

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:19 PM

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

Frozen Aggregated Data
(\$Thousands)

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Description		Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
Number of Regulated Institutions		14	15	15	16	15
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	3	2	1	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 16,195,282	\$ 8,041,942	\$ 10,139,125	\$ 11,063,106	\$ 16,584,260
Cash and Non-Interest-Earning Deposits	SC110	\$ 2,029,998	\$ 2,439,830	\$ 3,483,993	\$ 3,576,461	\$ 1,694,461
Interest-Earning Deposits in FHLBs	SC112	\$ 136,113	\$ 130,098	\$ 73,637	\$ 1,531,134	\$ 2,711,464
Other Interest-Earning Deposits	SC118	\$ 4,289,860	\$ 973,211	\$ 129,414	\$ 236,686	\$ 660,370
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 9,095,575	\$ 3,787,456	\$ 5,393,041	\$ 4,576,898	\$ 9,935,923
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 366,622	\$ 409,565	\$ 326,590	\$ 349,252	\$ 649,840
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 9,610	\$ 9,021	\$ 388,767	\$ 484,136	\$ 506,050
State and Municipal Obligations	SC180	\$ 98,534	\$ 151,612	\$ 165,231	\$ 158,198	\$ 326,674
Securities Backed by Nonmortgage Loans	SC182	\$ 1,835	\$ 2,473	\$ 2,831	\$ 2,762	\$ 3,243
Other Investment Securities	SC185	\$ 152,831	\$ 122,753	\$ 142,216	\$ 117,773	\$ 76,018
Accrued Interest Receivable	SC191	\$ 14,304	\$ 15,923	\$ 33,405	\$ 29,806	\$ 20,217
Mortgage-Backed Securities - Gross	SUB0072	\$ 24,919,495	\$ 24,684,702	\$ 23,924,110	\$ 25,132,785	\$ 30,118,474
Mortgage-Backed Securities - Total	SC22	\$ 24,919,495	\$ 24,684,702	\$ 23,924,110	\$ 25,132,785	\$ 30,118,474
Pass-Through - Total	SUB0073	\$ 13,361,952	\$ 12,498,191	\$ 9,462,377	\$ 9,560,009	\$ 11,609,396
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 13,349,804	\$ 12,482,695	\$ 9,447,224	\$ 9,551,198	\$ 11,608,464
Other Pass-Through	SC215	\$ 12,148	\$ 15,496	\$ 15,153	\$ 8,811	\$ 932
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 11,416,276	\$ 12,050,964	\$ 14,340,341	\$ 15,451,530	\$ 18,369,583
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 168,952	\$ 154,616	\$ 561,616	\$ 102,735	\$ 1,330,683
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 5,234	\$ 5,326	\$ 5,487	\$ 5,649	\$ 5,821
Other	SC222	\$ 11,242,090	\$ 11,891,022	\$ 13,773,238	\$ 15,343,146	\$ 17,033,079
Accrued Interest Receivable	SC228	\$ 141,267	\$ 135,547	\$ 121,392	\$ 121,246	\$ 139,495

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Schedule SC --- Consolidated Statement of Condition		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 115,710,078	\$ 116,524,490	\$ 130,037,983	\$ 133,138,141	\$ 128,725,084
Mortgage Loans - Total	SC26	\$ 112,830,779	\$ 114,529,866	\$ 125,352,951	\$ 129,908,836	\$ 126,800,662
Construction Loans - Total	SUB0100	\$ 1,057,069	\$ 1,238,137	\$ 1,392,301	\$ 1,371,387	\$ 1,281,668
Residential - Total	SUB0110	\$ 876,185	\$ 1,085,400	\$ 1,237,923	\$ 1,242,216	\$ 1,154,035
1-4 Dwelling Units	SC230	\$ 704,380	\$ 872,075	\$ 1,035,097	\$ 1,047,736	\$ 995,531
Multifamily (5 or more) Dwelling Units	SC235	\$ 171,805	\$ 213,325	\$ 202,826	\$ 194,480	\$ 158,504
Nonresidential Property	SC240	\$ 180,884	\$ 152,737	\$ 154,378	\$ 129,171	\$ 127,633
Permanent Loans - Total	SUB0121	\$ 114,246,744	\$ 114,883,812	\$ 128,004,447	\$ 131,076,552	\$ 126,673,336
Residential - Total	SUB0131	\$ 112,909,707	\$ 113,432,363	\$ 126,802,276	\$ 129,894,000	\$ 125,490,178
1-4 Dwelling Units - Total	SUB0141	\$ 112,738,175	\$ 113,250,921	\$ 126,621,368	\$ 129,637,422	\$ 125,239,992
Revolving Open-End Loans	SC251	\$ 20,102,994	\$ 20,555,560	\$ 23,047,644	\$ 23,648,966	\$ 23,643,404
All Other - First Liens	SC254	\$ 76,142,546	\$ 75,168,783	\$ 83,835,304	\$ 85,371,637	\$ 80,315,278
All Other - Junior Liens	SC255	\$ 16,492,635	\$ 17,526,578	\$ 19,738,420	\$ 20,616,819	\$ 21,281,310
Multifamily (5 or more) Dwelling Units	SC256	\$ 171,532	\$ 181,442	\$ 180,908	\$ 256,578	\$ 250,186
Nonresidential Property (Except Land)	SC260	\$ 836,715	\$ 898,700	\$ 649,820	\$ 614,518	\$ 604,710
Land	SC265	\$ 500,322	\$ 552,749	\$ 552,351	\$ 568,034	\$ 578,448
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 586,781	\$- 13,274,799	\$- 3,051,191	\$ 4,492,935	\$- 639,638
Accrued Interest Receivable	SC272	\$ 375,820	\$ 384,206	\$ 627,879	\$ 677,566	\$ 758,130
Advances for Taxes and Insurance	SC275	\$ 30,445	\$ 18,335	\$ 13,356	\$ 12,636	\$ 11,950
Allowance for Loan and Lease Losses	SC283	\$ 2,879,299	\$ 1,994,624	\$ 4,685,032	\$ 3,229,305	\$ 1,924,422
Nonmortgage Loans - Gross	SUB0162	\$ 8,184,557	\$ 10,441,603	\$ 11,974,247	\$ 12,371,864	\$ 11,072,888
Nonmortgage Loans - Total	SC31	\$ 8,099,317	\$ 10,361,964	\$ 11,916,610	\$ 12,313,894	\$ 11,025,637
Commercial Loans - Total	SC32	\$ 2,831,536	\$ 2,333,150	\$ 2,441,654	\$ 3,425,713	\$ 1,520,397
Secured	SC300	\$ 2,633,264	\$ 2,142,439	\$ 2,250,414	\$ 3,214,066	\$ 1,318,805
Unsecured	SC303	\$ 196,861	\$ 190,711	\$ 191,240	\$ 211,647	\$ 201,592
Lease Receivables	SC306	\$ 1,411	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 5,336,090	\$ 8,089,959	\$ 9,512,884	\$ 8,925,177	\$ 9,526,331
Loans on Deposits	SC310	\$ 3,916	\$ 4,598	\$ 4,610	\$ 4,760	\$ 5,109
Home Improvement Loans (Not secured by real estate)	SC316	\$ 5,558	\$ 5,916	\$ 6,313	\$ 6,872	\$ 7,423
Education Loans	SC320	\$ 17	\$ 19	\$ 11	\$ 14	\$ 14
Auto Loans	SC323	\$ 496,977	\$ 518,580	\$ 486,054	\$ 445,301	\$ 423,264
Mobile Home Loans	SC326	\$ 58	\$ 63	\$ 68	\$ 102	\$ 109
Credit Cards	SC328	\$ 85,866	\$ 84,724	\$ 83,791	\$ 85,634	\$ 90,867

