\$ 4,269</b>
Net Provision for Loss	VA118	\$ 72	\$ 62	\$ 92	\$ 1,009	\$ 344

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<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</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	\$- 156	\$ 498	\$ 293	\$- 378	\$ 2,568
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 426	\$ 450	\$ 27	\$ 3,718	\$ 49
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 823</b>	<b>\$ 4,514</b>	<b>\$ 4,403</b>	<b>\$ 4,045</b>	<b>\$ 7,132</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 482,277</b>	<b>\$ 550,690</b>	<b>\$ 534,348</b>	<b>\$ 566,434</b>	<b>\$ 568,654</b>
Net Provision for Loss	VA120	\$ 142,901	\$ 80,608	\$ 99,205	\$ 54,213	\$ 136,631
Recoveries	VA140	\$ 45,171	\$ 47,306	\$ 52,957	\$ 60,241	\$ 48,011
Adjustments	VA150	\$ 21,543	\$ 16,323	\$ 16,038	\$ 16,500	\$ 23,766
Charge-offs	VA160	\$ 177,518	\$ 160,299	\$ 151,858	\$ 163,040	\$ 210,628
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 514,374</b>	<b>\$ 534,628</b>	<b>\$ 550,690</b>	<b>\$ 534,348</b>	<b>\$ 566,434</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>						
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 177,092</b>	<b>\$ 159,849</b>	<b>\$ 151,831</b>	<b>\$ 159,322</b>	<b>\$ 210,579</b>
<b>Mortgage-Backed Securities</b>	<b>VA370</b>	<b>\$ 0</b>	<b>\$ 1,504</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 8,167</b>	<b>\$ 9,381</b>	<b>\$ 6,274</b>	<b>\$ 5,844</b>	<b>\$ 3,502</b>
Construction - Total	SUB2030	\$ 0	\$ 33	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 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	\$ 8,167	\$ 9,348	\$ 6,274	\$ 5,844	\$ 3,502
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 5,916	\$ 7,052	\$ 4,101	\$ 4,318	\$ 2,442
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 1,475	\$ 432	\$ 994	\$ 446	\$ 192
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 672	\$ 1,287	\$ 1,179	\$ 1,003	\$ 754
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 77	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 502	\$ 0	\$ 0	\$ 114
Land	VA490	\$ 104	\$ 75	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 168,904</b>	<b>\$ 147,446</b>	<b>\$ 144,302</b>	<b>\$ 152,517</b>	<b>\$ 205,338</b>
Commercial Loans	VA520	\$ 38,824	\$ 30,630	\$ 31,662	\$ 29,895	\$ 36,587
Consumer Loans - Total	SUB2061	\$ 130,080	\$ 116,816	\$ 112,640	\$ 122,622	\$ 168,751
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Home Improvement Loans	VA516	\$ 113	\$ 113	\$ 49	\$ 156	\$ 169
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 1,062	\$ 1,118	\$ 1,663	\$ 1,943	\$ 2,656
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 78,275	\$ 70,148	\$ 66,813	\$ 77,475	\$ 110,092

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Other	VA560	\$ 50,630	\$ 45,437	\$ 44,115	\$ 43,048	\$ 55,833
<b>Repossessed Assets - Total</b>	<b>VA60</b>	<b>\$ 21</b>	<b>\$ 19</b>	<b>\$ 15</b>	<b>\$ 24</b>	<b>\$ 45</b>
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0	\$ 0	\$ 20
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	\$ 21	\$ 19	\$ 15	\$ 24	\$ 25
<b>Other Assets</b>	<b>VA930</b>	<b>\$ 0</b>	<b>\$ 1,499</b>	<b>\$ 1,240</b>	<b>\$ 937</b>	<b>\$ 1,694</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 45,171</b>	<b>\$ 47,306</b>	<b>\$ 52,957</b>	<b>\$ 60,241</b>	<b>\$ 48,011</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>\$ 471</b>	<b>\$ 1,358</b>	<b>\$ 481</b>	<b>\$ 1,128</b>	<b>\$ 1,613</b>
Construction - Total	SUB2130	\$ 0	\$ 16	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 16	\$ 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	\$ 471	\$ 1,342	\$ 481	\$ 1,128	\$ 1,613
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 426	\$ 299	\$ 273	\$ 175	\$ 1,035
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 14	\$ 800	\$ 51	\$ 751	\$ 118
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 31	\$ 114	\$ 141	\$ 137	\$ 455
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 85	\$ 16	\$ 65	\$ 5
Land	VA491	\$ 0	\$ 44	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 44,700</b>	<b>\$ 45,599</b>	<b>\$ 52,190</b>	<b>\$ 58,741</b>	<b>\$ 46,187</b>
Commercial Loans	VA521	\$ 6,195	\$ 5,073	\$ 5,985	\$ 5,344	\$ 4,592
Consumer Loans - Total	SUB2161	\$ 38,505	\$ 40,526	\$ 46,205	\$ 53,397	\$ 41,595
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 348	\$ 315	\$ 362	\$ 449	\$ 503
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 2,511	\$ 3,359	\$ 3,889	\$ 3,452	\$ 3,371
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 27,127	\$ 29,265	\$ 32,831	\$ 40,097	\$ 31,030
Other	VA561	\$ 8,519	\$ 7,587	\$ 9,123	\$ 9,399	\$ 6,691
<b>Other Assets</b>	<b>VA931</b>	<b>\$ 0</b>	<b>\$ 349</b>	<b>\$ 286</b>	<b>\$ 372</b>	<b>\$ 211</b>

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$ - 85</b>	<b>\$ 560</b>	<b>\$ 385</b>	<b>\$ 632</b>	<b>\$ 2,912</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>\$ - 147</b>	<b>\$ 216</b>	<b>\$ 288</b>	<b>\$ 939</b>	<b>\$ 396</b>
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 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	\$ - 147	\$ 216	\$ 288	\$ 939	\$ 396
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 47	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 10	\$ 159	\$ 257	\$ 1,051	\$ 353
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 31	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ - 198	\$ - 137	\$ - 7
Nonresidential Property (Except Land)	VA482	\$ 5	\$ - 25	\$ 71	\$ 25	\$ 50
Land	VA492	\$ - 162	\$ 4	\$ 158	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$ - 3</b>	<b>\$ 303</b>	<b>\$ 97</b>	<b>\$ - 335</b>	<b>\$ 2,552</b>
Commercial Loans	VA522	\$ - 17	\$ 263	\$ 28	\$ - 337	\$ 2,527
Consumer Loans - Total	SUB2261	\$ 14	\$ 40	\$ 69	\$ 2	\$ 25
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	\$ 15	\$ 29	\$ 62	\$ - 6	\$ 16
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 1	\$ 3	\$ 4
Other	VA562	\$ - 1	\$ 11	\$ 6	\$ 5	\$ 5
<b>Repossessed Assets - Total</b>	<b>VA62</b>	<b>\$ 65</b>	<b>\$ 41</b>	<b>\$ 0</b>	<b>\$ 28</b>	<b>\$ - 36</b>
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0	\$ 0	\$ - 76
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 Repossessed Assets	VA632	\$ 65	\$ 41	\$ 0	\$ 28	\$ 40
<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>

