

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 22, 2007, 10:11 AM

TFR Industry Aggregate Report  
93051 - OTS-Regulated: Virginia  
March 2007

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Description		Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
<b>Number of Regulated Institutions</b>		16	15	17
<b>Schedule NS --- Optional Narrative Statement</b>				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
		Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	1	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A
<b>Schedule SC --- Consolidated Statement of Condition</b>				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
<b>ASSETS</b>				
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 9,203,270</b>	<b>\$ 4,680,466</b>	<b>\$ 5,471,731</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 1,021,170	\$ 606,269	\$ 1,501,886
Interest-Earning Deposits in FHLBs	SC112	\$ 201,637	\$ 101,917	\$ 92,815
Other Interest-Earning Deposits	SC118	\$ 553,091	\$ 203,528	\$ 331,366
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 4,680,836	\$ 943,351	\$ 398,497
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 912,554	\$ 987,715	\$ 1,496,068
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 546,294	\$ 624,856	\$ 559,117
State and Municipal Obligations	SC180	\$ 768,316	\$ 644,865	\$ 498,871
Securities Backed by Nonmortgage Loans	SC182	\$ 118,351	\$ 141,850	\$ 171,635
Other Investment Securities	SC185	\$ 373,767	\$ 396,981	\$ 391,811
Accrued Interest Receivable	SC191	\$ 27,254	\$ 29,134	\$ 29,665
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 30,970,164</b>	<b>\$ 15,522,362</b>	<b>\$ 22,142,698</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 30,970,164</b>	<b>\$ 15,522,362</b>	<b>\$ 22,142,698</b>
Pass-Through - Total	SUB0073	\$ 13,181,958	\$ 10,703,619	\$ 17,208,160
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 13,061,727	\$ 10,699,943	\$ 17,204,223
Other Pass-Through	SC215	\$ 120,231	\$ 3,676	\$ 3,937
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 17,659,128	\$ 4,838,483	\$ 4,866,178
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 2,264,727	\$ 868,924	\$ 1,061,924
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 6,914	\$ 7,446	\$ 8,351
Other	SC222	\$ 15,387,487	\$ 3,962,113	\$ 3,795,903
Accrued Interest Receivable	SC228	\$ 129,078	\$- 19,740	\$ 68,360

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Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 116,254,419</b>	<b>\$ 36,674,646</b>	<b>\$ 64,022,119</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 115,895,954</b>	<b>\$ 36,603,597</b>	<b>\$ 63,934,614</b>
Construction Loans - Total	SUB0100	\$ 1,035,908	\$ 914,888	\$ 951,605
Residential - Total	SUB0110	\$ 857,998	\$ 726,494	\$ 697,505
1-4 Dwelling Units	SC230	\$ 768,083	\$ 584,308	\$ 526,656
Multifamily (5 or more) Dwelling Units	SC235	\$ 89,915	\$ 142,186	\$ 170,849
Nonresidential Property	SC240	\$ 177,910	\$ 188,394	\$ 254,100
Permanent Loans - Total	SUB0121	\$ 114,529,679	\$ 35,503,347	\$ 62,676,660
Residential - Total	SUB0131	\$ 113,517,167	\$ 34,529,212	\$ 60,563,125
1-4 Dwelling Units - Total	SUB0141	\$ 113,363,770	\$ 34,371,367	\$ 58,017,157
Revolving Open-End Loans	SC251	\$ 23,582,803	\$ 9,739,005	\$ 19,094,994
All Other - First Liens	SC254	\$ 76,225,092	\$ 20,232,909	\$ 32,116,994
All Other - Junior Liens	SC255	\$ 13,555,875	\$ 4,399,453	\$ 6,805,169
Multifamily (5 or more) Dwelling Units	SC256	\$ 153,397	\$ 157,845	\$ 2,545,968
Nonresidential Property (Except Land)	SC260	\$ 512,429	\$ 501,583	\$ 1,625,656
Land	SC265	\$ 500,083	\$ 472,552	\$ 487,879
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 79,147,352	\$ 3,754,035	\$ 3,595,655
Accrued Interest Receivable	SC272	\$ 684,570	\$ 249,364	\$ 388,827
Advances for Taxes and Insurance	SC275	\$ 4,262	\$ 7,047	\$ 5,027
Allowance for Loan and Lease Losses	SC283	\$ 358,465	\$ 71,049	\$ 87,505
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 23,673,570</b>	<b>\$ 17,409,290</b>	<b>\$ 21,756,117</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 23,207,406</b>	<b>\$ 16,966,788</b>	<b>\$ 21,313,508</b>
Commercial Loans - Total	SC32	\$ 4,415,577	\$ 4,565,561	\$ 5,575,415
Secured	SC300	\$ 1,457,160	\$ 1,487,384	\$ 2,184,759
Unsecured	SC303	\$ 2,958,417	\$ 3,078,177	\$ 3,390,431
Lease Receivables	SC306	\$ 0	\$ 0	\$ 225
Consumer Loans - Total	SC35	\$ 19,157,432	\$ 12,753,002	\$ 16,080,181
Loans on Deposits	SC310	\$ 6,067	\$ 5,468	\$ 10,283
Home Improvement Loans (Not secured by real estate)	SC316	\$ 9,412	\$ 10,390	\$ 11,569
Education Loans	SC320	\$ 29	\$ 34	\$ 37
Auto Loans	SC323	\$ 370,189	\$ 373,675	\$ 407,155
Mobile Home Loans	SC326	\$ 101	\$ 116	\$ 146
Credit Cards	SC328	\$ 2,997,413	\$ 3,091,189	\$ 3,166,867