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Schedule SC --- Consolidated Statement of Condition						
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Other, Including Lease Receivables	SC330	\$ 4,743,698	\$ 7,476,059	\$ 8,932,037	\$ 8,382,494	\$ 8,999,545
Accrued Interest Receivable	SC348	\$ 16,931	\$ 18,494	\$ 19,709	\$ 20,974	\$ 26,160
Allowance for Loan and Lease Losses	SC357	\$ 85,240	\$ 79,639	\$ 57,637	\$ 57,970	\$ 47,251
Repossessed Assets - Gross	SUB0201	\$ 802,104	\$ 969,997	\$ 778,907	\$ 594,366	\$ 458,247
Repossessed Assets - Total	SC40	\$ 802,104	\$ 969,997	\$ 778,907	\$ 594,366	\$ 458,247
Real Estate - Total	SUB0210	\$ 786,671	\$ 955,439	\$ 765,069	\$ 577,236	\$ 442,909
Construction	SC405	\$ 808	\$ 1,042	\$ 956	\$ 56	\$ 0
Residential - Total	SUB0225	\$ 733,832	\$ 903,534	\$ 729,319	\$ 545,660	\$ 414,940
1-4 Dwelling Units	SC415	\$ 732,879	\$ 902,682	\$ 729,319	\$ 545,660	\$ 414,940
Multifamily (5 or more) Dwelling Units	SC425	\$ 953	\$ 852	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 705	\$ 0	\$ 0	\$ 0	\$ 0
Land	SC428	\$ 51,326	\$ 50,863	\$ 34,794	\$ 31,520	\$ 27,969
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 15,433	\$ 14,558	\$ 13,838	\$ 17,130	\$ 15,338
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	SC45	\$ 328	\$ 205	\$ 205	\$ 205	\$ 205
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 2,401,560	\$ 2,509,685	\$ 2,525,077	\$ 2,647,954	\$ 2,845,334
Federal Home Loan Bank Stock	SC510	\$ 2,239,201	\$ 2,342,683	\$ 2,355,146	\$ 2,482,192	\$ 2,677,995
Other	SC540	\$ 162,359	\$ 167,002	\$ 169,931	\$ 165,762	\$ 167,339
Office Premises and Equipment	SC55	\$ 759,209	\$ 767,765	\$ 758,122	\$ 741,751	\$ 722,817
Other Assets - Gross	SUB0262	\$ 17,799,349	\$ 17,360,151	\$ 7,814,187	\$ 7,475,451	\$ 4,651,053
Other Assets - Total	SC59	\$ 17,799,349	\$ 17,360,151	\$ 7,814,187	\$ 7,475,451	\$ 4,651,053
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 16,008	\$ 15,634	\$ 15,450	\$ 1,049	\$ 1,050
Other	SC625	\$ 523,859	\$ 522,461	\$ 516,223	\$ 524,079	\$ 519,055
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 1,844,037	\$ 2,784,740	\$ 2,194,112	\$ 1,176,776	\$ 542,435
Nonmortgage Loans	SC644	\$ 10	\$ 13	\$ 15	\$ 18	\$ 21
Goodwill & Other Intangible Assets	SC660	\$ 4,325,576	\$ 3,976,162	\$ 151,752	\$ 152,694	\$ 154,750
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 36,478	\$ 34,203	\$ 30,877	\$ 23,245	\$ 25,988
Other Assets	SC689	\$ 11,053,381	\$ 10,026,938	\$ 4,905,758	\$ 5,597,590	\$ 3,407,754
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 2,964,539	\$ 2,074,263	\$ 4,742,669	\$ 3,287,275	\$ 1,971,673
Total Assets - Gross	SUB0283	\$ 186,771,962	\$ 181,300,540	\$ 187,951,963	\$ 193,165,623	\$ 195,178,362
Total Assets	SC60	\$ 183,807,423	\$ 179,226,277	\$ 183,209,294	\$ 189,878,348	\$ 193,206,689
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 90,665,517	\$ 101,786,374	\$ 110,346,269	\$ 111,984,343	\$ 108,219,087
Deposits	SC710	\$ 90,485,090	\$ 101,579,514	\$ 110,334,376	\$ 111,950,711	\$ 108,212,438
Escrows	SC712	\$ 23,508	\$ 34,631	\$ 29,517	\$ 32,365	\$ 27,088
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 156,919	\$ 172,229	\$ - 17,624	\$ 1,267	\$ - 20,439
Borrowings - Total	SC72	\$ 74,600,585	\$ 59,369,687	\$ 58,309,072	\$ 61,267,813	\$ 68,607,368
Advances from FHLBank	SC720	\$ 48,726,339	\$ 51,118,770	\$ 50,425,939	\$ 53,250,339	\$ 57,605,423
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 25,128,191	\$ 7,242,345	\$ 7,166,599	\$ 7,312,022	\$ 9,595,552
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 192,500	\$ 192,500	\$ 192,500	\$ 192,500	\$ 192,500
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 553,555	\$ 816,072	\$ 524,034	\$ 512,952	\$ 1,213,893
Other Liabilities - Total	SC75	\$ 3,298,088	\$ 2,492,191	\$ 2,852,572	\$ 3,369,943	\$ 2,326,160
Accrued Interest Payable - Deposits	SC763	\$ 106,311	\$ 146,692	\$ 163,129	\$ 196,150	\$ 217,764
Accrued Interest Payable - Other	SC766	\$ 216,200	\$ 212,749	\$ 248,761	\$ 237,555	\$ 281,684
Accrued Taxes	SC776	\$ 830	\$ 799	\$ 1,888	\$ 2,838	\$ 2,095
Accounts Payable	SC780	\$ 840,880	\$ 565,253	\$ 607,161	\$ 643,849	\$ 511,667
Deferred Income Taxes	SC790	\$ 0	\$ 0	\$ 1,361	\$ 3,724	\$ 31,775
Other Liabilities and Deferred Income	SC796	\$ 2,133,867	\$ 1,566,698	\$ 1,830,272	\$ 2,285,827	\$ 1,281,175
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 168,564,190	\$ 163,648,252	\$ 171,507,913	\$ 176,622,099	\$ 179,152,615
Minority Interest	SC800	\$ 175,515	\$ 175,518	\$ 175,515	\$ 175,500	\$ 175,495
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 15,972,294	\$ 15,859,052	\$ 11,467,040	\$ 11,394,990	\$ 11,224,971
Cumulative	SC812	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,001,000
Noncumulative	SC814	\$ 2,630,622	\$ 2,130,622	\$ 2,130,622	\$ 2,130,622	\$ 1,130,622
Common Stock:						
Par Value	SC820	\$ 17,652	\$ 19,152	\$ 19,152	\$ 19,152	\$ 19,151
Paid in Excess of Par	SC830	\$ 13,323,020	\$ 13,708,278	\$ 9,316,266	\$ 9,244,216	\$ 9,074,198
Accumulated Other Comprehensive Income - Total	SC86	\$- 1,591,912	\$- 1,298,035	\$- 1,552,248	\$- 1,202,046	\$- 710,841
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 1,173,550	\$- 1,135,548	\$- 1,408,397	\$- 995,665	\$- 580,102
Gains (Losses) on Cash Flow Hedges	SC865	\$- 416,985	\$- 161,110	\$- 144,005	\$- 206,904	\$- 130,880
Other	SC870	\$- 1,377	\$- 1,377	\$ 154	\$ 523	\$ 141
Retained Earnings	SC880	\$ 687,336	\$ 841,490	\$ 1,611,074	\$ 2,887,805	\$ 3,364,449
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Equity Capital	SC80	\$ 15,067,718	\$ 15,402,507	\$ 11,525,866	\$ 13,080,749	\$ 13,878,579
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 183,807,423	\$ 179,226,277	\$ 183,209,294	\$ 189,878,348	\$ 193,206,689

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Other Codes As of Dec 2008

Other Asset Codes

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	3	\$ 108,260
4	Net deferred tax assets	9	\$ 5,953,608
6	Prepaid deposit insurance premiums	1	\$ 27
7	Prepaid expenses	8	\$ 39,689
13	Noninterest-bearing accts recv from Hold Co/Affl	2	\$ 2,353,655
14	Other noninterest-bearing short-term accounts recv	6	\$ 121,843
20	F/V of all derivative instru. reportable as assets	3	\$ 128,915
99	Other	5	\$ 1,056,865

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	3	\$ 3,949
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 2,450
10	Amounts due brokers for unsettled transactions	1	\$ 6,052
11	The liability recorded for post-retirement benefit	3	\$ 3,120
16	Recourse loan liability	1	\$ 140,373
17	Noninterest-bearing payables to Hold Co/Affiliates	2	\$ 292,367
20	F/V of all derivative instru. reportable as liab.	4	\$ 973,986
99	Other	12	\$ 242,210

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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 2,396,073	\$ 2,491,938	\$ 2,502,010	\$ 2,723,801	\$ 3,035,322
Deposits and Investment Securities	SO115	\$ 20,018	\$ 57,408	\$ 64,573	\$ 98,967	\$ 182,407
Mortgage-Backed Securities	SO125	\$ 426,695	\$ 468,486	\$ 382,277	\$ 386,002	\$ 469,787
Mortgage Loans	SO141	\$ 1,866,699	\$ 1,866,833	\$ 1,939,535	\$ 2,106,988	\$ 2,241,501
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 7,569	\$ 6,770	\$ 15,377	\$ 20,203	\$ 24,281
Nonmortgage Loans - Total	SUB0950	\$ 74,520	\$ 91,924	\$ 99,730	\$ 111,185	\$ 116,954
Commercial Loans and Leases	SO160	\$ 26,380	\$ 28,615	\$ 31,947	\$ 32,571	\$ 27,374
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 219	\$ 155	\$ 179	\$ 64	\$ 36
Consumer Loans and Leases	SO171	\$ 48,140	\$ 63,309	\$ 67,783	\$ 78,614	\$ 89,580
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 353	\$ 362	\$ 339	\$ 392	\$ 356
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 280	\$ 17,261	\$ 34,857	\$ 38,774	\$ 43,122
Federal Home Loan Bank Stock	SO181	\$ 280	\$ 17,230	\$ 34,835	\$ 38,752	\$ 43,091
Other	SO185	\$ 0	\$ 31	\$ 22	\$ 22	\$ 31
Interest Expense - Total	SO21	\$ 1,150,445	\$ 1,335,792	\$ 1,557,834	\$ 1,759,974	\$ 2,000,531
Deposits	SO215	\$ 582,570	\$ 760,217	\$ 870,186	\$ 994,352	\$ 1,085,471
Escrows	SO225	\$ 4	\$ 4	\$ 4	\$ 6	\$ 3
Advances from FHLBank	SO230	\$ 485,611	\$ 504,081	\$ 618,948	\$ 667,164	\$ 762,150
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 3,377	\$ 3,291	\$ 3,290	\$ 3,355	\$ 3,398
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 78,981	\$ 68,289	\$ 65,518	\$ 95,224	\$ 149,673
Capitalized Interest	SO271	\$ 98	\$ 90	\$ 112	\$ 127	\$ 164
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 1,245,908	\$ 1,173,407	\$ 979,033	\$ 1,002,601	\$ 1,077,913
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 1,432,957	\$ 615,225	\$ 2,735,187	\$ 1,361,199	\$ 921,913
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$- 187,049	\$ 558,182	\$- 1,756,154	\$- 358,598	\$ 156,000
Noninterest Income - Total	SO42	\$ 945,266	\$ 779,643	\$ 1,030,292	\$ 1,102,415	\$- 1,686,209
Mortgage Loan Servicing Fees	SO410	\$ 150,365	\$ 137,698	\$ 57,838	\$ 29,304	\$ 12,599
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$- 17,749	\$- 107,885	\$ 223,327	\$- 86,119	\$- 7,462

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Other Fees and Charges	SO420	\$ 209,557	\$ 206,706	\$ 250,781	\$ 299,872	\$ 154,590
Net Income (Loss) from Other - Total	SUB0451	\$ 536,260	\$ 310,378	\$ 428,292	\$ 842,057	\$- 1,856,445
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$- 90,054	\$ 144,095	\$ 39,450	\$- 37,242	\$- 1,767,448
Operations & Sale of Repossessed Assets	SO461	\$ 20,958	\$- 44,960	\$- 17,621	\$- 10,382	\$- 2,930
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 2,847	\$ 9,091	\$- 20,970	\$- 195,009	\$- 15,703
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Other Assets Held for Investment	SO477	\$- 26	\$ 147	\$- 79	\$ 123	\$ 30
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$ 602,535	\$ 202,005	\$ 427,512	\$ 1,084,567	\$- 70,394
Other Noninterest Income	SO488	\$ 66,833	\$ 232,746	\$ 70,054	\$ 17,301	\$ 10,509
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 988,571	\$ 943,701	\$ 1,354,325	\$ 1,400,982	\$ 1,189,493
All Personnel Compensation and Expense	SO510	\$ 447,966	\$ 528,327	\$ 681,474	\$ 751,179	\$ 177,910
Legal Expense	SO520	\$ 9,755	\$ 4,693	\$ 3,120	\$ 3,485	\$ 3,062
Office Occupancy and Equipment Expense	SO530	\$ 134,829	\$ 124,143	\$ 133,382	\$ 132,448	\$ 66,796
Marketing and Other Professional Services	SO540	\$ 57,387	\$ 43,109	\$ 69,028	\$ 75,572	\$ 50,785
Loan Servicing Fees	SO550	\$ 47,776	\$ 34,212	\$ 45,257	\$ 43,129	\$ 549,195
Goodwill and Other Intangibles Expense	SO560	\$ 8,348	\$ 9,984	\$ 6,576	\$ 5,943	\$ 105,260
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 111,867	\$ 10,006	\$ 26,943	\$ 25,309	\$ 15,432
Other Noninterest Expense	SO580	\$ 170,643	\$ 189,227	\$ 388,545	\$ 363,917	\$ 221,053
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$- 230,354	\$ 394,124	\$- 2,080,187	\$- 657,165	\$- 2,719,702
Income Taxes - Total	SO71	\$- 112,464	\$ 165,140	\$- 808,133	\$- 271,322	\$- 1,012,834