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
<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>\$ 131,836</b>	<b>\$ 113,103</b>	<b>\$ 99,259</b>	<b>\$ 99,713</b>	<b>\$ 165,480</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>\$ 0</b>	<b>\$ 1,504</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$ 7,549</b>	<b>\$ 8,239</b>	<b>\$ 6,081</b>	<b>\$ 5,655</b>	<b>\$ 2,285</b>
Construction - Total	SUB2330	\$ 0	\$ 17	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA425	\$ 0	\$ 17	\$ 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	\$ 7,549	\$ 8,222	\$ 6,081	\$ 5,655	\$ 2,285
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 5,490	\$ 6,800	\$ 3,828	\$ 4,143	\$ 1,407
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 1,471	\$ - 209	\$ 1,200	\$ 746	\$ 427
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 641	\$ 1,204	\$ 1,038	\$ 866	\$ 299
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ - 198	\$ - 60	\$ - 7
Nonresidential Property (Except Land)	VA485	\$ 5	\$ 392	\$ 55	\$ - 40	\$ 159
Land	VA495	\$ - 58	\$ 35	\$ 158	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 124,201</b>	<b>\$ 102,150</b>	<b>\$ 92,209</b>	<b>\$ 93,441</b>	<b>\$ 161,703</b>
Commercial Loans	VA525	\$ 32,612	\$ 25,820	\$ 25,705	\$ 24,214	\$ 34,522
Consumer Loans - Total	SUB2361	\$ 91,589	\$ 76,330	\$ 66,504	\$ 69,227	\$ 127,181
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Home Improvement Loans	VA519	\$ - 235	\$ - 202	\$ - 313	\$ - 293	\$ - 334
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ - 1,434	\$ - 2,212	\$ - 2,164	\$ - 1,515	\$ - 699
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA559	\$ 51,148	\$ 40,883	\$ 33,983	\$ 37,381	\$ 79,066
Other	VA565	\$ 42,110	\$ 37,861	\$ 34,998	\$ 33,654	\$ 49,147
<b>Repossessed Assets - Total</b>	<b>VA65</b>	<b>\$ 86</b>	<b>\$ 60</b>	<b>\$ 15</b>	<b>\$ 52</b>	<b>\$ 9</b>
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ 0	\$ 0	\$ 0	\$ - 56
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 Repossessed Assets	VA633	\$ 86	\$ 60	\$ 15	\$ 52	\$ 65
<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>

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<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</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>Other Assets</b>	<b>VA935</b>	<b>\$ 0</b>	<b>\$ 1,150</b>	<b>\$ 954</b>	<b>\$ 565</b>	<b>\$ 1,483</b>
<b>TROUBLED DEBT RESTRUCTURED</b>						
<b>Amount this Quarter</b>	<b>VA940</b>	<b>\$ 23,013</b>	<b>\$ 24,234</b>	<b>\$ 19,429</b>	<b>\$ 23,384</b>	<b>\$ 18,582</b>
<b>Amount in Schedule SC Complying with Modified Terms</b>	<b>VA942</b>	<b>\$ 75,899</b>	<b>\$ 86,167</b>	<b>\$ 72,704</b>	<b>\$ 69,705</b>	<b>\$ 64,396</b>
<b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>						
<b>Mortgage Loans Foreclosed During Quarter - Total</b>	<b>VA95</b>	<b>\$ 6,528</b>	<b>\$ 3,812</b>	<b>\$ 4,263</b>	<b>\$ 7,810</b>	<b>\$ 3,804</b>
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 6,528	\$ 3,812	\$ 4,263	\$ 7,810	\$ 3,759
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 45
<b>CLASSIFICATION OF ASSETS</b>						
<b>Quarter End Balance - Special Mention</b>	<b>VA960</b>	<b>\$ 306,576</b>	<b>\$ 205,678</b>	<b>\$ 184,825</b>	<b>\$ 184,315</b>	<b>\$ 164,701</b>
<b>Classified Assets - Quarter End Balance - Total</b>	<b>SUB2811</b>	<b>\$ 298,957</b>	<b>\$ 417,482</b>	<b>\$ 340,155</b>	<b>\$ 324,823</b>	<b>\$ 337,729</b>
Substandard	VA965	\$ 294,726	\$ 332,585	\$ 276,005	\$ 270,630	\$ 280,212
Doubtful	VA970	\$ 4,231	\$ 84,897	\$ 64,150	\$ 54,193	\$ 57,517
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3</b>						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0	\$ 0	\$ 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
<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>						
<b>Description</b>	<b>Line Item</b>	<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</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>\$ 722,802</b>	<b>\$ 868,736</b>	<b>\$ 696,954</b>	<b>\$ 679,835</b>	<b>\$ 751,328</b>
Mortgages - Total	SUB2421	\$ 393,585	\$ 453,894	\$ 405,163	\$ 400,729	\$ 435,825
Construction and Land Loans	SUB2430	\$ 9,787	\$ 28,424	\$ 12,937	\$ 2,249	\$ 11,429
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 381,525	\$ 415,465	\$ 384,304	\$ 387,281	\$ 414,970
Permanent Loans Secured by All Other Property	SUB2450	\$ 4,321	\$ 11,160	\$ 16,049	\$ 11,877	\$ 16,245
Nonmortgages - Total	SUB2461	\$ 329,217	\$ 414,842	\$ 291,791	\$ 279,106	\$ 315,503
<b>PAST DUE &amp; STILL ACCRUING</b>						
<b>Past Due &amp; Still Accruing - Total</b>	<b>SUB2470</b>	<b>\$ 607,105</b>	<b>\$ 721,844</b>	<b>\$ 566,602</b>	<b>\$ 569,102</b>	<b>\$ 616,224</b>

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<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Past Due &amp; Still Accruing - 30-89 Days - Total</b>	<b>PD10</b>	<b>\$ 495,036</b>	<b>\$ 549,689</b>	<b>\$ 473,250</b>	<b>\$ 473,654</b>	<b>\$ 514,484</b>
Mortgage Loans - Total	SUB2481	\$ 287,919	\$ 330,026	\$ 288,882	\$ 303,886	\$ 319,799
Construction	PD115	\$ 6,079	\$ 24,012	\$ 3,372	\$ 1,516	\$ 4,532
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 79,517	\$ 52,312	\$ 79,236	\$ 56,755	\$ 69,060
Secured by First Liens	PD123	\$ 175,270	\$ 236,971	\$ 184,381	\$ 225,636	\$ 224,960
Secured by Junior Liens	PD124	\$ 24,336	\$ 10,417	\$ 15,797	\$ 11,316	\$ 14,406
Multifamily (5 or more) Dwelling Units	PD125	\$ 226	\$ 0	\$ 1,715	\$ 2,506	\$ 2,490
Nonresidential Property (Except Land)	PD135	\$ 563	\$ 5,681	\$ 3,237	\$ 5,595	\$ 3,515
Land	PD138	\$ 1,928	\$ 633	\$ 1,144	\$ 562	\$ 836
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 57,965	\$ 71,058	\$ 59,198	\$ 51,788	\$ 55,337
Consumer Loans - Total	SUB2511	\$ 149,152	\$ 148,605	\$ 125,170	\$ 117,980	\$ 139,348
Loans on Deposits	PD161	\$ 3	\$ 882	\$ 54	\$ 101	\$ 41
Home Improvement Loans	PD163	\$ 916	\$ 678	\$ 774	\$ 904	\$ 945
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 6,937	\$ 6,576	\$ 7,089	\$ 8,762	\$ 11,637
Mobile Home Loans	PD169	\$ 0	\$ 0	\$ 0	\$ 0	\$ 20
Credit Cards	PD171	\$ 77,719	\$ 76,887	\$ 72,165	\$ 68,869	\$ 80,074
Other	PD180	\$ 63,577	\$ 63,582	\$ 45,088	\$ 39,344	\$ 46,631
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 2,032	\$ 4,027	\$ 4,454	\$ 4,822	\$ 4,700
Held for Sale Included in PD115:PD180	PD192	\$ 2,574	\$ 273	\$ 131	\$ 493	\$ 1,604
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 7,369	\$ 5,309	\$ 6,391	\$ 6,318	\$ 6,663
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 0	\$ 113	\$ 114	\$ 112
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Past Due &amp; Still Accruing - 90 Days or More - Total</b>	<b>PD20</b>	<b>\$ 112,069</b>	<b>\$ 172,155</b>	<b>\$ 93,352</b>	<b>\$ 95,448</b>	<b>\$ 101,740</b>
Mortgage Loans - Total	SUB2491	\$ 179	\$ 955	\$ 202	\$ 208	\$ 182
Construction	PD215	\$ 0	\$ 119	\$ 0	\$ 0	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by First Liens	PD223	\$ 103	\$ 835	\$ 202	\$ 167	\$ 182
Secured by Junior Liens	PD224	\$ 1	\$ 1	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 75	\$ 0	\$ 0	\$ 41	\$ 0
Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 31,977	\$ 97,914	\$ 28,433	\$ 25,570	\$ 26,562
Consumer Loans - Total	SUB2521	\$ 79,913	\$ 73,286	\$ 64,717	\$ 69,670	\$ 74,996
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	\$ 33	\$ 36	\$ 18	\$ 10	\$ 74
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 64,733	\$ 59,930	\$ 54,725	\$ 61,043	\$ 67,216
Other	PD280	\$ 15,147	\$ 13,320	\$ 9,974	\$ 8,617	\$ 7,706
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 817	\$ 1,822	\$ 2,180	\$ 2,352	\$ 2,214
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 2,137	\$ 2,666	\$ 2,142	\$ 1,417	\$ 1,735
Guaranteed Portion Incl in PD295,Excl Rebooked GNMMAs	PD296	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMMAs Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>NONACCRUAL</b>						
<b>Nonaccrual - Total</b>	<b>PD30</b>	<b>\$ 115,697</b>	<b>\$ 146,892</b>	<b>\$ 130,352</b>	<b>\$ 110,733</b>	<b>\$ 135,104</b>
Mortgage Loans - Total	SUB2501	\$ 105,487	\$ 122,913	\$ 116,079	\$ 96,635	\$ 115,844
Construction	PD315	\$ 1,660	\$ 3,138	\$ 1,438	\$ 55	\$ 78
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 30,193	\$ 46,804	\$ 35,302	\$ 24,911	\$ 24,809
Secured by First Liens	PD323	\$ 66,722	\$ 58,410	\$ 64,295	\$ 64,037	\$ 76,977
Secured by Junior Liens	PD324	\$ 5,383	\$ 9,715	\$ 5,091	\$ 4,459	\$ 4,576
Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 2,740	\$ 1,766	\$ 1,735	\$ 681
Nonresidential Property (Except Land)	PD335	\$ 1,409	\$ 1,584	\$ 1,204	\$ 1,322	\$ 2,740