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Description	Line Item	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 15,774,221	\$ 9,272,130	\$ 12,484,124
Accrued Interest Receivable	SC348	\$ 100,561	\$ 90,727	\$ 100,521
Allowance for Loan and Lease Losses	SC357	\$ 466,164	\$ 442,502	\$ 442,609
<b>Repossessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 133,954</b>	<b>\$ 52,402</b>	<b>\$ 48,121</b>
<b>Repossessed Assets - Total</b>	<b>SC40</b>	<b>\$ 133,954</b>	<b>\$ 52,402</b>	<b>\$ 48,121</b>
Real Estate - Total	SUB0210	\$ 124,690	\$ 45,260	\$ 43,198
Construction	SC405	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 88,438	\$ 12,175	\$ 14,241
1-4 Dwelling Units	SC415	\$ 88,403	\$ 12,140	\$ 14,206
Multifamily (5 or more) Dwelling Units	SC425	\$ 35	\$ 35	\$ 35
Nonresidential (Except Land)	SC426	\$ 0	\$ 0	\$ 0
Land	SC428	\$ 36,252	\$ 33,085	\$ 28,905
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 52
Other Repossessed Assets	SC430	\$ 9,264	\$ 7,142	\$ 4,923
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>SC45</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>\$ 1,835,940</b>	<b>\$ 509,609</b>	<b>\$ 593,459</b>
Federal Home Loan Bank Stock	SC510	\$ 1,659,176	\$ 411,165	\$ 496,618
Other	SC540	\$ 176,764	\$ 98,444	\$ 96,841
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 665,745</b>	<b>\$ 646,474</b>	<b>\$ 740,007</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 3,463,576</b>	<b>\$ 2,764,373</b>	<b>\$ 3,133,807</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 3,463,576</b>	<b>\$ 2,764,373</b>	<b>\$ 3,133,807</b>
Bank-Owned Life Insurance:				
Key Person Life Insurance	SC615	\$ 990	\$ 990	\$ 1,634
Other	SC625	\$ 65,667	\$ 64,978	\$ 64,182
Intangible Assets:				
Servicing Assets On:				
Mortgage Loans	SC642	\$ 190,930	\$ 177,943	\$ 195,878
Nonmortgage Loans	SC644	\$ 32	\$ 37	\$ 42
Goodwill & Other Intangible Assets	SC660	\$ 536,663	\$ 516,910	\$ 545,256
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 549,816	\$ 568,064	\$ 567,979
Other Assets	SC689	\$ 2,119,478	\$ 1,435,451	\$ 1,758,836
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 824,629</b>	<b>\$ 513,551</b>	<b>\$ 530,114</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 186,200,683</b>	<b>\$ 78,259,667</b>	<b>\$ 117,908,104</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 185,376,054</b>	<b>\$ 77,746,116</b>	<b>\$ 117,377,990</b>
<b>LIABILITIES</b>				
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 117,308,012</b>	<b>\$ 50,302,589</b>	<b>\$ 73,843,247</b>