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Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
Federal	SO710	\$- 144,699	\$ 127,680	\$- 685,872	\$- 212,878	\$- 939,791
State, Local & Other	SO720	\$ 32,235	\$ 37,460	\$- 122,261	\$- 58,444	\$- 73,043
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$- 117,890	\$ 228,984	\$- 1,272,054	\$- 385,843	\$- 1,706,868
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$- 393	\$- 1,993	\$ 0	\$ 0
Net Income (Loss)	SO91	\$- 117,890	\$ 228,591	\$- 1,274,047	\$- 385,843	\$- 1,706,868

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Other Codes As of Dec 2008

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	3	\$ 3,622
5	Net income(loss) from real estate held for invest	1	\$ 1
6	Net income(loss)-equity invest in uncons sub org	1	\$- 902
14	Interest Income from CNFIs reported on SC655	1	\$ 59,819
15	Income from corporate-owned life insurance	3	\$ 3,536
99	Other	7	\$ 719

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	5	\$ 10,210
2	OTS assessments	1	\$ 6
6	Supervisory examination fees	2	\$ 107
7	Office supplies, printing, and postage	7	\$ 666
8	Telephone, including data lines	2	\$ 69
9	Loan origination expense	1	\$ 339
10	ATM expense	1	\$ 42
15	Foreclosure expenses	1	\$ 150
16	Web site expenses	1	\$ 11
17	Charitable contributions	1	\$ 4
18	Minority Interest	1	\$ 4,823
99	Other	14	\$ 81,909

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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 10,099,042	\$ 7,717,749	\$ 5,225,811	\$ 2,723,801	\$ 11,205,210
YTD - Deposits and Investment Securities	Y_SO115	\$ 239,753	\$ 220,948	\$ 163,540	\$ 98,967	\$ 447,953
YTD - Mortgage-Backed Securities	Y_SO125	\$ 1,663,035	\$ 1,236,765	\$ 768,279	\$ 386,002	\$ 1,700,221
YTD - Mortgage Loans	Y_SO141	\$ 7,768,133	\$ 5,913,356	\$ 4,046,523	\$ 2,106,988	\$ 8,473,943
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 49,811	\$ 42,350	\$ 35,580	\$ 20,203	\$ 166,418
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 118,949	\$ 93,133	\$ 64,518	\$ 32,571	\$ 108,531
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 617	\$ 398	\$ 243	\$ 64	\$ 325
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 257,316	\$ 209,706	\$ 146,397	\$ 78,614	\$ 306,328
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 1,428	\$ 1,093	\$ 731	\$ 392	\$ 1,491
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 91,065	\$ 90,892	\$ 73,631	\$ 38,774	\$ 131,055
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 91,056	\$ 90,817	\$ 73,587	\$ 38,752	\$ 129,291
YTD - Other	Y_SO185	\$ 9	\$ 75	\$ 44	\$ 22	\$ 1,764
YTD - Interest Expense - Total	Y_SO21	\$ 5,796,640	\$ 4,653,600	\$ 3,317,808	\$ 1,759,974	\$ 7,226,139
YTD - Deposits	Y_SO215	\$ 3,200,296	\$ 2,624,755	\$ 1,864,538	\$ 994,352	\$ 4,254,403
YTD - Escrows	Y_SO225	\$ 18	\$ 14	\$ 10	\$ 6	\$ 14
YTD - Advances from FHLBank	Y_SO230	\$ 2,275,428	\$ 1,790,193	\$ 1,286,112	\$ 667,164	\$ 2,259,530
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 13,313	\$ 9,936	\$ 6,645	\$ 3,355	\$ 13,585
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 308,012	\$ 229,031	\$ 160,742	\$ 95,224	\$ 699,234
YTD - Capitalized Interest	Y_SO271	\$ 427	\$ 329	\$ 239	\$ 127	\$ 627
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 4,393,467	\$ 3,155,041	\$ 1,981,634	\$ 1,002,601	\$ 4,110,126
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 6,143,939	\$ 4,711,611	\$ 4,096,386	\$ 1,361,199	\$ 2,380,986
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$- 1,750,472	\$- 1,556,570	\$- 2,114,752	\$- 358,598	\$ 1,729,140
YTD - Noninterest Income - Total	Y_SO42	\$ 3,856,360	\$ 2,912,350	\$ 2,132,707	\$ 1,102,415	\$- 729,295
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 375,163	\$ 224,840	\$ 87,142	\$ 29,304	\$ 50,664
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$ 11,629	\$ 29,323	\$ 137,208	\$- 86,119	\$- 68,829

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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 966,089	\$ 757,359	\$ 550,653	\$ 299,872	\$ 556,371
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 2,116,554	\$ 1,580,727	\$ 1,270,349	\$ 842,057	\$- 1,298,529
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 55,851	\$ 146,303	\$ 2,208	\$- 37,242	\$- 1,022,890
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 52,005	\$- 72,963	\$- 28,003	\$- 10,382	\$- 2,643
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 204,041	\$- 206,888	\$- 215,979	\$- 195,009	\$- 15,693
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	\$ 37
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 130	\$ 191	\$ 44	\$ 123	\$ 4,209
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$ 2,316,619	\$ 1,714,084	\$ 1,512,079	\$ 1,084,567	\$- 261,549
YTD - Other Noninterest Income	Y_SO488	\$ 386,925	\$ 320,101	\$ 87,355	\$ 17,301	\$ 31,028
YTD - Noninterest Expense - Total	Y_SO51	\$ 4,681,882	\$ 3,699,008	\$ 2,755,307	\$ 1,400,982	\$ 3,128,576
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 2,405,495	\$ 1,960,980	\$ 1,432,653	\$ 751,179	\$ 687,320
YTD - Legal Expense	Y_SO520	\$ 21,015	\$ 11,298	\$ 6,605	\$ 3,485	\$ 11,866
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 523,364	\$ 389,973	\$ 265,830	\$ 132,448	\$ 249,736
YTD - Marketing and Other Professional Services	Y_SO540	\$ 244,870	\$ 187,709	\$ 144,600	\$ 75,572	\$ 207,282
YTD - Loan Servicing Fees	Y_SO550	\$ 170,374	\$ 122,598	\$ 88,386	\$ 43,129	\$ 1,178,235
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 30,851	\$ 22,503	\$ 12,519	\$ 5,943	\$ 117,476
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 174,125	\$ 62,258	\$ 52,252	\$ 25,309	\$ 22,844
YTD - Other Noninterest Expense	Y_SO580	\$ 1,111,788	\$ 941,689	\$ 752,462	\$ 363,917	\$ 653,817
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$- 2,575,994	\$- 2,343,228	\$- 2,737,352	\$- 657,165	\$- 2,128,731
YTD - Income Taxes - Total	Y_SO71	\$- 1,027,677	\$- 914,315	\$- 1,079,455	\$- 271,322	\$- 800,076
YTD - Federal	Y_SO710	\$- 916,539	\$- 771,070	\$- 898,750	\$- 212,878	\$- 721,822
YTD - State, Local, and Other	Y_SO720	\$- 111,138	\$- 143,245	\$- 180,705	\$- 58,444	\$- 78,254
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$- 1,548,317	\$- 1,428,913	\$- 1,657,897	\$- 385,843	\$- 1,328,655
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$- 2,386	\$- 2,386	\$- 1,993	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$- 1,550,703	\$- 1,431,299	\$- 1,659,890	\$- 385,843	\$- 1,328,655