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<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Land	PD338	\$ 120	\$ 522	\$ 6,983	\$ 116	\$ 5,983
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 233	\$ 14,641	\$ 6,171	\$ 6,252	\$ 8,430
Consumer Loans - Total	SUB2531	\$ 9,977	\$ 9,338	\$ 8,102	\$ 7,846	\$ 10,830
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 114	\$ 75	\$ 31	\$ 42	\$ 124
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 1,884	\$ 1,122	\$ 1,165	\$ 1,667	\$ 2,296
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 3,794	\$ 2,366	\$ 3,282	\$ 2,891	\$ 2,858
Other	PD380	\$ 4,185	\$ 5,775	\$ 3,624	\$ 3,246	\$ 5,552
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 0	\$ 1,712	\$ 295	\$ 1,149	\$ 572
Held for Sale Included in PD315:PD380	PD392	\$ 631	\$ 101	\$ 152	\$ 101	\$ 674
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 0	\$ 0	\$ 200	\$ 245	\$ 246
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 0	\$ 0	\$ 0	\$ 46
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

<b>Schedule LD --- Loan Data</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</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>\$ 2,842,453</b>	<b>\$ 5,789,856</b>	<b>\$ 4,796,364</b>	<b>\$ 4,137,617</b>	<b>\$ 3,937,232</b>
90% up to 100% LTV	LD110	\$ 2,089,140	\$ 4,476,643	\$ 3,876,022	\$ 3,420,142	\$ 3,242,062
100% and greater LTV	LD120	\$ 753,313	\$ 1,313,213	\$ 920,342	\$ 717,475	\$ 695,170
<b>Past Due and Nonaccrual Balances - Total</b>	<b>SUB5250</b>	<b>\$ 50,119</b>	<b>\$ 71,838</b>	<b>\$ 55,673</b>	<b>\$ 36,343</b>	<b>\$ 37,302</b>
<b>Past Due and Still Accruing - Total</b>	<b>SUB5240</b>	<b>\$ 37,897</b>	<b>\$ 47,193</b>	<b>\$ 33,005</b>	<b>\$ 20,624</b>	<b>\$ 25,111</b>
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 37,897	\$ 47,193	\$ 33,005	\$ 20,624	\$ 25,111
90% up to 100% LTV	LD210	\$ 25,856	\$ 36,623	\$ 28,373	\$ 15,266	\$ 19,607
100% and greater LTV	LD220	\$ 12,041	\$ 10,570	\$ 4,632	\$ 5,358	\$ 5,504
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>\$ 12,222</b>	<b>\$ 24,645</b>	<b>\$ 22,668</b>	<b>\$ 15,719</b>	<b>\$ 12,191</b>
90% up to 100% LTV	LD250	\$ 9,185	\$ 22,005	\$ 15,569	\$ 10,486	\$ 8,732
100% and greater LTV	LD260	\$ 3,037	\$ 2,640	\$ 7,099	\$ 5,233	\$ 3,459

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<b>Schedule LD --- Loan Data</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</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 Charge-offs - Total</b>	<b>SUB5300</b>	<b>\$ 3,809</b>	<b>\$ 6,785</b>	<b>\$ 4,199</b>	<b>\$ 3,491</b>	<b>\$ 2,155</b>
90% up to 100% LTV	LD310	\$ 2,530	\$ 5,506	\$ 3,130	\$ 2,968	\$ 1,788
100% and greater LTV	LD320	\$ 1,279	\$ 1,279	\$ 1,069	\$ 523	\$ 367
<b>Purchases - Total</b>	<b>SUB5320</b>	<b>\$ 20,830</b>	<b>\$ 1,041,089</b>	<b>\$ 958,153</b>	<b>\$ 235,748</b>	<b>\$ 441,740</b>
90% up to 100% LTV	LD410	\$ 17,270	\$ 662,193	\$ 638,136	\$ 187,355	\$ 344,088
100% and greater LTV	LD420	\$ 3,560	\$ 378,896	\$ 320,017	\$ 48,393	\$ 97,652
<b>Originations - Total</b>	<b>SUB5330</b>	<b>\$ 481,791</b>	<b>\$ 655,338</b>	<b>\$ 645,129</b>	<b>\$ 567,170</b>	<b>\$ 634,096</b>
90% up to 100% LTV	LD430	\$ 314,278	\$ 528,754	\$ 529,174	\$ 499,630	\$ 575,247
100% and greater LTV	LD440	\$ 167,513	\$ 126,584	\$ 115,955	\$ 67,540	\$ 58,849
<b>Sales - Total</b>	<b>SUB5340</b>	<b>\$ 217,256</b>	<b>\$ 255,651</b>	<b>\$ 203,958</b>	<b>\$ 131,691</b>	<b>\$ 117,172</b>
90% up to 100% LTV	LD450	\$ 149,926	\$ 186,500	\$ 160,325	\$ 95,219	\$ 85,510
100% and greater LTV	LD460	\$ 67,330	\$ 69,151	\$ 43,633	\$ 36,472	\$ 31,662