Deposits	SC710	\$ 117,330,024	\$ 50,290,979	\$ 73,747,470
Escrows	SC712	\$ 32,400	\$ 23,765	\$ 110,546
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 54,412	\$- 12,155	\$- 14,769
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 48,477,605</b>	<b>\$ 19,769,644</b>	<b>\$ 32,075,346</b>
Advances from FHLBank	SC720	\$ 34,380,148	\$ 7,192,302	\$ 8,524,246
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 13,303,285	\$ 11,909,093	\$ 18,159,650
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 192,500	\$ 192,500	\$ 892,500
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 601,672	\$ 475,749	\$ 4,498,950
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 4,703,562</b>	<b>\$ 1,357,806</b>	<b>\$ 2,756,951</b>
Accrued Interest Payable - Deposits	SC763	\$ 371,766	\$ 86,646	\$ 89,788
Accrued Interest Payable - Other	SC766	\$ 221,300	\$ 130,418	\$ 140,581
Accrued Taxes	SC776	\$ 969,851	\$ 175,500	\$ 511,389
Accounts Payable	SC780	\$ 1,478,778	\$ 595,672	\$ 1,223,931
Deferred Income Taxes	SC790	\$ 61,652	\$ 65,758	\$ 217,272
Other Liabilities and Deferred Income	SC796	\$ 1,600,215	\$ 303,812	\$ 573,990
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A
<b>Total Liabilities</b>	<b>SC70</b>	<b>\$ 170,489,179</b>	<b>\$ 71,430,039</b>	<b>\$ 108,675,544</b>
<b>Minority Interest</b>	<b>SC800</b>	<b>\$ 175,391</b>	<b>\$ 175,391</b>	<b>\$ 175,391</b>
<b>EQUITY CAPITAL</b>				
<b>Perpetual Preferred Stock:</b>				
Stock - Total	SUB0311	\$ 8,897,801	\$ 3,404,878	\$ 5,153,930
Cumulative	SC812	\$ 1,000	\$ 1,000	\$ 1,000
Noncumulative	SC814	\$ 130,622	\$ 130,622	\$ 130,622
<b>Common Stock:</b>				
Par Value	SC820	\$ 19,184	\$ 18,984	\$ 18,994
Paid in Excess of Par	SC830	\$ 8,746,995	\$ 3,254,272	\$ 5,003,314
<b>Accumulated Other Comprehensive Income - Total</b>	<b>SC86</b>	<b>\$- 320,195</b>	<b>\$- 276,059</b>	<b>\$- 287,378</b>
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 293,083	\$- 249,695	\$- 279,818
Gains (Losses) on Cash Flow Hedges	SC865	\$- 27,112	\$- 26,364	\$- 7,560
Other	SC870	\$ 0	\$ 0	\$ 0
<b>Retained Earnings</b>	<b>SC880</b>	<b>\$ 6,133,878</b>	<b>\$ 3,011,867</b>	<b>\$ 3,660,500</b>
<b>Other Components of Equity Capital</b>	<b>SC891</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Total Equity Capital</b>	<b>SC80</b>	<b>\$ 14,711,484</b>	<b>\$ 6,140,686</b>	<b>\$ 8,527,052</b>
<b>Total Liabilities, Minority Interest and Equity Capital</b>	<b>SC90</b>	<b>\$ 185,376,054</b>	<b>\$ 77,746,116</b>	<b>\$ 117,377,987</b>