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 2,071,375	\$ 4,742,668	\$ 3,287,276	\$ 1,971,673	\$ 1,349,872
Net Provision for Loss	VA115	\$ 1,390,479	\$ 681,840	\$ 2,620,530	\$ 1,360,077	\$ 925,053
Transfers	VA125	\$ 5,641	\$ 32	\$- 1,826	\$- 12,948	\$- 11,027
Recoveries	VA135	\$ 17,600	\$ 16,076	\$ 21,406	\$ 14,033	\$ 12,750
Adjustments	VA145	\$- 108,000	\$- 2,970,860	\$ 283,395	\$ 612,530	\$ 0
Charge-offs	VA155	\$ 412,553	\$ 395,492	\$ 1,468,113	\$ 658,089	\$ 304,975
General Valuation Allowances - Ending Balance	VA165	\$ 2,964,542	\$ 2,074,264	\$ 4,742,668	\$ 3,287,276	\$ 1,971,673
Specific Valuation Allowances - Beginning Balance	VA108	\$ 108,148	\$ 187,266	\$ 58,313	\$ 29,101	\$ 6,199
Net Provision for Loss	VA118	\$ 154,345	\$- 56,609	\$ 141,600	\$ 26,431	\$ 12,292
Transfers	VA128	\$- 5,641	\$- 32	\$ 1,826	\$ 12,948	\$ 11,027
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 4	\$ 0
Charge-offs	VA158	\$ 70,747	\$ 21,633	\$ 14,473	\$ 10,171	\$ 417
Specific Valuation Allowances - Ending Balance	VA168	\$ 186,105	\$ 108,992	\$ 187,266	\$ 58,313	\$ 29,101
Total Valuation Allowances - Beginning Balance	VA110	\$ 2,179,523	\$ 4,929,934	\$ 3,345,589	\$ 2,000,774	\$ 1,356,071
Net Provision for Loss	VA120	\$ 1,544,824	\$ 625,231	\$ 2,762,130	\$ 1,386,508	\$ 937,345
Recoveries	VA140	\$ 17,600	\$ 16,076	\$ 21,406	\$ 14,033	\$ 12,750
Adjustments	VA150	\$- 108,000	\$- 2,970,860	\$ 283,395	\$ 612,534	\$ 0
Charge-offs	VA160	\$ 483,300	\$ 417,125	\$ 1,482,586	\$ 668,260	\$ 305,392
Total Valuation Allowances - Ending Balance	VA170	\$ 3,150,647	\$ 2,183,256	\$ 4,929,934	\$ 3,345,589	\$ 2,000,774
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 412,553	\$ 395,492	\$ 1,468,113	\$ 658,089	\$ 304,975
Mortgage-Backed Securities	VA370	\$ 22,727	\$ 51,520	\$ 479,600	\$ 17,130	\$ 6,025
Mortgage Loans - Total	VA46	\$ 357,388	\$ 299,735	\$ 966,815	\$ 620,334	\$ 284,094
Construction - Total	SUB2030	\$ 2,476	\$ 670	\$ 1,268	\$ 742	\$ 33
1-4 Dwelling Units	VA420	\$ 2,364	\$ 670	\$ 1,268	\$ 742	\$ 33
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 112	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 354,912	\$ 299,065	\$ 965,547	\$ 619,592	\$ 284,061
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 147,421	\$ 154,996	\$ 398,485	\$ 287,001	\$ 153,952
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 110,630	\$ 54,923	\$ 348,650	\$ 179,410	\$ 55,180
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 91,655	\$ 85,359	\$ 218,412	\$ 152,605	\$ 74,929
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 453	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 220	\$ 0	\$ 1	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 5,206	\$ 3,114	\$ 0	\$ 575	\$ 0
Nonmortgage Loans - Total	VA56	\$ 31,956	\$ 23,367	\$ 21,405	\$ 20,625	\$ 14,856
Commercial Loans	VA520	\$ 2,113	\$ 1,623	\$ 210	\$ 2,226	\$ 254
Consumer Loans - Total	SUB2061	\$ 29,843	\$ 21,744	\$ 21,195	\$ 18,399	\$ 14,602
Loans on Deposits	VA510	\$ 0	\$ 1	\$ 0	\$ 1	\$ 5
Home Improvement Loans	VA516	\$ 54	\$ 18	\$ 79	\$ 50	\$ 2
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 1,373	\$ 1,248	\$ 730	\$ 813	\$ 727
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 2,687	\$ 2,586	\$ 3,081	\$ 2,511	\$ 2,660
Other	VA560	\$ 25,729	\$ 17,891	\$ 17,305	\$ 15,024	\$ 11,208
Repossessed Assets - Total	VA60	\$ 0	\$ 33	\$ 293	\$ 0	\$ 0
Real Estate - Construction	VA605	\$ 0	\$ 14	\$ 293	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 19	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 482	\$ 20,837	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 17,600	\$ 16,076	\$ 21,406	\$ 14,033	\$ 12,750
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 11,125	\$ 9,728	\$ 13,811	\$ 7,874	\$ 5,926
Construction - Total	SUB2130	\$ 2	\$ 2	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 2	\$ 2	\$ 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	\$ 11,123	\$ 9,726	\$ 13,811	\$ 7,874	\$ 5,926
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 6,341	\$ 4,074	\$ 5,882	\$ 3,167	\$ 3,102
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 3,855	\$ 4,358	\$ 4,261	\$ 3,626	\$ 1,653
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 927	\$ 1,294	\$ 3,668	\$ 1,081	\$ 1,171
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 6,475	\$ 6,348	\$ 7,595	\$ 6,159	\$ 6,824

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 25	\$ 80	\$ 18	\$ 23	\$ 49
Consumer Loans - Total	SUB2161	\$ 6,450	\$ 6,268	\$ 7,577	\$ 6,136	\$ 6,775
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 54	\$ 82	\$ 135	\$ 119	\$ 155
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 688	\$ 812	\$ 1,079	\$ 1,118	\$ 1,413
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 115	\$ 176	\$ 298	\$ 198	\$ 262
Other	VA561	\$ 5,593	\$ 5,198	\$ 6,065	\$ 4,701	\$ 4,945
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 148,704	\$- 56,641	\$ 143,426	\$ 39,381	\$ 23,319
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 36,582	\$- 66,511	\$ 116,203	\$ 13,966	\$ 11,467
Construction - Total	SUB2230	\$ 1,263	\$ 1,807	\$ 3,377	\$ 968	\$ 0
1-4 Dwelling Units	VA422	\$ 1,263	\$ 1,807	\$ 2,660	\$ 968	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 717	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 35,319	\$- 68,318	\$ 112,826	\$ 12,998	\$ 11,467
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 332	\$ 192	\$ 1,619	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 34,987	\$- 68,413	\$ 110,342	\$ 12,998	\$ 11,464
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$- 140	\$ 140	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 43	\$ 0	\$ 0	\$ 3
Land	VA492	\$ 0	\$ 0	\$ 725	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 292	\$ 120	\$ 254	\$ 100	\$ 90
Commercial Loans	VA522	\$ 208	\$- 131	\$ 170	\$- 36	\$ 1
Consumer Loans - Total	SUB2261	\$ 84	\$ 251	\$ 84	\$ 136	\$ 89
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	\$ 70	\$ 240	\$ 73	\$ 142	\$ 60
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$ 14	\$ 11	\$ 11	\$- 6	\$ 29
Repossessed Assets - Total	VA62	\$ 111,830	\$ 9,750	\$ 26,969	\$ 25,315	\$ 11,762
Real Estate - Construction	VA606	\$ 104	\$ 20	\$ 10	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 111,726	\$ 9,411	\$ 26,958	\$ 25,309	\$ 11,671
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	\$ 307	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 12	\$ 1	\$ 6	\$ 91
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 543,657	\$ 322,775	\$ 1,590,133	\$ 683,437	\$ 315,544
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 22,727	\$ 51,520	\$ 479,600	\$ 17,130	\$ 6,025
Mortgage Loans - Total	VA49	\$ 382,845	\$ 223,496	\$ 1,069,207	\$ 626,426	\$ 289,635
Construction - Total	SUB2330	\$ 3,737	\$ 2,475	\$ 4,645	\$ 1,710	\$ 33
1-4 Dwelling Units	VA425	\$ 3,625	\$ 2,475	\$ 3,928	\$ 1,710	\$ 33
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 717	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 112	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 379,108	\$ 221,021	\$ 1,064,562	\$ 624,716	\$ 289,602
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 141,412	\$ 151,114	\$ 394,222	\$ 283,834	\$ 150,850
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 141,762	\$- 17,848	\$ 454,731	\$ 188,782	\$ 64,991
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 90,728	\$ 84,065	\$ 214,744	\$ 151,524	\$ 73,758
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 313	\$ 140	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 0	\$ 263	\$ 0	\$ 1	\$ 3
Land	VA495	\$ 5,206	\$ 3,114	\$ 725	\$ 575	\$ 0
Nonmortgage Loans - Total	VA59	\$ 25,773	\$ 17,139	\$ 14,064	\$ 14,566	\$ 8,122
Commercial Loans	VA525	\$ 2,296	\$ 1,412	\$ 362	\$ 2,167	\$ 206
Consumer Loans - Total	SUB2361	\$ 23,477	\$ 15,727	\$ 13,702	\$ 12,399	\$ 7,916
Loans on Deposits	VA515	\$ 0	\$ 1	\$ 0	\$ 1	\$ 5
Home Improvement Loans	VA519	\$ 0	\$- 64	\$- 56	\$- 69	\$- 153
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 755	\$ 676	\$- 276	\$- 163	\$- 626
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 2,572	\$ 2,410	\$ 2,783	\$ 2,313	\$ 2,398
Other	VA565	\$ 20,150	\$ 12,704	\$ 11,251	\$ 10,317	\$ 6,292
Repossessed Assets - Total	VA65	\$ 111,830	\$ 9,783	\$ 27,262	\$ 25,315	\$ 11,762
Real Estate - Construction	VA607	\$ 104	\$ 34	\$ 303	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 111,726	\$ 9,411	\$ 26,958	\$ 25,309	\$ 11,671
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	\$ 307	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 31	\$ 1	\$ 6	\$ 91
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 482	\$ 20,837	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 1,222,834	\$ 1,250,597	\$ 1,001,100	\$ 421,263	\$ 561,711
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 1,423,928	\$ 1,974,058	\$ 1,799,142	\$ 956,992	\$ 454,783
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 117,864	\$ 646,613	\$ 392,298	\$ 284,705	\$ 249,558
Construction	VA951	\$ 981	\$ 17,311	\$ 1,023	\$ 697	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 115,684	\$ 626,177	\$ 388,570	\$ 283,698	\$ 249,558
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 1,700	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 809	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Land	VA955	\$ 390	\$ 1,425	\$ 2,705	\$ 310	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 2,646,594	\$ 1,592,574	\$ 3,070,821	\$ 1,257,884	\$ 857,442
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 15,684,156	\$ 10,288,738	\$ 9,644,856	\$ 5,432,170	\$ 3,584,274
Substandard	VA965	\$ 13,947,880	\$ 8,417,043	\$ 9,321,406	\$ 5,334,240	\$ 3,513,692
Doubtful	VA970	\$ 1,736,276	\$ 1,871,695	\$ 323,450	\$ 97,930	\$ 70,582
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 47,750,037	\$ 62,666,949	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 37,329,737	\$ 34,208,881	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 10,546,532	\$ 8,004,401	\$ 9,891,866	\$ 6,856,307	\$ 7,402,419
Mortgages - Total	SUB2421	\$ 10,476,965	\$ 7,944,427	\$ 9,843,131	\$ 6,813,756	\$ 7,357,156
Construction and Land Loans	SUB2430	\$ 213,671	\$ 176,491	\$ 76,207	\$ 59,576	\$ 53,694
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 10,252,315	\$ 7,761,687	\$ 9,760,321	\$ 6,748,855	\$ 7,300,527
Permanent Loans Secured by All Other Property	SUB2450	\$ 86,638	\$ 23,868	\$ 9,304	\$ 13,809	\$ 21,175
Nonmortgages - Total	SUB2461	\$ 69,567	\$ 59,974	\$ 48,735	\$ 42,551	\$ 45,263
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 4,716,763	\$ 3,242,199	\$ 3,392,603	\$ 3,075,643	\$ 4,109,981
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 4,716,588	\$ 3,240,712	\$ 3,391,157	\$ 3,074,994	\$ 4,109,615
Mortgage Loans - Total	SUB2481	\$ 4,659,889	\$ 3,195,324	\$ 3,355,286	\$ 3,044,030	\$ 4,076,630
Construction	PD115	\$ 26,777	\$ 35,281	\$ 23,642	\$ 23,890	\$ 12,706
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 741,016	\$ 529,329	\$ 499,160	\$ 566,028	\$ 571,533
Secured by First Liens	PD123	\$ 3,314,025	\$ 2,246,510	\$ 2,477,620	\$ 2,134,223	\$ 2,984,860
Secured by Junior Liens	PD124	\$ 551,048	\$ 380,890	\$ 349,792	\$ 310,981	\$ 491,209
Multifamily (5 or more) Dwelling Units	PD125	\$ 1,965	\$ 299	\$ 1,358	\$ 968	\$ 831
Nonresidential Property (Except Land)	PD135	\$ 4,677	\$ 2,053	\$ 2,170	\$ 2,297	\$ 881
Land	PD138	\$ 20,381	\$ 962	\$ 1,544	\$ 5,643	\$ 14,610
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 11,927	\$ 7,857	\$ 6,307	\$ 2,120	\$ 2,087
Consumer Loans - Total	SUB2511	\$ 44,772	\$ 37,531	\$ 29,564	\$ 28,844	\$ 30,898
Loans on Deposits	PD161	\$ 5	\$ 28	\$ 39	\$ 3	\$ 27
Home Improvement Loans	PD163	\$ 552	\$ 441	\$ 374	\$ 400	\$ 432
Education Loans	PD165	\$ 0	\$ 3	\$ 0	\$ 4	\$ 0
Auto Loans	PD167	\$ 9,990	\$ 6,711	\$ 5,680	\$ 4,875	\$ 6,102
Mobile Home Loans	PD169	\$ 8	\$ 10	\$ 0	\$ 0	\$ 0
Credit Cards	PD171	\$ 3,188	\$ 2,842	\$ 2,367	\$ 2,462	\$ 3,213
Other	PD180	\$ 31,029	\$ 27,496	\$ 21,104	\$ 21,100	\$ 21,124
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 23,054	\$ 47,458	\$ 23,658	\$ 11,395	\$ 5,179
Held for Sale Included in PD115:PD180	PD192	\$ 15,876	\$ 9,332	\$ 12,708	\$ 18,382	\$ 38,037