<b>Schedule CC --- Consolidated Commitments and Contingencies</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</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>\$ 779,306</b>	<b>\$ 995,558</b>	<b>\$ 999,120</b>	<b>\$ 960,852</b>	<b>\$ 978,393</b>
Mortgage Construction Loans	CC105	\$ 711,118	\$ 856,154	\$ 855,719	\$ 843,985	\$ 863,939
Other Mortgage Loans	CC115	\$ 68,188	\$ 139,404	\$ 143,401	\$ 116,867	\$ 114,454
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 537,042	\$ 947,515	\$ 872,175	\$ 783,365	\$ 848,660
<b>Commitments Outstanding to Originate Mortgages - Total</b>	<b>SUB3330</b>	<b>\$ 972,775</b>	<b>\$ 1,688,808</b>	<b>\$ 849,389</b>	<b>\$ 932,885</b>	<b>\$ 777,714</b>
1-4 Dwelling Units	CC280	\$ 904,268	\$ 1,367,262	\$ 675,150	\$ 754,661	\$ 573,156
Multifamily (5 or more) Dwelling Units	CC290	\$ 4,243	\$ 58,401	\$ 68,610	\$ 50,266	\$ 89,556
All Other Real Estate	CC300	\$ 64,264	\$ 263,145	\$ 105,629	\$ 127,958	\$ 115,002
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 3,057	\$ 60,582	\$ 60,799	\$ 62,033	\$ 201,449
Commitments Outstanding to Purchase Loans	CC320	\$ 1,319,058	\$ 3,056,910	\$ 2,982,487	\$ 845,758	\$ 572,078
Commitments Outstanding to Sell Loans	CC330	\$ 98,932	\$ 96,762	\$ 71,207	\$ 63,851	\$ 88,572
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 3,622,937	\$ 4,283,541	\$ 622,760	\$ 1,673,661	\$ 949,135
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 2,888,931	\$ 5,554,455	\$ 834,020	\$ 487,454	\$ 1,256,762
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 47,297	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 30,748	\$ 0	\$ 0	\$ 0
<b>Unused Lines of Credit - Total</b>	<b>SUB3361</b>	<b>\$ 25,439,884</b>	<b>\$ 40,682,553</b>	<b>\$ 37,969,669</b>	<b>\$ 35,033,032</b>	<b>\$ 33,824,501</b>
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 8,087,769	\$ 19,176,566	\$ 17,654,375	\$ 15,033,341	\$ 14,201,203
Commercial Lines	CC420	\$ 9,865,006	\$ 11,462,231	\$ 10,364,462	\$ 9,537,141	\$ 9,655,073

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<b>Schedule CC --- Consolidated Commitments and Contingencies</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Open-End Consumer Lines - Credit Cards	CC423	\$ 7,309,641	\$ 9,210,910	\$ 9,129,268	\$ 9,642,411	\$ 9,163,889
Open-End Consumer Lines - Other	CC425	\$ 177,468	\$ 832,846	\$ 821,564	\$ 820,139	\$ 804,336
<b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b>	<b>SUB3390</b>	<b>\$ 79,048</b>	<b>\$ 582,359</b>	<b>\$ 587,766</b>	<b>\$ 501,318</b>	<b>\$ 464,895</b>
Commercial	CC430	\$ 155	\$ 5,983	\$ 6,652	\$ 1,649	\$ 2,321
Standby, Not Included on CC465 or CC468	CC435	\$ 78,893	\$ 576,376	\$ 581,114	\$ 499,669	\$ 462,574
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 6,062,957	\$ 5,907,795	\$ 5,676,637	\$ 5,513,972	\$ 5,073,796
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 88,132	\$ 88,557	\$ 88,290	\$ 95,765	\$ 94,256
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 558,908	\$ 558,489	\$ 530,562	\$ 519,726	\$ 501,025
Other Contingent Liabilities	CC480	\$ 0	\$ 500,000	\$ 500,000	\$ 300,000	\$ 300,000
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

<b>Schedule CF --- Consolidated Cash Flow Information</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</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>\$ 7,574,337</b>	<b>\$ 7,431,484</b>	<b>\$ 3,524,403</b>	<b>\$ 2,975,600</b>	<b>\$ 3,258,400</b>
Pass-Through Securities	CF143	\$ 6,858,483	\$ 7,266,699	\$ 3,188,774	\$ 1,873,120	\$ 2,654,036
Other Mortgage-Backed Securities	CF153	\$ 715,854	\$ 164,785	\$ 335,629	\$ 1,102,480	\$ 604,364
<b>Mortgage-Backed Securities - Sales - Total</b>	<b>SUB3821</b>	<b>\$ 9,027,082</b>	<b>\$ 3,649,514</b>	<b>\$ 664,846</b>	<b>\$ 1,835,632</b>	<b>\$ 1,582,983</b>
Pass-Through Securities	CF145	\$ 8,568,792	\$ 3,446,138	\$ 526,375	\$ 1,776,994	\$ 1,408,895
Other Mortgage-Backed Securities	CF155	\$ 458,290	\$ 203,376	\$ 138,471	\$ 58,638	\$ 174,088
<b>Mortgage-Backed Securities - Net Purchases - Total</b>	<b>SUB3826</b>	<b>\$- 1,452,745</b>	<b>\$ 3,781,970</b>	<b>\$ 2,859,557</b>	<b>\$ 1,139,968</b>	<b>\$ 1,675,417</b>
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 222,509	\$ 27,160	\$- 511,010	\$- 401,238	\$- 388,152
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 214,046	\$- 142,565	\$- 213,372	\$ 47,734	\$- 176,727
<b>Mortgage Loans Disbursed - Total</b>	<b>SUB3831</b>	<b>\$ 3,535,611</b>	<b>\$ 5,936,074</b>	<b>\$ 6,830,904</b>	<b>\$ 6,142,227</b>	<b>\$ 7,889,341</b>
Construction Loans - Total	SUB3840	\$ 278,152	\$ 270,171	\$ 299,825	\$ 248,249	\$ 311,317
1-4 Dwelling Units	CF190	\$ 234,722	\$ 233,988	\$ 269,446	\$ 216,400	\$ 247,888
Multifamily (5 or more) Dwelling Units	CF200	\$ 6,525	\$ 5,629	\$ 5,467	\$ 4,134	\$ 8,400
Nonresidential	CF210	\$ 36,905	\$ 30,554	\$ 24,912	\$ 27,715	\$ 55,029
Permanent Loans - Total	SUB3851	\$ 3,257,459	\$ 5,665,903	\$ 6,531,079	\$ 5,893,978	\$ 7,578,024
1-4 Dwelling Units	CF225	\$ 3,155,981	\$ 5,239,124	\$ 5,995,382	\$ 5,494,244	\$ 7,007,423
Multifamily (5 or more) Dwelling Units	CF245	\$ 25,072	\$ 198,516	\$ 269,604	\$ 161,768	\$ 276,822
Nonresidential (Except Land)	CF260	\$ 28,681	\$ 144,875	\$ 148,147	\$ 136,429	\$ 197,936