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### Other Codes As of Mar 2007

#### Other Asset Codes

Code	Description
2	Accrued Federal Home Loan Bank dividends
3	Federal, State, or other taxes receivable
4	Net deferred tax assets
7	Prepaid expenses
9	Advances for loans serviced for others
10	Property leased to others, net of accumul. deprec.
13	Noninterest-bearing accts recv from Hold Co/Affl
14	Other noninterest-bearing short-term accounts recv
20	F/V of all derivative instru. reportable as assets
22	Unapplied loan disbursements
99	Other

#### Other Liability Codes

Code	Description
1	Dividends payable on stock
4	Nonrefundable loan fees received prior to closing
5	Deferred gains from sale/leaseback
11	The liability recorded for post-retirement benefit
14	Unapplied loan payments received
17	Noninterest-bearing payables to Hold Co/Affiliates
20	F/V of all derivative instru. reportable as liab.
99	Other

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Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
<b>QUARTERLY INCOME &amp; EXPENSES</b>				
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 2,966,097</b>	<b>\$ 1,338,405</b>	<b>\$ 1,827,748</b>
Deposits and Investment Securities	SO115	\$ 76,654	\$ 55,688	\$ 54,906
Mortgage-Backed Securities	SO125	\$ 332,513	\$ 233,330	\$ 257,950
Mortgage Loans	SO141	\$ 2,032,427	\$ 592,338	\$ 993,808
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 54,073	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 432,456	\$ 457,049	\$ 521,084
Commercial Loans and Leases	SO160	\$ 109,833	\$ 119,194	\$ 128,144
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 8,126	N/A	N/A
Consumer Loans and Leases	SO171	\$ 322,623	\$ 337,855	\$ 392,940
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 29,848	N/A	N/A
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 26,843</b>	<b>\$ 6,213</b>	<b>\$ 7,533</b>
Federal Home Loan Bank Stock	SO181	\$ 25,163	\$ 6,191	\$ 7,511
Other	SO185	\$ 1,680	\$ 22	\$ 22
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 1,733,773</b>	<b>\$ 669,369</b>	<b>\$ 913,142</b>
Deposits	SO215	\$ 1,122,228	\$ 397,220	\$ 550,160
Escrows	SO225	\$ 4	\$ 4	\$ 4
Advances from FHLBank	SO230	\$ 426,071	\$ 89,876	\$ 102,144
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 3,391	\$ 3,398	\$ 13,844
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 182,224	\$ 178,994	\$ 247,078
Capitalized Interest	SO271	\$ 145	\$ 123	\$ 88
<b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>	<b>SO312</b>	<b>\$ 1,259,167</b>	<b>\$ 675,249</b>	<b>\$ 922,139</b>
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 227,570	\$ 142,901	\$ 79,372
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$ 1,031,597</b>	<b>\$ 532,348</b>	<b>\$ 842,767</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$ 568,231</b>	<b>\$ 301,540</b>	<b>\$ 371,975</b>
Mortgage Loan Servicing Fees	SO410	\$ 13,488	\$- 6,301	\$- 14,053
Servicing Amortization and Valuation Adjustments	SO411	\$- 24,171	N/A	N/A

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Description	Line Item	Value	Value	Value
Other Fees and Charges	SO420	\$ 275,729	\$ 255,251	\$ 320,196
Net Income (Loss) from Other - Total	SUB0451	\$ 321,551	\$ 49,534	\$ 66,061
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 310,572	\$ 39,519	\$ 85,918
Operations & Sale of Repossessed Assets	SO461	\$ 44	\$ 671	\$ 158
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 7	\$- 13	\$ 67
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$ 0
Sale of Other Assets Held for Investment	SO477	\$- 111	\$ 60	\$ 594
Trading Assets (Realized and Unrealized)	SO485	\$ 11,053	\$ 9,297	\$- 20,676
Other Noninterest Income	SO488	\$- 18,366	\$ 3,056	\$- 229
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A
<b>Noninterest Expense - Total</b>	<b>SO51</b>	<b>\$ 801,110</b>	<b>\$ 530,226</b>	<b>\$ 675,709</b>
All Personnel Compensation and Expense	SO510	\$ 175,472	\$ 122,078	\$ 185,592
Legal Expense	SO520	\$ 3,261	\$ 2,528	\$ 2,838
Office Occupancy and Equipment Expense	SO530	\$ 63,595	\$ 54,872	\$ 76,827
Marketing and Other Professional Services	SO540	\$ 269,100	\$ 262,551	\$ 259,018
Loan Servicing Fees	SO550	\$ 143,849	\$ 22,591	\$ 22,256
Goodwill and Other Intangibles Expense	SO560	\$ 5,146	\$ 2,857	\$ 4,600
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 788	\$ 0	\$ 1,236
Other Noninterest Expense	SO580	\$ 139,899	\$ 62,749	\$ 123,342
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A
<b>Income (Loss) Before Income Taxes</b>	<b>SO60</b>	<b>\$ 798,718</b>	<b>\$ 303,662</b>	<b>\$ 539,033</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$ 295,989</b>	<b>\$ 102,300</b>	<b>\$ 188,877</b>
Federal	SO710	\$ 292,547	\$ 107,286	\$ 185,040