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 17,612	\$ 20,823	\$ 18,250	\$ 12,405	\$ 32,633
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 17,130	\$ 16,536	\$ 14,115	\$ 11,956	\$ 31,677
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 175	\$ 1,487	\$ 1,446	\$ 649	\$ 366
Mortgage Loans - Total	SUB2491	\$ 146	\$ 1,375	\$ 1,278	\$ 606	\$ 330
Construction	PD215	\$ 0	\$ 113	\$ 278	\$ 126	\$ 326
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 0	\$ 31	\$ 0	\$ 0	\$ 0
Secured by First Liens	PD223	\$ 70	\$ 134	\$ 90	\$ 56	\$ 3
Secured by Junior Liens	PD224	\$ 40	\$ 252	\$ 42	\$ 0	\$ 1
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	PD238	\$ 36	\$ 845	\$ 868	\$ 424	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 0	\$ 34	\$ 130	\$ 0	\$ 0
Consumer Loans - Total	SUB2521	\$ 29	\$ 78	\$ 38	\$ 43	\$ 36
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 3	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 11	\$ 1	\$ 0	\$ 2	\$ 2
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 15	\$ 77	\$ 38	\$ 41	\$ 34
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 61	\$ 24	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 5,829,769	\$ 4,762,202	\$ 6,499,263	\$ 3,780,664	\$ 3,292,438
Mortgage Loans - Total	SUB2501	\$ 5,816,930	\$ 4,747,728	\$ 6,486,567	\$ 3,769,120	\$ 3,280,196

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Construction	PD315	\$ 111,235	\$ 123,478	\$ 49,586	\$ 27,076	\$ 22,422
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 223,536	\$ 327,474	\$ 1,285,783	\$ 567,693	\$ 432,741
Secured by First Liens	PD323	\$ 5,154,239	\$ 3,984,964	\$ 4,487,842	\$ 2,870,624	\$ 2,543,368
Secured by Junior Liens	PD324	\$ 268,341	\$ 292,103	\$ 659,992	\$ 299,250	\$ 276,812
Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 0	\$ 480	\$ 621	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 4,337	\$ 3,897	\$ 2,595	\$ 1,439	\$ 1,223
Land	PD338	\$ 55,242	\$ 15,812	\$ 289	\$ 2,417	\$ 3,630
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 3,477	\$ 4,182	\$ 3,985	\$ 3,447	\$ 3,644
Consumer Loans - Total	SUB2531	\$ 9,362	\$ 10,292	\$ 8,711	\$ 8,097	\$ 8,598
Loans on Deposits	PD361	\$ 0	\$ 12	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 10	\$ 31	\$ 23	\$ 50	\$ 72
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 1,264	\$ 792	\$ 777	\$ 1,103	\$ 1,190
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 4,146	\$ 3,553	\$ 3,410	\$ 4,084	\$ 3,769
Other	PD380	\$ 3,942	\$ 5,904	\$ 4,501	\$ 2,860	\$ 3,567
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 20,009	\$ 41,028	\$ 25,176	\$ 21,364	\$ 292,291
Held for Sale Included in PD315:PD380	PD392	\$ 8,864	\$ 7,769	\$ 13,015	\$ 11,807	\$ 4,303
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 19,153	\$ 14,624	\$ 16,364	\$ 14,144	\$ 21,160
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 17,720	\$ 13,838	\$ 15,490	\$ 13,429	\$ 20,090
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 10,845,092	\$ 14,509,700	\$ 18,798,160	\$ 19,826,415	\$ 21,887,025
90% up to 100% LTV	LD110	\$ 10,177,476	\$ 13,033,874	\$ 16,753,814	\$ 17,186,263	\$ 18,804,560
100% and greater LTV	LD120	\$ 667,616	\$ 1,475,826	\$ 2,044,346	\$ 2,640,152	\$ 3,082,465
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 830,627	\$ 619,607	\$ 1,929,467	\$ 2,325,079	\$ 2,011,434
Past Due and Still Accruing - Total	SUB5240	\$ 575,977	\$ 446,477	\$ 682,323	\$ 803,273	\$ 995,025

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Schedule LD --- Loan Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 575,977	\$ 446,477	\$ 682,323	\$ 803,273	\$ 995,025
90% up to 100% LTV	LD210	\$ 538,481	\$ 385,894	\$ 586,012	\$ 671,118	\$ 802,723
100% and greater LTV	LD220	\$ 37,496	\$ 60,583	\$ 96,311	\$ 132,155	\$ 192,302
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 254,650	\$ 173,130	\$ 1,247,144	\$ 1,521,806	\$ 1,016,409
90% up to 100% LTV	LD250	\$ 226,383	\$ 121,820	\$ 1,042,557	\$ 991,276	\$ 740,861
100% and greater LTV	LD260	\$ 28,267	\$ 51,310	\$ 204,587	\$ 530,530	\$ 275,548
Net Charge-offs - Total	SUB5300	\$ 102,320	\$ 569,057	\$ 541,514	\$ 453,121	\$ 79,718
90% up to 100% LTV	LD310	\$ 88,431	\$ 481,329	\$ 435,469	\$ 121,370	\$ 58,521
100% and greater LTV	LD320	\$ 13,889	\$ 87,728	\$ 106,045	\$ 331,751	\$ 21,197
Purchases - Total	SUB5320	\$ 101,305	\$ 131,134	\$ 68,867	\$ 642,370	\$ 232,027
90% up to 100% LTV	LD410	\$ 54,206	\$ 65,186	\$ 36,281	\$ 574,835	\$ 204,345
100% and greater LTV	LD420	\$ 47,099	\$ 65,948	\$ 32,586	\$ 67,535	\$ 27,682
Originations - Total	SUB5330	\$ 141,357	\$ 255,636	\$ 125,297	\$ 568,450	\$ 957,167
90% up to 100% LTV	LD430	\$ 76,221	\$ 146,337	\$ 71,411	\$ 484,789	\$ 909,605
100% and greater LTV	LD440	\$ 65,136	\$ 109,299	\$ 53,886	\$ 83,661	\$ 47,562
Sales - Total	SUB5340	\$ 265	\$ 1,855	\$ 222,128	\$ 3,128,623	\$ 1,127,804
90% up to 100% LTV	LD450	\$ 265	\$ 1,681	\$ 196,568	\$ 2,602,171	\$ 867,545
100% and greater LTV	LD460	\$ 0	\$ 174	\$ 25,560	\$ 526,452	\$ 260,259
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 492,951	\$ 609,060	\$ 731,471	\$ 747,581	\$ 835,128
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 0	\$ 2,657	\$ 2,004	\$ 24,306	\$ 23,514
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 416,191	\$ 84,883	\$ 207,941	\$ 205,301	\$ 227,190
1-4 Dwelling Units Option ARM Loans	LD610	\$ 26,060,558	\$ 28,652,599	\$ 26,469,686	\$ 30,635,689	\$ 31,460,316
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 24,079,241	\$ 26,546,515	\$ 24,422,919	\$ 28,362,962	\$ 28,974,503
Total Capitalized Negative Amortization	LD650	\$ 1,417,527	\$ 1,554,090	\$ 1,339,966	\$ 1,458,367	\$ 1,324,485