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<b>Schedule CF --- Consolidated Cash Flow Information</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Land	CF270	\$ 47,725	\$ 83,388	\$ 117,946	\$ 101,537	\$ 95,843
<b>Loans and Participations Purchased - Total</b>	<b>SUB3880</b>	<b>\$ 4,859,375</b>	<b>\$ 4,406,815</b>	<b>\$ 3,901,806</b>	<b>\$ 2,790,840</b>	<b>\$ 3,132,479</b>
Secured by 1-4 Dwelling Units	CF280	\$ 4,853,985	\$ 4,404,487	\$ 3,894,717	\$ 2,786,209	\$ 3,128,219
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 1,144	\$ 660	\$ 1,655	\$ 1,165	\$ 714
Secured by Nonresidential	CF300	\$ 4,246	\$ 1,668	\$ 5,434	\$ 3,466	\$ 3,546
<b>Loans and Participations Sold - Total</b>	<b>SUB3890</b>	<b>\$ 2,095,588</b>	<b>\$ 2,057,018</b>	<b>\$ 3,413,712</b>	<b>\$ 2,372,224</b>	<b>\$ 2,748,401</b>
Secured by 1-4 Dwelling Units	CF310	\$ 2,091,434	\$ 2,050,438	\$ 3,397,282	\$ 2,368,815	\$ 2,747,034
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 740	\$ 0	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF330	\$ 3,414	\$ 6,580	\$ 16,430	\$ 3,409	\$ 1,367
<b>Net Purchases (Sales) of Loans and Participations - Total</b>	<b>SUB3885</b>	<b>\$ 2,763,787</b>	<b>\$ 2,349,797</b>	<b>\$ 488,094</b>	<b>\$ 418,616</b>	<b>\$ 384,078</b>
<b>Mortgage Loans - Cash Repayment of Principal</b>	<b>CF340</b>	<b>\$ 2,511,382</b>	<b>\$ 4,794,733</b>	<b>\$ 4,773,766</b>	<b>\$ 4,533,881</b>	<b>\$ 4,636,687</b>
<b>Mortgage Loans - Debits Less Credits Othr Than Repay of Prin</b>	<b>CF350</b>	<b>\$- 34,560</b>	<b>\$ 104,729</b>	<b>\$ 49,286</b>	<b>\$- 82,341</b>	<b>\$ 75,168</b>
<b>Mortgage Loans - Memo - Refinancing Loans</b>	<b>CF361</b>	<b>\$ 1,975,812</b>	<b>\$ 1,775,806</b>	<b>\$ 782,080</b>	<b>\$ 1,840,997</b>	<b>\$ 2,002,302</b>
<b>Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow</b>	<b>SUB3906</b>	<b>\$ 3,753,456</b>	<b>\$ 3,595,867</b>	<b>\$ 2,594,518</b>	<b>\$ 1,944,621</b>	<b>\$ 3,711,900</b>
<b>Nonmortgage Loans Closed or Purchased - Total</b>	<b>SUB3910</b>	<b>\$ 5,314,377</b>	<b>\$ 6,723,485</b>	<b>\$ 7,229,776</b>	<b>\$ 6,522,363</b>	<b>\$ 6,444,672</b>
Commercial	CF390	\$ 2,866,844	\$ 3,358,365	\$ 3,545,431	\$ 3,303,331	\$ 3,524,089
Consumer	CF400	\$ 2,447,533	\$ 3,365,120	\$ 3,684,345	\$ 3,219,032	\$ 2,920,583
<b>Nonmortgage Loans - Sales - Total</b>	<b>SUB3915</b>	<b>\$ 546,763</b>	<b>\$ 443,972</b>	<b>\$ 327,913</b>	<b>\$ 683,348</b>	<b>\$ 208,501</b>
Commercial	CF395	\$ 250,000	\$ 200,000	\$ 0	\$ 310,881	\$ 207,254
Consumer	CF405	\$ 296,763	\$ 243,972	\$ 327,913	\$ 372,467	\$ 1,247
<b>Net Purchases (Sales) of Nonmortgage Loans - Total</b>	<b>SUB3919</b>	<b>\$ 4,767,614</b>	<b>\$ 6,279,513</b>	<b>\$ 6,901,863</b>	<b>\$ 5,839,015</b>	<b>\$ 6,236,171</b>
<b>Net Deposit Gain (Loss), Excluding Acquired Deposits</b>	<b>SUB3920</b>	<b>\$ 1,880,241</b>	<b>\$ 3,129,163</b>	<b>\$ 2,775,658</b>	<b>\$ 4,626,950</b>	<b>\$ 2,307,628</b>
New Deposits Received less Deposits Withdrawn	CF420	\$ 1,489,366	\$ 2,584,282	\$ 2,314,579	\$ 4,239,728	\$ 1,955,104
Interest Credited to Deposits	CF430	\$ 390,875	\$ 544,881	\$ 461,079	\$ 387,222	\$ 352,524
<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>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Deposit Data</b>						
Total Broker - Originated Deposits	SUB4061	\$ 4,249,508	\$ 7,980,717	\$ 8,110,217	\$ 7,791,536	\$ 7,600,581
Fully Insured	DI100	\$ 3,468,185	\$ 7,281,682	\$ 7,399,701	\$ 7,090,608	\$ 7,017,330
Other	DI110	\$ 781,323	\$ 699,035	\$ 710,516	\$ 700,928	\$ 583,251
Deposits (Excluding Retirement Accounts) with Balances						

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<b>Schedule DI --- Consolidated Deposit Information</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
\$100,000 or Less	DI120	\$ 30,114,953	\$ 46,649,409	\$ 45,113,167	\$ 43,428,647	\$ 40,845,881
Greater than \$100,000	DI130	\$ 15,312,175	\$ 27,208,606	\$ 25,303,378	\$ 24,196,563	\$ 22,154,567
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	4,910,172	8,912,591	8,329,185	7,834,429	7,487,625
Greater than \$100,000	DI160	78,720	112,885	104,641	99,677	87,635
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 4,567,071	N/A	N/A	N/A	N/A
Greater than \$250,000	DI175	\$ 320,547	N/A	N/A	N/A	N/A
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	677,726	N/A	N/A	N/A	N/A
Greater than \$250,000	DI185	789	N/A	N/A	N/A	N/A
Number of Deposit Accounts - Total	SUB4062	5,667,407	9,025,476	8,433,826	7,934,106	7,575,260
IRA/Keogh Accounts	DI200	\$ 1,507,797	\$ 2,083,895	\$ 2,083,208	\$ 2,014,648	\$ 1,912,689
Uninsured Deposits	DI210	\$ 9,271,945	\$ 16,985,917	\$ 15,844,349	\$ 15,345,555	\$ 13,859,184
Preferred Deposits	DI220	\$ 252	\$ 880,320	\$ 674,035	\$ 198,999	\$ 143,284
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 1,743,272	\$ 3,683,521	\$ 3,354,009	\$ 3,807,150	\$ 3,720,354
Money Market Deposit Accounts	DI320	\$ 29,488,918	\$ 45,412,047	\$ 44,421,126	\$ 42,314,918	\$ 37,860,126
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 2,284,084	\$ 2,548,578	\$ 2,841,131	\$ 3,114,114	\$ 3,208,731
Time Deposits	DI340	\$ 16,798,471	\$ 22,213,872	\$ 19,800,281	\$ 18,389,028	\$ 18,211,236
<b>Deposits and Escrow Data for Deposit Insurance Premium Assessments</b>						
Non-Interest-Bearing Demand Deposits	DI610	\$ 1,678,481	\$ 2,895,898	\$ 2,948,808	\$ 2,995,895	\$ 3,026,007
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 971	\$ 915	\$ 2,482	\$ 850	\$ 1,669
Deposits of Consolidated Subsidiaries						
Demand Deposits	DI640	\$ 7,883	\$ 6,482	\$ 8,397	\$ 3,107	\$ 9,319
Time and Savings Deposits	DI650	\$ 434,201	\$ 551,186	\$ 510,563	\$ 299,778	\$ 584,527
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other amounts to adjust deposits on SC710, to conform to deposits with Fed Deposit Ins Act						
Adjustments to Demand Deposits (including escrows)	DI720	\$ 65,028	\$ 38,529	\$ 41,456	\$ 53,392	\$ 49,110
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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<b>Schedule SI --- Consolidated Supplemental Information</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</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</b>						
Number of Full-time Equivalent Employees	SI370	8,346	12,760	12,154	12,112	11,839
Assets Held in Trading Accounts	SI375	\$ 367,500	\$ 376,118	\$ 379,685	\$ 354,821	\$ 388,703
Available-for-Sale Securities	SI385	\$ 16,272,959	\$ 23,203,880	\$ 19,357,307	\$ 17,689,151	\$ 17,127,007
Assets Held for Sale	SI387	\$ 1,178,649	\$ 876,000	\$ 1,038,318	\$ 1,744,401	\$ 1,789,171
Loans Serviced for Others	SI390	\$ 19,331,192	\$ 20,483,385	\$ 20,595,199	\$ 19,982,176	\$ 19,571,969
<b>Residual Interests</b>						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 146,173	\$ 151,112	\$ 139,576	\$ 128,628	\$ 122,950
Other Residual Interests	SI404	\$ 407,670	\$ 401,882	\$ 380,581	\$ 377,839	\$ 358,440
<b>Qualified Thrift Lender Test</b>						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	83.07%	83.40%	83.82%	84.84%	86.67%
Second month of Qtr	SI582	82.22%	83.29%	83.48%	83.76%	86.61%
Third month of Qtr	SI583	82.18%	82.41%	83.22%	83.23%	86.01%
<b>IRS Domestic Building and Loan Test</b>						
Percent of Assets Test	SI585	84.45%	83.65%	83.49%	83.40%	84.32%
Do you meet the DBLA business operations test?	SI586	3 [Yes]	3 [Yes]	3 [Yes]	2 [Yes]	2 [Yes]
<b>Aggregate Investment in Service Corporations</b>	<b>SI588</b>	<b>\$ 40,842</b>	<b>\$ 40,431</b>	<b>\$ 40,692</b>	<b>\$ 41,777</b>	<b>\$ 38,520</b>
<b>Credit extended to assn exec officers, prin shareholders &amp; related interest</b>						
Aggregate amount of all extensions of credit	SI590	\$ 22,400	\$ 34,305	\$ 34,773	\$ 37,862	\$ 38,006
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	15	23	1,976	27	29
<b>Summary of Changes in Equity Capital</b>						
Beginning Equity Capital	SI600	\$ 5,837,072	\$ 8,588,436	\$ 8,274,203	\$ 7,985,818	\$ 8,143,999
Net Income (Loss) (SO91)	SI610	\$ 201,373	\$ 350,386	\$ 291,748	\$ 322,059	\$ 307,446
Dividends Declared						
Preferred Stock	SI620	\$ 2,744	\$ 2,744	\$ 2,744	\$ 2,500	\$ 2,500
Common Stock	SI630	\$ 17,578	\$ 536,724	\$ 10,353	\$ 10,531	\$ 540,201
Stock Issued	SI640	\$ 0	\$ 35	\$ 950	\$ 11,121	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 100,000	\$ 50,132	\$ 80,349	\$- 27,540	\$ 97,677
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 17,434	\$ 78,115	\$- 46,796	\$- 4,825	\$- 21,723
Prior Period Adjustments	SI668	\$ 0	\$- 1,399	\$ 27	\$- 128	\$ 160