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Description	Line Item	Value	Value	Value
State, Local & Other	SO720	\$ 3,442	\$- 4,986	\$ 3,837
<b>Inc/Loss Before Extraord Items/Effects of Accounting Changes</b>	<b>SO81</b>	<b>\$ 502,729</b>	<b>\$ 201,362</b>	<b>\$ 350,156</b>
<b>Extraord Items, Net of Effects (Tax &amp; Cum Accting Changes)</b>	<b>SO811</b>	<b>\$ 0</b>	<b>\$- 54</b>	<b>\$ 230</b>
<b>Net Income (Loss)</b>	<b>SO91</b>	<b>\$ 502,729</b>	<b>\$ 201,308</b>	<b>\$ 350,386</b>

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### Other Codes As of Mar 2007

#### Other Noninterest Income Codes

Code	Description
2	Interest income from income tax refunds
4	Net income(loss) from leasing or subleasing space
6	Net income(loss)-equity invest in unconns sub org
7	Net income(loss) from leased property
14	Interest Income from CNFIs reported on SC655
15	Income from corporate-owned life insurance
19	Realized/unrealized gains on derivatives
99	Other

#### Other Noninterest Expense Codes

Code	Description
1	Deposit Insurance Premiums
2	OTS assessments
6	Supervisory examination fees
7	Office supplies, printing, and postage
8	Telephone, including data lines
9	Loan origination expense
10	ATM expense
14	Losses from fraud
17	Charitable contributions
18	Minority Interest
99	Other

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Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
<b>YEAR TO DATE INCOME &amp; EXPENSES</b>				
<b>YTD - Interest Income - Total</b>	<b>Y_SO11</b>	<b>\$ 2,966,097</b>	<b>\$ 4,806,975</b>	<b>\$ 4,963,962</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 76,654	\$ 208,593	\$ 160,942
YTD - Mortgage-Backed Securities	Y_SO125	\$ 332,513	\$ 847,227	\$ 670,893
YTD - Mortgage Loans	Y_SO141	\$ 2,032,427	\$ 2,022,178	\$ 2,697,206
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 54,073	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 109,833	\$ 429,186	\$ 355,426
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 8,126	N/A	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 322,623	\$ 1,299,791	\$ 1,079,495
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 29,848	N/A	N/A
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 26,843</b>	<b>\$ 22,192</b>	<b>\$ 21,604</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 25,163	\$ 22,104	\$ 21,538
YTD - Other	Y_SO185	\$ 1,680	\$ 88	\$ 66
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 1,733,773</b>	<b>\$ 2,302,629</b>	<b>\$ 2,359,902</b>
YTD - Deposits	Y_SO215	\$ 1,122,228	\$ 1,374,357	\$ 1,410,836
YTD - Escrows	Y_SO225	\$ 4	\$ 23	\$ 19
YTD - Advances from FHLBank	Y_SO230	\$ 426,071	\$ 301,988	\$ 286,912
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 3,391	\$ 13,249	\$ 37,058
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 182,224	\$ 613,318	\$ 625,260
YTD - Capitalized Interest	Y_SO271	\$ 145	\$ 306	\$ 183
<b>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</b>	<b>Y_SO312</b>	<b>\$ 1,259,167</b>	<b>\$ 2,526,538</b>	<b>\$ 2,625,664</b>
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 227,570	\$ 371,012	\$ 231,340
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$ 1,031,597</b>	<b>\$ 2,155,526</b>	<b>\$ 2,394,324</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 568,231</b>	<b>\$ 1,282,410</b>	<b>\$ 1,127,465</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 13,488	\$ - 35,885	\$ - 31,962
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$ - 24,171	N/A	N/A