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Schedule CC --- Consolidated Commitments and Contingencies		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 737,748	\$ 811,616	\$ 937,898	\$ 1,182,521	\$ 1,134,683
Mortgage Construction Loans	CC105	\$ 654,986	\$ 719,261	\$ 852,665	\$ 1,095,728	\$ 1,023,436
Other Mortgage Loans	CC115	\$ 82,762	\$ 92,355	\$ 85,233	\$ 86,793	\$ 111,247
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 901,588	\$ 894,329	\$ 464,570	\$ 474,972	\$ 469,761
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 18,927,367	\$ 10,830,321	\$ 11,110,257	\$ 20,949,124	\$ 11,704,833
1-4 Dwelling Units	CC280	\$ 18,899,619	\$ 10,776,025	\$ 11,049,706	\$ 20,867,546	\$ 11,631,102
Multifamily (5 or more) Dwelling Units	CC290	\$ 8,343	\$ 7,304	\$ 6,737	\$ 8,713	\$ 3,400
All Other Real Estate	CC300	\$ 19,405	\$ 46,992	\$ 53,814	\$ 72,865	\$ 70,331
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 0	\$ 0	\$ 55	\$ 34	\$ 0
Commitments Outstanding to Purchase Loans	CC320	\$ 15,126,620	\$ 12,847,762	\$ 12,231,096	\$ 44,923,643	\$ 14,089,421
Commitments Outstanding to Sell Loans	CC330	\$ 719,739	\$ 107,700	\$ 81,285	\$ 53,173,375	\$ 249,454
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 6,782,141	\$ 7,372,359	\$ 27,689,729	\$ 202,255	\$ 554,280
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 35,841,574	\$ 29,813,066	\$ 40,181,464	\$ 1,026,896	\$ 2,281,259
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 10,179,147	\$ 11,347,123	\$ 13,355,075	\$ 16,754,079	\$ 17,073,069
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 8,447,385	\$ 9,458,277	\$ 10,358,747	\$ 13,560,286	\$ 15,380,755
Commercial Lines	CC420	\$ 1,180,368	\$ 1,324,776	\$ 2,419,631	\$ 2,608,986	\$ 1,107,906
Open-End Consumer Lines - Credit Cards	CC423	\$ 370,399	\$ 381,525	\$ 391,875	\$ 398,926	\$ 399,376
Open-End Consumer Lines - Other	CC425	\$ 180,995	\$ 182,545	\$ 184,822	\$ 185,881	\$ 185,032
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 62,389	\$ 61,771	\$ 78,457	\$ 82,693	\$ 89,695
Commercial	CC430	\$ 9,231	\$ 118	\$ 138	\$ 255	\$ 310
Standby, Not Included on CC465 or CC468	CC435	\$ 53,158	\$ 61,653	\$ 78,319	\$ 82,438	\$ 89,385
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 1,975,753	\$ 2,038,971	\$ 2,103,100	\$ 2,217,681	\$ 2,314,818
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 294,224	\$ 302,563	\$ 283,349	\$ 290,918	\$ 301,053
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 22,648	\$ 17,606	\$ 21,292	\$ 21,282	\$ 18,344
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CF --- Consolidated Cash Flow Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 12,826,252	\$ 39,761,746	\$ 50,032,206	\$ 44,682,184	\$ 28,370,026
Sales	CF145	\$ 10,539,843	\$ 36,501,926	\$ 49,746,238	\$ 46,610,688	\$ 29,703,267
Other Balance Changes	CF148	\$- 1,420,543	\$- 102,496	\$- 382,217	\$- 120,729	\$ 38,393
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 24,299	\$ 42,796	\$ 786,704	\$ 329,985	\$ 191,419
Sales	CF155	\$ 168	\$ 727,856	\$ 481,488	\$ 1,576,304	\$ 2,447,178
Other Balance Changes	CF158	\$- 655,110	\$- 1,602,519	\$- 1,415,648	\$- 1,557,256	\$- 417,859
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 12,850,551	\$ 39,804,542	\$ 50,818,910	\$ 45,012,169	\$ 28,561,445
Sales - Total	SUB3821	\$ 10,540,011	\$ 37,229,782	\$ 50,227,726	\$ 48,186,992	\$ 32,150,445
Net Purchases - Total	SUB3826	\$ 2,310,540	\$ 2,574,760	\$ 591,184	\$- 3,174,823	\$- 3,589,000
Mortgage Loans Disbursed - Total	SUB3831	\$ 17,402,101	\$ 22,541,911	\$ 33,966,321	\$ 42,838,253	\$ 69,370,742
Construction Loans - Total						
1-4 Dwelling Units	CF190	\$ 143,184	\$ 159,884	\$ 139,371	\$ 158,688	\$ 178,420
Multifamily (5 or more) Dwelling Units	CF200	\$ 2,467	\$ 12,774	\$ 5,666	\$ 8,863	\$ 9,826
Nonresidential	CF210	\$ 27,322	\$ 47,518	\$ 42,932	\$ 22,385	\$ 48,129
Permanent Loans - Total						
1-4 Dwelling Units	CF225	\$ 17,147,242	\$ 22,164,800	\$ 33,673,729	\$ 42,536,853	\$ 68,935,204
Home Equity and Junior Liens	CF226	\$ 1,087,859	\$ 985,646	\$ 1,718,328	\$ 2,394,166	\$ 3,404,961
Multifamily (5 or more) Dwelling Units	CF245	\$ 6,452	\$ 15,652	\$ 15,118	\$ 17,491	\$ 85,781
Nonresidential (Except Land)	CF260	\$ 47,467	\$ 66,197	\$ 49,313	\$ 53,060	\$ 47,515
Land	CF270	\$ 27,967	\$ 75,086	\$ 40,192	\$ 40,913	\$ 65,867
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 17,390,008	\$ 24,074,577	\$ 27,496,306	\$ 30,872,798	\$ 980,769
1-4 Dwelling Units	CF280	\$ 17,389,844	\$ 24,071,408	\$ 27,485,675	\$ 30,861,373	\$ 978,967
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 13,381,944	\$ 19,013,790	\$ 20,022,070	\$ 23,132,878	\$ 884,140
Home Equity and Junior Liens	CF282	\$ 17,597	\$ 9,930	\$ 23,711	\$ 54,840	\$ 884,013
Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 0	\$ 8,888	\$ 0
Nonresidential	CF300	\$ 164	\$ 3,169	\$ 10,631	\$ 2,537	\$ 1,802
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 32,697,502	\$ 39,412,707	\$ 57,410,334	\$ 61,002,626	\$ 28,421,488
1-4 Dwelling Units	CF310	\$ 32,695,699	\$ 39,399,148	\$ 57,403,468	\$ 60,995,390	\$ 28,413,336
Home Equity and Junior Liens	CF311	\$ 133,423	\$ 1,223,860	\$ 164,965	\$ 182,351	\$ 8,695

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Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 545	\$ 6,300	\$ 376	\$ 1,664	\$ 0
Nonresidential	CF330	\$ 1,258	\$ 7,259	\$ 6,490	\$ 5,572	\$ 8,152
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 15,307,494	\$- 15,338,130	\$- 29,914,028	\$- 30,129,828	\$- 27,440,719
Memo - Refinancing Loans	CF361	\$ 15,427,681	\$ 14,650,481	\$ 19,146,853	\$ 29,888,178	\$ 41,096,950
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 6,713,723	\$ 7,019,469	\$ 7,672,695	\$ 9,092,895	\$ 472,380
Sales	CF395	\$ 300	\$ 0	\$ 1,000	\$ 0	\$ 153
Consumer:						
Closed or Purchased	CF400	\$ 103,688	\$ 150,985	\$ 159,216	\$ 139,680	\$ 128,590
Sales	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 6,817,411	\$ 7,170,454	\$ 7,831,911	\$ 9,232,575	\$ 600,970
Nonmortgage Loans - Sales - Total	SUB3915	\$ 300	\$ 0	\$ 1,000	\$ 0	\$ 153
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 6,817,111	\$ 7,170,454	\$ 7,830,911	\$ 9,232,575	\$ 600,817
Deposits:						
Interest Credited to Deposits	CF430	\$ 559,619	\$ 701,715	\$ 788,757	\$ 846,523	\$ 834,708

Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 7,062,868	\$ 10,391,162	\$ 11,255,668	\$ 10,434,045	\$ 10,966,559
Fully Insured	DI100	\$ 6,888,388	\$ 10,327,838	\$ 11,142,781	\$ 10,127,672	\$ 10,227,953
Other	DI110	\$ 174,480	\$ 63,324	\$ 112,887	\$ 306,373	\$ 738,606
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 43,425,210	\$ 52,914,018	\$ 58,280,801	\$ 47,592,815	\$ 43,666,435
Greater than \$100,000	DI130	\$ 36,967,480	\$ 36,989,003	\$ 44,750,564	\$ 57,200,452	\$ 57,573,256
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	4,955,122	5,018,778	5,616,221	5,539,328	5,360,724
Greater than \$100,000	DI160	149,276	154,307	181,309	177,012	163,470
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 5,974,775	\$ 6,542,756	\$ 6,716,381	\$ 6,545,537	\$ 6,394,013
Greater than \$250,000	DI175	\$ 355,006	\$ 267,034	\$ 616,146	\$ 644,271	\$ 605,823
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	731,593	746,535	830,579	800,028	789,936
Greater than \$250,000	DI185	1,165	693	1,549	1,617	1,513

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Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
Number of Deposit Accounts - Total	SUB4062	5,837,156	5,920,313	6,629,658	6,517,985	6,315,643
IRA/Keogh Accounts	DI200	\$ 3,103,209	\$ 3,355,969	\$ 3,556,040	\$ 3,352,740	\$ 3,173,030
Uninsured Deposits	DI210	\$ 12,968,757	\$ 14,714,957	\$ 18,432,501	\$ 20,409,806	\$ 22,358,928
Preferred Deposits	DI220	\$ 4,886	\$ 1,527	\$ 948	\$ 1,622	\$ 1,759
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 6,713,455	\$ 5,811,151	\$ 6,165,142	\$ 6,694,500	\$ 7,830,948
Money Market Deposit Accounts	DI320	\$ 47,324,315	\$ 51,920,306	\$ 51,873,231	\$ 52,758,752	\$ 51,090,474
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 2,131,387	\$ 2,117,216	\$ 2,387,083	\$ 2,462,772	\$ 2,715,382
Time Deposits	DI340	\$ 34,339,439	\$ 41,765,473	\$ 49,938,438	\$ 50,067,051	\$ 46,602,723
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 11,649,318	\$ 13,638,167	\$ 16,715,711	\$ 25,028,641	\$ 15,752,776
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 945,015	\$ 1,080,573	\$ 1,184,046	\$ 1,143,158	\$ 1,065,006
Non-Interest-Bearing Demand Deposits	DI610	\$ 3,622,730	\$ 3,670,801	\$ 3,758,101	\$ 4,438,298	\$ 4,692,542
Deposits Data for Deposit Insurance Premium Assessments						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 90,385,255	\$ 101,211,190	\$ 110,467,421	\$ 111,970,793	\$ 96,415,906
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 3,662,783	\$ 4,498,364	\$ 4,889,589	\$ 4,908,435	\$ 6,078,592
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Average Daily Deposit Totals:						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 95,232,489	\$ 105,633,265	\$ 112,467,779	\$ 113,164,278	\$ 65,709,649
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 3,920,630	\$ 4,900,767	\$ 5,132,266	\$ 5,437,336	\$ 0
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposit Data for Thrifts Participating in the Transaction Account Guarantee Program Component of the FDIC's Temporary Liquidity Guarantee Program:						
Amount of Noninterest-bearing Transaction Accounts of More than \$250,000	DI570	\$ 1,425,603	N/A	N/A	N/A	N/A
Number of Noninterest-bearing Transaction Accounts of More than \$250,000	DI575	\$ 156	N/A	N/A	N/A	N/A