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<b>Schedule SI --- Consolidated Supplemental Information</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Other Adjustments	SI671	\$ 5,189	\$ 815	\$ 1,050	\$ 729	\$ 960
<b>Ending Equity Capital (SC80)</b>	<b>SI680</b>	<b>\$ 6,140,746</b>	<b>\$ 8,527,052</b>	<b>\$ 8,588,434</b>	<b>\$ 8,274,203</b>	<b>\$ 7,985,818</b>
<b>Transactions With Affiliations</b>						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 738,664	\$ 5,848	\$ 1,996	\$ 2,265	\$ 2,127
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 340,688	\$ 12,567,639	\$ 9,340,713	\$ 8,521,545	\$ 7,831,103
<b>Mutual Fund and Annuity Sales</b>						
Sell private-label/third-party mutual funds/annuities?	SI805	5 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 21,945
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 2,616	\$ 4,306	\$ 4,778	\$ 4,376	\$ 4,111
<b>Average Balance Sheet Data</b>						
Total Assets	SI870	\$ 77,701,402	\$ 114,443,635	\$ 107,864,690	\$ 102,063,772	\$ 97,561,525
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 3,450,852	\$ 4,063,256	\$ 3,942,553	\$ 3,769,152	\$ 3,552,694
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 52,444,007	\$ 83,430,569	\$ 77,749,054	\$ 72,492,711	\$ 68,733,339
Nonmortgage Loans	SI885	\$ 17,454,841	\$ 21,516,883	\$ 20,846,433	\$ 20,525,136	\$ 19,995,872
Deposits and Excrows	SI890	\$ 48,771,049	\$ 72,185,055	\$ 69,229,010	\$ 65,700,113	\$ 61,459,049
Total Borrowings	SI895	\$ 21,251,897	\$ 29,518,026	\$ 27,097,040	\$ 25,545,290	\$ 25,071,866

<b>Schedule SQ --- Consolidated Supplemental Questions</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
		<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
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	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	1	1	1	1	1
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

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<b>Schedule SQ --- Consolidated Supplemental Questions</b>						
Description	Line Item	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value
		Yes	Yes	Yes	Yes	Yes
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	11	10	10

<b>Schedule FS --- Fiduciary and Related Services</b>						
Description	Line Item	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 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]	2 [Yes]	2 [Yes]	2 [Yes]
Do you have any activity to report on this schedule?	FS130	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
<b>FIDUCIARY AND RELATED ASSETS</b>						
<b>Total Assets (\$) - Fiduciary, Custody &amp; Safekeeping Accounts</b>	<b>SUB6150</b>	<b>\$ 12,974,820</b>	<b>\$ 12,313,747</b>	<b>\$ 11,313,214</b>	<b>\$ 11,297,494</b>	<b>\$ 10,807,984</b>
<b>Managed Assets (\$) - Total Fiduciary Accounts</b>	<b>FS20</b>	<b>\$ 2,386,408</b>	<b>\$ 2,270,540</b>	<b>\$ 2,160,237</b>	<b>\$ 2,164,759</b>	<b>\$ 2,088,482</b>
Personal Trust and Agency Accounts	FS210	\$ 254,768	\$ 240,092	\$ 226,161	\$ 254,070	\$ 235,958
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 333,460	\$ 315,530	\$ 303,277	\$ 300,228	\$ 283,851
Employee Benefit - Defined Contribution	FS220	\$ 40,460	\$ 38,216	\$ 36,781	\$ 36,990	\$ 37,007
Employee Benefit - Defined Benefit	FS230	\$ 5,014	\$ 4,721	\$ 6,780	\$ 6,729	\$ 6,338
Other Retirement Accounts	FS240	\$ 287,986	\$ 272,593	\$ 259,716	\$ 256,509	\$ 240,506
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 1,793,002	\$ 1,709,372	\$ 1,624,740	\$ 1,604,086	\$ 1,562,482
Other Fiduciary Accounts	FS270	\$ 5,178	\$ 5,546	\$ 6,059	\$ 6,375	\$ 6,191
<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>Nonmanaged Assets (\$) - Total Fiduciary Accounts</b>	<b>FS21</b>	<b>\$ 6,204,549</b>	<b>\$ 5,843,722</b>	<b>\$ 5,586,713</b>	<b>\$ 5,658,102</b>	<b>\$ 5,513,290</b>
Personal Trust and Agency Accounts	FS211	\$ 61,154	\$ 63,891	\$ 52,893	\$ 54,196	\$ 49,401
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 6,100,824	\$ 5,739,974	\$ 5,493,811	\$ 5,563,627	\$ 5,423,797
Employee Benefit - Defined Contribution	FS221	\$ 1,979	\$ 1,859	\$ 1,733	\$ 1,685	\$ 1,550
Employee Benefit - Defined Benefit	FS231	\$ 5,799,474	\$ 5,457,567	\$ 5,219,802	\$ 5,285,806	\$ 5,157,850
Other Retirement Accounts	FS241	\$ 299,371	\$ 280,548	\$ 272,276	\$ 276,136	\$ 264,397
Corporate Trust and Agency Accounts	FS251	\$ 7,909	\$ 5,742	\$ 2,232	\$ 2,204	\$ 2,017
Other Fiduciary Accounts	FS271	\$ 34,662	\$ 34,115	\$ 37,777	\$ 38,075	\$ 38,075
<b>Nonmanaged Assets (\$) - Custody and Safekeeping Accounts</b>	<b>FS280</b>	<b>\$ 4,383,863</b>	<b>\$ 4,199,485</b>	<b>\$ 3,566,264</b>	<b>\$ 3,474,633</b>	<b>\$ 3,206,212</b>
<b>Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp</b>	<b>FS291</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