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Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 275,729	\$ 1,088,768	\$ 976,320
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 321,551	\$ 248,882	\$ 199,979
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 310,572	\$ 244,915	\$ 205,947
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 44	\$ 1,459	\$ 868
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ - 7	\$ 22	\$ 35
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$ 0	\$ 0
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ - 111	\$ 622	\$ 562
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 11,053	\$ 1,864	\$ - 7,433
YTD - Other Noninterest Income	Y_SO488	\$ - 18,366	\$ - 19,355	\$ - 16,872
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 801,110</b>	<b>\$ 2,007,959</b>	<b>\$ 2,025,240</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 175,472	\$ 466,664	\$ 546,700
YTD - Legal Expense	Y_SO520	\$ 3,261	\$ 7,831	\$ 9,464
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 63,595	\$ 218,523	\$ 225,381
YTD - Marketing and Other Professional Services	Y_SO540	\$ 269,100	\$ 989,716	\$ 785,451
YTD - Loan Servicing Fees	Y_SO550	\$ 143,849	\$ 78,658	\$ 64,787
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 5,146	\$ 14,587	\$ 13,006
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 788	\$ 0	\$ 2,686
YTD - Other Noninterest Expense	Y_SO580	\$ 139,899	\$ 231,980	\$ 377,765
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$ 798,718</b>	<b>\$ 1,429,977</b>	<b>\$ 1,496,549</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$ 295,989</b>	<b>\$ 500,027</b>	<b>\$ 532,407</b>
YTD - Federal	Y_SO710	\$ 292,547	\$ 493,781	\$ 514,414
YTD - State, Local, and Other	Y_SO720	\$ 3,442	\$ 6,246	\$ 17,993
<b>YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg</b>	<b>Y_SO81</b>	<b>\$ 502,729</b>	<b>\$ 929,950</b>	<b>\$ 964,142</b>
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ - 3	\$ 51
<b>YTD - Net Income (Loss)</b>	<b>Y_SO91</b>	<b>\$ 502,729</b>	<b>\$ 929,947</b>	<b>\$ 964,193</b>

  

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
<b>RECONCILIATION: VALUATION ALLOWANCES</b>				
<b>General Valuation Allowances - Beginning Balance</b>	<b>VA105</b>	<b>\$ 742,244</b>	<b>\$ 480,944</b>	<b>\$ 546,286</b>
Net Provision for Loss	VA115	\$ 227,486	\$ 142,830	\$ 80,546

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Transfers	VA125	\$ 143	\$ 156	\$- 498
Recoveries	VA135	\$ 55,649	\$ 45,171	\$ 47,306
Adjustments	VA145	\$ 19,609	\$ 21,543	\$ 16,323
Charge-offs	VA155	\$ 220,503	\$ 177,092	\$ 159,849
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 824,628</b>	<b>\$ 513,552</b>	<b>\$ 530,114</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 822</b>	<b>\$ 1,333</b>	<b>\$ 4,404</b>
Net Provision for Loss	VA118	\$ 872	\$ 71	\$ 62
Transfers	VA128	\$- 143	\$- 156	\$ 498
Adjustments	VA148	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 141	\$ 426	\$ 450
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 1,410</b>	<b>\$ 822</b>	<b>\$ 4,514</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 743,066</b>	<b>\$ 482,277</b>	<b>\$ 550,690</b>
Net Provision for Loss	VA120	\$ 228,358	\$ 142,901	\$ 80,608
Recoveries	VA140	\$ 55,649	\$ 45,171	\$ 47,306
Adjustments	VA150	\$ 19,609	\$ 21,543	\$ 16,323
Charge-offs	VA160	\$ 220,644	\$ 177,518	\$ 160,299
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 826,038</b>	<b>\$ 514,374</b>	<b>\$ 534,628</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>				
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 220,503</b>	<b>\$ 177,092</b>	<b>\$ 159,849</b>
<b>Mortgage-Backed Securities</b>	<b>VA370</b>	<b>\$ 249</b>	<b>\$ 0</b>	<b>\$ 1,504</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 42,415</b>	<b>\$ 8,167</b>	<b>\$ 9,381</b>
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 33
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 33
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 42,415	\$ 8,167	\$ 9,348
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 26,101	\$ 5,916	\$ 7,052
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 7,437	\$ 1,475	\$ 432
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 8,855	\$ 672	\$ 1,287
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 15	\$ 0	\$ 502
Land	VA490	\$ 7	\$ 104	\$ 75
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 177,811</b>	<b>\$ 168,904</b>	<b>\$ 147,446</b>
Commercial Loans	VA520	\$ 37,378	\$ 38,824	\$ 30,630