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Schedule SI --- Consolidated Supplemental Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	21,833	24,017	29,853	30,946	9,262
Financial Assets Held for Trading Purposes	SI375	\$ 1,678,918	\$ 1,826,567	\$ 1,325,566	\$ 1,108,522	\$ 540,929
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 12,060,333	\$ 9,694,020	\$ 8,794,493	\$ 10,782,776	\$ 383,853
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 957,485	\$ 232,850	\$ 200,381	\$ 579,613	\$ 252,311
Available-for-Sale Securities	SI385	\$ 23,404,255	\$ 21,749,772	\$ 22,266,547	\$ 23,754,103	\$ 29,634,270
Assets Held for Sale	SI387	\$ 12,613,682	\$ 10,060,999	\$ 9,902,541	\$ 12,342,131	\$ 5,337,364
Loans Serviced for Others	SI390	\$ 12,282,795	\$ 12,468,252	\$ 12,643,573	\$ 12,720,454	\$ 13,002,299
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 194,369	\$ 198,838	\$ 202,934	\$ 211,290	\$ 225,900
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	83.27%	84.39%	85.44%	84.61%	86.10%
Second month of Qtr	SI582	82.91%	84.62%	84.99%	78.97%	86.48%
Third month of Qtr	SI583	82.16%	83.18%	84.30%	83.69%	86.76%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	74.25%	72.67%	72.60%	74.33%	80.27%
Do you meet the DBLA business operations test?	SI586	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Aggregate Investment in Service Corporations						
	SI588	\$ 50,902	\$ 48,380	\$ 46,849	\$ 45,411	\$ 43,484
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 18,863	\$ 19,695	\$ 22,205	\$ 21,206	\$ 22,338
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	15	15	18	16	16
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 15,365,104	\$ 11,525,866	\$ 13,080,750	\$ 13,873,516	\$ 13,053,623
Net Income (Loss) (SO91)	SI610	\$- 117,890	\$ 228,591	\$- 1,274,047	\$- 385,843	\$- 1,706,868
Dividends Declared						
Preferred Stock	SI620	\$ 2,744	\$ 2,744	\$ 2,744	\$ 2,744	\$ 2,744
Common Stock	SI630	\$ 38	\$ 275	\$ 78	\$ 1,396	\$ 6,179
Stock Issued	SI640	\$ 500,000	\$ 0	\$ 0	\$ 0	\$ 1,000,000
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 31,293	\$ 6,944,518	\$ 72,051	\$ 177,339	\$ 1,554,215

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Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
New Basis Accounting Adjustments	SI660	\$- 414,055	\$- 3,547,609	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 293,954	\$ 254,212	\$- 350,201	\$- 493,513	\$- 13,251
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 138	\$- 86,609	\$ 0
Other Adjustments	SI671	\$ 0	\$- 52	\$- 4	\$ 0	\$- 220
Ending Equity Capital (SC80)	SI680	\$ 15,067,716	\$ 15,402,507	\$ 11,525,865	\$ 13,080,750	\$ 13,878,576
Transactions With Affiliations						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 6,555	\$ 82,614	\$ 236,467	\$ 101,589	\$ 51,503
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 6,627,180	\$ 8,562,803	\$ 1,543,512	\$ 5,722,046	\$ 29,591,967
Mutual Fund and Annuity Sales						
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	\$ 0
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 2,653	\$ 3,779	\$ 6,567	\$ 6,295	\$ 5,301
Average Balance Sheet Data						
Total Assets	SI870	\$ 175,723,353	\$ 185,713,008	\$ 191,487,378	\$ 192,998,709	\$ 198,087,487
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 6,840,679	\$ 9,975,105	\$ 9,781,471	\$ 10,541,277	\$ 15,144,395
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 138,909,090	\$ 144,547,914	\$ 158,869,388	\$ 160,803,191	\$ 165,652,582
Nonmortgage Loans	SI885	\$ 8,019,469	\$ 11,237,714	\$ 12,019,338	\$ 11,865,932	\$ 11,673,145
Deposits and Excrows	SI890	\$ 93,151,366	\$ 103,150,403	\$ 109,369,507	\$ 107,506,562	\$ 108,067,172
Total Borrowings	SI895	\$ 61,547,543	\$ 59,901,474	\$ 60,255,582	\$ 60,598,454	\$ 52,115,003

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
		Yes	Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	1	1	0	0
Any Outstanding Futures or Options Positions?	SQ310	1	1	2	2	1
Does Association Have Subchapter S in effect this year?	SQ320	0	0	0	0	0
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	9	10	10	10	10

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	4 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]	3 [Yes]
Do you have any activity to report on this schedule?	FS130	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]	3 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 11,803,355	\$ 13,488,677	\$ 14,267,549	\$ 14,598,426	\$ 14,259,656
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 3,182,425	\$ 3,381,365	\$ 3,491,395	\$ 3,490,823	\$ 2,667,650
Personal Trust and Agency Accounts	FS210	\$ 645,178	\$ 684,296	\$ 728,246	\$ 722,551	\$ 276,296
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 385,792	\$ 431,671	\$ 465,145	\$ 463,412	\$ 385,816
Employee Benefit - Defined Contribution	FS220	\$ 41,643	\$ 47,544	\$ 54,663	\$ 54,369	\$ 57,305
Employee Benefit - Defined Benefit	FS230	\$ 3,436	\$ 3,254	\$ 3,487	\$ 3,393	\$ 7,016
Other Retirement Accounts	FS240	\$ 340,713	\$ 380,873	\$ 406,995	\$ 405,650	\$ 321,495
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 2,146,787	\$ 2,260,060	\$ 2,292,726	\$ 2,299,600	\$ 1,999,516
Other Fiduciary Accounts	FS270	\$ 4,668	\$ 5,338	\$ 5,278	\$ 5,260	\$ 6,022
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 4,531,332	\$ 5,497,026	\$ 5,937,257	\$ 6,096,740	\$ 6,574,319
Personal Trust and Agency Accounts	FS211	\$ 53,221	\$ 64,816	\$ 56,831	\$ 65,444	\$ 69,845
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 4,440,103	\$ 5,391,464	\$ 5,837,182	\$ 5,986,873	\$ 6,464,261
Employee Benefit - Defined Contribution	FS221	\$ 146	\$ 162	\$ 168	\$ 171	\$ 2,234
Employee Benefit - Defined Benefit	FS231	\$ 4,159,396	\$ 5,073,461	\$ 5,498,482	\$ 5,640,880	\$ 6,104,085
Other Retirement Accounts	FS241	\$ 280,561	\$ 317,841	\$ 338,532	\$ 345,822	\$ 357,942
Corporate Trust and Agency Accounts	FS251	\$ 434	\$ 2,314	\$ 2,316	\$ 2,299	\$ 2,303
Other Fiduciary Accounts	FS271	\$ 37,574	\$ 38,432	\$ 40,928	\$ 42,124	\$ 37,910
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 4,089,598	\$ 4,610,286	\$ 4,838,897	\$ 5,010,863	\$ 5,017,687
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) -Total Fiduciary Accounts	FS22	3,403	3,387	3,325	3,282	1,993
Personal Trust and Agency Accounts	FS212	796	803	788	777	199
Retirement-related Trust and Agency Accounts - Total	SUB6120	831	824	806	802	555
Employee Benefit - Defined Contribution	FS222	38	40	40	41	38

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	2	1	1	2	3
Other Retirement Accounts	FS242	791	783	765	759	514
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	1,770	1,754	1,726	1,698	1,232
Other Fiduciary Accounts	FS272	6	6	5	5	7
Nonmanaged Assets (#) -Total Fiduciary Accounts	FS23	542	535	597	583	600
Personal Trust and Agency Accounts	FS213	36	33	32	34	33
Retirement-related Trust and Agency Accounts - Total	SUB6130	493	488	493	482	487
Employee Benefit - Defined Contribution	FS223	1	1	1	1	1
Employee Benefit - Defined Benefit	FS233	101	99	106	102	104
Other Retirement Accounts	FS243	391	388	386	379	382
Corporate Trust and Agency Accounts	FS253	3	3	4	3	5
Other Fiduciary Accounts	FS273	10	11	68	64	75
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	1,413	1,476	1,407	1,425	1,395
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 138,932	\$ 101,656	\$ 42,553	\$ 23,179	\$ 21,015
Personal Trust and Agency Accounts	FS310	\$ 5,930	\$ 4,479	\$ 3,031	\$ 1,450	\$ 2,485
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 5,536	\$ 4,285	\$ 2,883	\$ 1,451	\$ 4,753
Employee Benefit - Defined Contribution	FS320	\$ 598	\$ 474	\$ 321	\$ 166	\$ 597
Employee Benefit - Defined Benefit	FS330	\$ 1,525	\$ 1,165	\$ 786	\$ 384	\$ 1,352
Other Retirement Accounts	FS340	\$ 3,413	\$ 2,646	\$ 1,776	\$ 901	\$ 2,804
Corporate Trust and Agency Accounts	FS350	\$ 9	\$ 7	\$ 5	\$ 3	\$ 19
Investment Management Agency Accounts	FS360	\$ 15,175	\$ 11,586	\$ 7,707	\$ 3,819	\$ 11,904
Other Fiduciary Accounts	FS370	\$ 79	\$ 61	\$ 41	\$ 20	\$ 85
Custody and Safekeeping Accounts	FS380	\$ 1,678	\$ 1,300	\$ 884	\$ 460	\$ 1,675
Other Fiduciary and Related Services	FS390	\$ 110,525	\$ 79,938	\$ 28,002	\$ 15,976	\$ 94
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 80,131	\$ 38,450	\$ 14,572	\$ 6,512	\$ 19,235
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 34	\$ 0	\$ 0	\$ 0	\$ 15
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 58,767	\$ 63,206	\$ 27,981	\$ 16,667	\$ 1,765
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 645,178	\$ 76,694	\$ 76,869	\$ 72,597	\$ 276,296