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Schedule FS --- Fiduciary and Related Services		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
<b>Managed Assets (#) - Total Fiduciary Accounts</b>	<b>FS22</b>	<b>1,894</b>	<b>1,893</b>	<b>1,848</b>	<b>1,819</b>	<b>1,768</b>
Personal Trust and Agency Accounts	FS212	204	209	202	191	188
Retirement-related Trust and Agency Accounts - Total	SUB6120	507	507	497	500	478
Employee Benefit - Defined Contribution	FS222	32	34	32	34	34
Employee Benefit - Defined Benefit	FS232	2	2	3	4	4
Other Retirement Accounts	FS242	473	471	462	462	440
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	1,178	1,172	1,144	1,123	1,097
Other Fiduciary Accounts	FS272	5	5	5	5	5
<b>Nonmanaged Assets (#) - Total Fiduciary Accounts</b>	<b>FS23</b>	<b>462</b>	<b>451</b>	<b>439</b>	<b>453</b>	<b>442</b>
Personal Trust and Agency Accounts	FS213	26	28	13	23	18
Retirement-related Trust and Agency Accounts - Total	SUB6130	421	412	413	417	411
Employee Benefit - Defined Contribution	FS223	1	1	1	1	1
Employee Benefit - Defined Benefit	FS233	106	107	109	111	112
Other Retirement Accounts	FS243	314	304	303	305	298
Corporate Trust and Agency Accounts	FS253	6	3	4	4	4
Other Fiduciary Accounts	FS273	9	8	9	9	9
<b>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</b>	<b>FS281</b>	<b>1,163</b>	<b>1,143</b>	<b>1,117</b>	<b>1,105</b>	<b>1,079</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>\$ 17,148</b>	<b>\$ 12,556</b>	<b>\$ 8,178</b>	<b>\$ 4,012</b>	<b>\$ 10,685</b>
Personal Trust and Agency Accounts	FS310	\$ 2,073	\$ 1,516	\$ 1,000	\$ 607	\$ 1,810
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 3,768	\$ 2,794	\$ 1,871	\$ 1,010	\$ 2,615
Employee Benefit - Defined Contribution	FS320	\$ 404	\$ 306	\$ 208	\$ 122	\$ 337
Employee Benefit - Defined Benefit	FS330	\$ 1,069	\$ 798	\$ 547	\$ 330	\$ 707
Other Retirement Accounts	FS340	\$ 2,295	\$ 1,690	\$ 1,116	\$ 558	\$ 1,571
Corporate Trust and Agency Accounts	FS350	\$ 9	\$ 7	\$ 8	\$ 7	\$ 9
Investment Management Agency Accounts	FS360	\$ 9,336	\$ 6,709	\$ 4,355	\$ 1,801	\$ 4,610
Other Fiduciary Accounts	FS370	\$ 82	\$ 91	\$ 64	\$ 30	\$ 87
Custody and Safekeeping Accounts	FS380	\$ 1,770	\$ 1,375	\$ 843	\$ 521	\$ 1,497
Other Fiduciary and Related Services	FS390	\$ 110	\$ 64	\$ 37	\$ 36	\$ 57
<b>YTD - Expenses - Fiduciary and Related Services</b>	<b>FS391</b>	<b>\$ 17,520</b>	<b>\$ 704</b>	<b>\$ 473</b>	<b>\$ 210</b>	<b>\$ 12,321</b>
<b>YTD - Net Losses from Fiduciary and Related Services</b>	<b>FS392</b>	<b>\$ 48</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 4</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>

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Schedule FS --- Fiduciary and Related Services		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
<b>YTD - Income - Net Fiduciary and Related Services Income</b>	<b>FS35</b>	<b>\$ - 420</b>	<b>\$ 11,852</b>	<b>\$ 7,705</b>	<b>\$ 3,802</b>	<b>\$ - 1,640</b>
<b>FIDUCIARY MEMORANDA</b>						
<b>Managed Assets in Personal Trust and Agency Accounts - Total</b>	<b>FS40</b>	<b>\$ 254,768</b>	<b>\$ 55,067</b>	<b>\$ 51,725</b>	<b>\$ 50,856</b>	<b>\$ 235,958</b>
Non-Interest-Bearing Deposits	FS410	\$ - 4	\$ - 7	\$ 377	\$ 0	\$ 68
Interest-Bearing Deposits	FS415	\$ 457	\$ 0	\$ 0	\$ 0	\$ 163
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 16,205	\$ 2,640	\$ 2,721	\$ 2,691	\$ 20,830
State, County and Municipal Obligations	FS425	\$ 20,349	\$ 6,970	\$ 6,982	\$ 6,858	\$ 19,529
Money Market Mutual Funds	FS430	\$ 10,255	\$ 3,150	\$ 1,525	\$ 1,721	\$ 8,663
Other Short-term Obligations	FS435	\$ 200	\$ 300	\$ 200	\$ 200	\$ 400
Other Notes and Bonds	FS440	\$ 13,542	\$ 521	\$ 586	\$ 314	\$ 27,943
Common and Preferred Stock	FS445	\$ 189,472	\$ 38,174	\$ 35,946	\$ 36,224	\$ 155,362
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 2,162	\$ 1,755	\$ 1,755	\$ 1,215	\$ 1,291
Miscellaneous Assets	FS460	\$ 2,130	\$ 1,564	\$ 1,633	\$ 1,633	\$ 1,709
<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>3</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>
Domestic Equity	FS610	1	0	0	0	1
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	1	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	1	0	0	0	1
<b>Market Value - Total Collective Investment Funds</b>	<b>FS65</b>	<b>\$ 6,672,764</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 5,406,125</b>
Domestic Equity	FS615	\$ 5,505,335	\$ 0	\$ 0	\$ 0	\$ 4,799,590
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 83,801	\$ 0	\$ 0	\$ 0	\$ 0

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: February 21, 2007, 4:29 PM</b>	<b>TFR Industry Aggregate Report</b> <b>93051 - OTS-Regulated: Virginia</b> <b>December 2006</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
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<b>Schedule FS --- Fiduciary and Related Services</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 1,083,628	\$ 0	\$ 0	\$ 0	\$ 606,535
<b>FIDUCIARY SETTLEMENTS, SURCHARGES &amp; OTHER LOSSES (CALENDAR YTD)</b>						
<b>Managed Accts - Total Fid Settlements/Surcharges/Othr Losses</b>	<b>FS70</b>	<b>\$ 41</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 4</b>
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 41	\$ 0	\$ 0	\$ 0	\$ 1
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmanaged Accts - Tot Fid Settlements/Surcharges/Othr Losses</b>	<b>FS71</b>	<b>\$ 9</b>	<b>\$ 0</b>	<b>\$ 0</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	\$ 9	\$ 0	\$ 0	\$ 0	\$ 0
<b>Total Fid Settlements/Surcharges/Othr Losses - Recoveries</b>	<b>FS72</b>	<b>\$ 2</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	\$ 2	\$ 0	\$ 0	\$ 0	\$ 0

<b>Schedule CCR --- Consolidated Capital Requirement</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>TIER 1 (CORE ) CAPITAL REQUIREMENT</b>						
Equity Capital (SC80)	CCR100	\$ 6,140,751	\$ 8,527,052	\$ 8,588,436	\$ 8,274,203	\$ 7,985,819
Equity Capital Deductions - Total	SUB1631	\$ 557,729	\$ 596,193	\$ 585,552	\$ 604,819	\$ 640,769
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 3,097	\$ 3,097	\$ 2,902	\$ 2,724	\$ 1,365
Goodwill and Certain Other Intangible Assets	CCR115	\$ 484,630	\$ 513,436	\$ 513,292	\$ 516,088	\$ 518,190
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 68,975	\$ 77,010	\$ 66,551	\$ 83,050	\$ 119,176
Other	CCR134	\$ 1,027	\$ 2,650	\$ 2,807	\$ 2,957	\$ 2,038
Equity Capital Additions -Total	SUB1641	\$ 418,782	\$ 445,198	\$ 524,788	\$ 480,511	\$ 476,591
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 274,782	\$ 284,968	\$ 362,989	\$ 317,207	\$ 312,483

<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: February 21, 2007, 4:29 PM</b>	<b>December 2006</b>	