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Consumer Loans - Total	SUB2061	\$ 140,433	\$ 130,080	\$ 116,816
Loans on Deposits	VA510	\$ 1	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 145	\$ 113	\$ 113
Education Loans	VA530	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 686	\$ 1,062	\$ 1,118
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 82,459	\$ 78,275	\$ 70,148
Other	VA560	\$ 57,142	\$ 50,630	\$ 45,437
<b>Repossessed Assets - Total</b>	<b>VA60</b>	<b>\$ 28</b>	<b>\$ 21</b>	<b>\$ 19</b>
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 28	\$ 21	\$ 19
<b>Other Assets</b>	<b>VA930</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 1,499</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 55,649</b>	<b>\$ 45,171</b>	<b>\$ 47,306</b>
<b>Mortgage-Backed Securities</b>	<b>VA371</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA47</b>	<b>\$ 2,765</b>	<b>\$ 471</b>	<b>\$ 1,358</b>
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 16
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 16
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 2,765	\$ 471	\$ 1,342
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 1,617	\$ 426	\$ 299
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 786	\$ 14	\$ 800
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 339	\$ 31	\$ 114
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 85
Land	VA491	\$ 23	\$ 0	\$ 44
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 52,884</b>	<b>\$ 44,700</b>	<b>\$ 45,599</b>
Commercial Loans	VA521	\$ 6,353	\$ 6,195	\$ 5,073
Consumer Loans - Total	SUB2161	\$ 46,531	\$ 38,505	\$ 40,526
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Home Improvement Loans	VA517	\$ 204	\$ 348	\$ 315
Education Loans	VA531	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 2,285	\$ 2,511	\$ 3,359
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 34,302	\$ 27,127	\$ 29,265
Other	VA561	\$ 9,740	\$ 8,519	\$ 7,587
<b>Other Assets</b>	<b>VA931</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 349</b>
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$ 727</b>	<b>\$- 85</b>	<b>\$ 560</b>
<b>Deposits and Investment Securities</b>	<b>VA38</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>Mortgage Loans - Total</b>	<b>VA48</b>	<b>\$- 214</b>	<b>\$- 147</b>	<b>\$ 216</b>
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$- 214	\$- 147	\$ 216
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 47
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 10	\$ 10	\$ 159
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 31
Multifamily (5 or more) Dwelling Units	VA472	\$- 150	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$- 74	\$ 5	\$- 25
Land	VA492	\$ 0	\$- 162	\$ 4
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$ 137</b>	<b>\$- 3</b>	<b>\$ 303</b>
Commercial Loans	VA522	\$- 1	\$- 17	\$ 263
Consumer Loans - Total	SUB2261	\$ 138	\$ 14	\$ 40
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 103	\$ 15	\$ 29
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 35	\$- 1	\$ 11
<b>Repossessed Assets - Total</b>	<b>VA62</b>	<b>\$ 804</b>	<b>\$ 65</b>	<b>\$ 41</b>
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Real Estate - 1-4 Dwelling Units	VA614	\$ 788	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 16	\$ 65	\$ 41
<b>Real Estate Held for Investment</b>	<b>VA72</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>Other Assets</b>	<b>VA932</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Adjusted Net Charge-offs - Assets - Total</b>	<b>SUB2326</b>	<b>\$ 165,581</b>	<b>\$ 131,836</b>	<b>\$ 113,103</b>
<b>Deposits and Investment Securities</b>	<b>VA39</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA375</b>	<b>\$ 249</b>	<b>\$ 0</b>	<b>\$ 1,504</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$ 39,436</b>	<b>\$ 7,549</b>	<b>\$ 8,239</b>
Construction - Total	SUB2330	\$ 0	\$ 0	\$ 17
1-4 Dwelling Units	VA425	\$ 0	\$ 0	\$ 17
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 39,436	\$ 7,549	\$ 8,222
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 24,484	\$ 5,490	\$ 6,800
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 6,661	\$ 1,471	\$ - 209
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 8,516	\$ 641	\$ 1,204
Multifamily (5 or more) Dwelling Units	VA475	\$ - 150	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ - 59	\$ 5	\$ 392
Land	VA495	\$ - 16	\$ - 58	\$ 35
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 125,064</b>	<b>\$ 124,201</b>	<b>\$ 102,150</b>
Commercial Loans	VA525	\$ 31,024	\$ 32,612	\$ 25,820
Consumer Loans - Total	SUB2361	\$ 94,040	\$ 91,589	\$ 76,330
Loans on Deposits	VA515	\$ 1	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ - 59	\$ - 235	\$ - 202
Education Loans	VA535	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ - 1,496	\$ - 1,434	\$ - 2,212
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0
Credit Cards	VA559	\$ 48,157	\$ 51,148	\$ 40,883
Other	VA565	\$ 47,437	\$ 42,110	\$ 37,861
<b>Reposessed Assets - Total</b>	<b>VA65</b>	<b>\$ 832</b>	<b>\$ 86</b>	<b>\$ 60</b>