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 40,079	\$ - 7	\$ 54	\$ 23	\$ 16
Interest-Bearing Deposits	FS415	\$ 1,352	\$ 0	\$ 1	\$ 1	\$ 854
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 39,199	\$ 884	\$ 551	\$ 630	\$ 19,618
State, County and Municipal Obligations	FS425	\$ 80,796	\$ 12,339	\$ 8,988	\$ 9,007	\$ 18,719
Money Market Mutual Funds	FS430	\$ 42,269	\$ 7,044	\$ 6,605	\$ 3,490	\$ 20,205
Other Short-term Obligations	FS435	\$ 200	\$ 450	\$ 100	\$ 201	\$ 200
Other Notes and Bonds	FS440	\$ 31,472	\$ 394	\$ 479	\$ 474	\$ 12,763
Common and Preferred Stock	FS445	\$ 338,175	\$ 43,225	\$ 47,728	\$ 46,444	\$ 198,923
Real Estate Mortgages	FS450	\$ 178	\$ 0	\$ 1	\$ 0	\$ 0
Real Estate	FS455	\$ 18,796	\$ 1,215	\$ 1,238	\$ 1,228	\$ 2,484
Miscellaneous Assets	FS460	\$ 52,662	\$ 11,150	\$ 11,124	\$ 11,099	\$ 2,514
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	3	0	58	54	69
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	1
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	1	0	58	54	67
Market Value - Total Collective Investment Funds	FS65	\$ 5,420,277	\$ 0	\$ 1,257	\$ 1,766	\$ 7,436,151
Domestic Equity	FS615	\$ 3,765,683	\$ 0	\$ 0	\$ 0	\$ 5,735,434
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 96,029	\$ 0	\$ 0	\$ 0	\$ 106,701
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 1,558,565	\$ 0	\$ 1,257	\$ 1,766	\$ 1,594,016
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 32	\$ 0	\$ 0	\$ 0	\$ 12
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 32	\$ 0	\$ 0	\$ 0	\$ 12
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 2	\$ 0	\$ 0	\$ 0	\$ 3
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	\$ 2	\$ 0	\$ 0	\$ 0	\$ 3
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 15,067,718	\$ 15,402,507	\$ 11,525,866	\$ 13,080,749	\$ 13,878,579
Equity Capital Deductions - Total	SUB1631	\$ 5,099,925	\$ 4,719,497	\$ 648,356	\$ 480,802	\$ 1,427,870
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 3,423	\$ 3,423	\$ 2,965	\$ 2,965
Goodwill and Certain Other Intangible Assets	CCR115	\$ 4,279,819	\$ 3,926,903	\$ 101,850	\$ 102,395	\$ 103,959
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 819,079	\$ 788,144	\$ 542,056	\$ 374,415	\$ 319,919
Other	CCR134	\$ 1,027	\$ 1,027	\$ 1,027	\$ 1,027	\$ 1,001,027
Equity Capital Additions -Total	SUB1641	\$ 1,734,027	\$ 1,696,713	\$ 1,692,678	\$ 1,343,122	\$ 854,041
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 1,587,900	\$ 1,294,663	\$ 1,548,752	\$ 1,199,276	\$ 710,182
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 80	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 144,000	\$ 144,000	\$ 144,000	\$ 144,000	\$ 144,000
Other	CCR195	\$ 2,127	\$ 258,050	\$ - 154	\$ - 154	\$ - 141
Tier 1 (Core) Capital	CCR20	\$ 11,701,820	\$ 12,379,723	\$ 12,570,188	\$ 13,943,069	\$ 13,304,750

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Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Total Assets (SC60)	CCR205	\$ 183,807,423	\$ 179,226,277	\$ 183,209,294	\$ 189,878,348	\$ 193,206,689
Asset Deductions - Total	SUB1651	\$ 5,098,925	\$ 4,716,070	\$ 644,929	\$ 477,858	\$ 438,098
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 996	\$ 996	\$ 1,021	\$ 1,021
Goodwill and Certain Other Intangible Assets	CCR265	\$ 4,279,819	\$ 3,926,903	\$ 101,850	\$ 102,395	\$ 103,959
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 819,079	\$ 788,144	\$ 542,056	\$ 374,415	\$ 333,091
Other	CCR275	\$ 27	\$ 27	\$ 27	\$ 27	\$ 27
Asset Additions - Total	SUB1661	\$ 1,594,900	\$ 1,306,331	\$ 1,554,390	\$ 1,201,919	\$ 712,137
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 1,594,304	\$ 1,299,812	\$ 1,553,714	\$ 1,201,309	\$ 711,527
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 80	\$ 0	\$ 0
Other	CCR290	\$ 596	\$ 6,519	\$ 596	\$ 610	\$ 610
Adjusted Total Assets	CCR25	\$ 180,303,398	\$ 175,816,538	\$ 184,118,755	\$ 190,602,409	\$ 193,480,728
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 7,212,136	\$ 7,032,663	\$ 7,355,043	\$ 7,614,225	\$ 7,729,589
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 11,701,820	\$ 12,379,723	\$ 12,570,188	\$ 13,943,069	\$ 13,304,750
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 0	\$ 0	\$ 0	\$ 8	\$ 0
Tier 2 Capital - Qualfying Sub Debt & Redeem Preferred Stock	CCR310	\$ 193,500	\$ 193,500	\$ 193,500	\$ 193,500	\$ 193,500
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,000,000
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 1,539,763	\$ 1,435,957	\$ 1,466,753	\$ 1,454,482	\$ 1,403,647
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 1,733,263	\$ 1,629,457	\$ 1,660,253	\$ 1,647,990	\$ 2,597,147
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 1,733,263	\$ 1,629,457	\$ 1,660,253	\$ 1,647,990	\$ 2,597,147
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 3,064	\$ 2,565	\$ 3,354	\$ 3,724	\$ 2,857
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 2,676	\$ 2,782	\$ 2,815	\$ 2,880	\$ 2,915
Total Risk-Based Capital	CCR39	\$ 13,429,343	\$ 14,003,833	\$ 14,224,272	\$ 15,584,455	\$ 15,896,125
0% R/W Category - Cash	CCR400	\$ 3,164,007	\$ 1,686,863	\$ 3,044,834	\$ 3,187,613	\$ 1,761,482
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 2,660,881	\$ 3,545,323	\$ 1,858,343	\$ 1,914,091	\$ 1,958,979
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 949,267	\$ 236,085	\$ 228,297	\$ 220,021	\$ 234,241
0% R/W Category - Assets Total	CCR420	\$ 6,774,155	\$ 5,468,271	\$ 5,131,474	\$ 5,321,725	\$ 3,954,702
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 15,996,638	\$ 21,322,284	\$ 23,477,977	\$ 24,250,753	\$ 28,595,033
20% R/W Category - Claims on FHLBs	CCR435	\$ 2,448,582	\$ 2,576,884	\$ 2,545,302	\$ 4,147,130	\$ 5,670,046
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 77,263	\$ 57,137	\$ 64,159	\$ 59,606	\$ 10,232
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 1,779,759	\$ 4,239,399	\$ 4,112,745	\$ 943,857	\$ 3,446,151
20% R/W Category - Other	CCR450	\$ 12,015,386	\$ 10,104,715	\$ 9,377,763	\$ 10,813,694	\$ 11,268,558
20% R/W Category - Assets Total	CCR455	\$ 32,317,628	\$ 38,300,419	\$ 39,577,946	\$ 40,215,040	\$ 48,990,020
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 6,463,527	\$ 7,660,082	\$ 7,915,589	\$ 8,043,009	\$ 9,798,005
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 64,359,973	\$ 61,016,444	\$ 71,866,329	\$ 75,316,750	\$ 71,952,146
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 7,077	\$ 8,554	\$ 8,311	\$ 7,080	\$ 89,868
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 1,641,831	\$ 907,531	\$ 23,016	\$ 23,868	\$ 42,612
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 45,435	\$ 108,946	\$ 109,465	\$ 109,271	\$ 326,237
50% R/W Category - Other	CCR480	\$ 1,602,506	\$ 989,855	\$ 1,529,912	\$ 1,122,779	\$ 523,853
50% R/W Category - Assets Total	CCR485	\$ 67,656,822	\$ 63,031,330	\$ 73,537,033	\$ 76,579,748	\$ 72,934,716
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 33,828,415	\$ 31,515,668	\$ 36,768,520	\$ 38,289,877	\$ 36,467,362
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 11,496,341	\$ 1,842,369	\$ 1,267,134	\$ 1,438,246	\$ 968,510
100% R/W Category - All Other Assets	CCR506	\$ 71,950,352	\$ 74,673,641	\$ 72,402,571	\$ 74,217,370	\$ 72,926,482
100% R/W Category - Assets Total	CCR510	\$ 83,446,693	\$ 76,516,010	\$ 73,669,705	\$ 75,655,616	\$ 73,894,992
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 83,446,693	\$ 76,516,010	\$ 73,669,705	\$ 75,655,616	\$ 73,894,992
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 190,195,298	\$ 183,316,030	\$ 191,916,158	\$ 197,772,129	\$ 199,774,430
Subtotal Risk-Weighted Assets	CCR75	\$ 123,738,631	\$ 115,691,760	\$ 118,353,811	\$ 121,988,498	\$ 120,160,356
Excess Allowances for Loan and Lease Losses	CCR530	\$ 1,307,136	\$ 556,885	\$ 3,251,728	\$ 1,832,793	\$ 568,026
Total Risk-Weighted Assets	CCR78	\$ 122,431,495	\$ 115,134,875	\$ 115,102,083	\$ 120,155,705	\$ 119,592,330
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 9,794,520	\$ 9,210,790	\$ 9,208,168	\$ 9,612,311	\$ 9,567,384
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	6.49%	7.04%	6.83%	7.32%	6.88%
Total Risk-Based Capital Ratio	CCR820	10.97%	12.16%	12.36%	12.97%	13.29%
Tier 1 Risk-Based Capital Ratio	CCR830	9.56%	10.75%	10.92%	11.60%	11.12%

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Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Tangible Equity Ratio	CCR840	6.49%	7.04%	6.83%	7.32%	7.39%

*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.