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<b>Schedule CCR --- Consolidated Capital Requirement</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Intangible Assets	CCR185	\$ 0	\$ 16,230	\$ 17,799	\$ 19,304	\$ 20,108
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>\$ 6,001,804</b>	<b>\$ 8,376,057</b>	<b>\$ 8,527,672</b>	<b>\$ 8,149,895</b>	<b>\$ 7,821,641</b>
<b>Total Assets (SC60)</b>	<b>CCR205</b>	<b>\$ 77,772,437</b>	<b>\$ 117,377,990</b>	<b>\$ 109,120,817</b>	<b>\$ 103,533,504</b>	<b>\$ 100,643,357</b>
Asset Deductions - Total	SUB1651	\$ 554,785	\$ 590,744	\$ 580,057	\$ 600,211	\$ 637,075
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 1,153	\$ 1,153	\$ 1,297	\$ 2,086	\$ 726
Goodwill and Certain Other Intangible Assets	CCR265	\$ 484,630	\$ 510,931	\$ 510,402	\$ 513,118	\$ 515,135
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 68,975	\$ 77,010	\$ 66,551	\$ 83,050	\$ 119,176
Other	CCR275	\$ 27	\$ 1,650	\$ 1,807	\$ 1,957	\$ 2,038
Asset Additions - Total	SUB1661	\$ 252,721	\$ 289,298	\$ 494,908	\$ 366,507	\$ 278,168
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 252,721	\$ 273,068	\$ 477,109	\$ 347,203	\$ 258,060
Intangible Assets	CCR285	\$ 0	\$ 16,230	\$ 17,799	\$ 19,304	\$ 20,108
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Adjusted Total Assets</b>	<b>CCR25</b>	<b>\$ 77,470,373</b>	<b>\$ 117,076,544</b>	<b>\$ 109,035,668</b>	<b>\$ 103,299,800</b>	<b>\$ 100,284,450</b>
<b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>	<b>CCR27</b>	<b>\$ 3,089,150</b>	<b>\$ 4,673,555</b>	<b>\$ 4,352,016</b>	<b>\$ 4,122,965</b>	<b>\$ 4,002,519</b>
<b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>						
<b>Tier 1 (Core) Capital</b>	<b>CCR30</b>	<b>\$ 6,001,804</b>	<b>\$ 8,376,057</b>	<b>\$ 8,527,672</b>	<b>\$ 8,149,895</b>	<b>\$ 7,821,641</b>
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 1,929	\$ 1,053	\$ 427	\$ 914	\$ 1,355
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 192,500	\$ 892,500	\$ 892,500	\$ 892,500	\$ 775,000
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 294,352	\$ 345,913	\$ 336,422	\$ 329,723	\$ 334,635
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Tier 2 (Supplementary) Capital</b>	<b>CCR33</b>	<b>\$ 489,781</b>	<b>\$ 1,240,466</b>	<b>\$ 1,230,349</b>	<b>\$ 1,224,137</b>	<b>\$ 1,110,990</b>
<b>Allowable Tier 2 (Supplementary) Capital</b>	<b>CCR35</b>	<b>\$ 489,781</b>	<b>\$ 1,240,466</b>	<b>\$ 1,230,349</b>	<b>\$ 1,224,137</b>	<b>\$ 1,110,990</b>
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 2,485	\$ 2,139	\$ 1,790	\$ 2,545	\$ 2,886
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 397,466	\$ 403,508	\$ 378,194	\$ 364,127	\$ 344,257
<b>Total Risk-Based Capital</b>	<b>CCR39</b>	<b>\$ 6,091,634</b>	<b>\$ 9,210,876</b>	<b>\$ 9,378,037</b>	<b>\$ 9,007,360</b>	<b>\$ 8,585,488</b>
0% R/W Category - Cash	CCR400	\$ 514,382	\$ 523,536	\$ 613,516	\$ 520,572	\$ 673,402
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 2,206,431	\$ 2,859,528	\$ 2,710,142	\$ 2,799,308	\$ 2,870,929
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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<b>Schedule CCR --- Consolidated Capital Requirement</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
0% R/W Category - Other	CCR415	\$ 6,088	\$ 311,304	\$ 256,820	\$ 245,832	\$ 407,110
0% R/W Category - Assets Total	CCR420	\$ 2,726,901	\$ 3,694,368	\$ 3,580,478	\$ 3,565,712	\$ 3,951,441
<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	\$ 12,871,412	\$ 19,292,695	\$ 16,038,497	\$ 13,739,901	\$ 13,446,893
20% R/W Category - Claims on FHLBs	CCR435	\$ 800,959	\$ 879,437	\$ 878,976	\$ 852,377	\$ 930,734
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 61,764	\$ 58,657	\$ 58,239	\$ 59,341	\$ 59,560
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 1,251,370	\$ 3,731,415	\$ 3,360,271	\$ 3,739,343	\$ 3,227,703
20% R/W Category - Other	CCR450	\$ 904,071	\$ 1,026,836	\$ 1,084,824	\$ 1,102,428	\$ 1,126,319
20% R/W Category - Assets Total	CCR455	\$ 15,889,576	\$ 24,989,040	\$ 21,420,807	\$ 19,493,390	\$ 18,791,209
<b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>	<b>CCR45</b>	<b>\$ 3,177,916</b>	<b>\$ 4,997,808</b>	<b>\$ 4,284,161</b>	<b>\$ 3,898,679</b>	<b>\$ 3,758,243</b>
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 22,406,849	\$ 36,323,104	\$ 35,591,644	\$ 36,389,032	\$ 35,347,148
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 9,889	\$ 445,205	\$ 331,137	\$ 336,413	\$ 396,028
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 761,225	\$ 704,789	\$ 714,260	\$ 658,276	\$ 473,236
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 577,852	\$ 437,372	\$ 361,540	\$ 282,632	\$ 119,285
50% R/W Category - Other	CCR480	\$ 379,212	\$ 384,656	\$ 473,419	\$ 436,762	\$ 220,108
50% R/W Category - Assets Total	CCR485	\$ 24,135,027	\$ 38,295,126	\$ 37,472,000	\$ 38,103,115	\$ 36,555,805
<b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>	<b>CCR50</b>	<b>\$ 12,067,517</b>	<b>\$ 19,147,568</b>	<b>\$ 18,736,003</b>	<b>\$ 19,051,561</b>	<b>\$ 18,277,906</b>
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 1,866,895	\$ 1,454,916	\$ 1,480,505	\$ 1,460,247	\$ 1,308,038
100% R/W Category - All Other Assets	CCR506	\$ 34,431,464	\$ 51,371,049	\$ 47,849,476	\$ 47,288,189	\$ 45,885,274
100% R/W Category - Assets Total	CCR510	\$ 36,298,359	\$ 52,825,965	\$ 49,329,981	\$ 48,748,436	\$ 47,193,312
<b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>	<b>CCR55</b>	<b>\$ 36,298,359</b>	<b>\$ 52,825,965</b>	<b>\$ 49,329,981</b>	<b>\$ 48,748,436</b>	<b>\$ 47,193,312</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>\$ 79,049,863</b>	<b>\$ 119,804,499</b>	<b>\$ 111,803,266</b>	<b>\$ 109,910,653</b>	<b>\$ 106,491,767</b>
<b>Subtotal Risk-Weighted Assets</b>	<b>CCR75</b>	<b>\$ 51,543,788</b>	<b>\$ 76,971,337</b>	<b>\$ 72,350,143</b>	<b>\$ 71,698,673</b>	<b>\$ 69,229,460</b>
Excess Allowances for Loan and Lease Losses	CCR530	\$ 219,199	\$ 184,192	\$ 209,865	\$ 200,577	\$ 224,665
<b>Total Risk-Weighted Assets</b>	<b>CCR78</b>	<b>\$ 51,324,589</b>	<b>\$ 76,787,145</b>	<b>\$ 72,140,278</b>	<b>\$ 71,498,096</b>	<b>\$ 69,004,795</b>
<b>Total Risk-Based Capital Requirement (CCR78 x 8%)</b>	<b>CCR80</b>	<b>\$ 4,105,967</b>	<b>\$ 6,142,970</b>	<b>\$ 5,771,222</b>	<b>\$ 5,719,847</b>	<b>\$ 5,520,384</b>
<b>CAPITAL &amp; PROMPT CORRECTIVE ACTION RATIOS</b>						

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Schedule CCR --- Consolidated Capital Requirement		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Tier 1 (Core) Capital Ratio	CCR810	7.75%	7.15%	7.82%	7.89%	7.80%
Total Risk-Based Capital Ratio	CCR820	11.87%	12.00%	13.00%	12.60%	12.44%
Tier 1 Risk-Based Capital Ratio	CCR830	10.92%	10.38%	11.30%	10.89%	10.84%
Tangible Equity Ratio	CCR840	7.75%	7.14%	7.81%	7.87%	7.78%

## \*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.