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 788	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 44	\$ 86	\$ 60
<b>Real Estate Held for Investment</b>	<b>VA75</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA825</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA935</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 1,150</b>
<b>TROUBLED DEBT RESTRUCTURED</b>				
<b>Amount this Quarter</b>	<b>VA940</b>	<b>\$ 86,875</b>	<b>\$ 23,013</b>	<b>\$ 24,234</b>
<b>Amount in Schedule SC Complying with Modified Terms</b>	<b>VA942</b>	<b>\$ 81,488</b>	<b>\$ 75,899</b>	<b>\$ 86,167</b>
<b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>				
<b>Mortgage Loans Foreclosed During Quarter - Total</b>	<b>VA95</b>	<b>\$ 70,283</b>	<b>\$ 6,528</b>	<b>\$ 3,812</b>
Construction	VA951	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 70,169	\$ 6,528	\$ 3,812
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 114	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0
<b>CLASSIFICATION OF ASSETS</b>				
<b>Quarter End Balance - Special Mention</b>	<b>VA960</b>	<b>\$ 551,541</b>	<b>\$ 306,576</b>	<b>\$ 205,678</b>
<b>Classified Assets - Quarter End Balance - Total</b>	<b>SUB2811</b>	<b>\$ 820,258</b>	<b>\$ 298,957</b>	<b>\$ 417,482</b>
Substandard	VA965	\$ 788,951	\$ 294,726	\$ 332,585
Doubtful	VA970	\$ 31,307	\$ 4,231	\$ 84,897
Loss	VA975	\$ 0	\$ 0	\$ 0
<b>PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3</b>				
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0
<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>		<b>Mar 2007</b>	<b>Dec 2006</b>	<b>Sep 2006</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>DELINQUENT LOANS</b>				
<b>Delinquent Loans - Total</b>	<b>SUB2410</b>	<b>\$ 2,930,981</b>	<b>\$ 722,802</b>	<b>\$ 868,736</b>

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Mortgages - Total	SUB2421	\$ 2,629,715	\$ 393,585	\$ 453,894
Construction and Land Loans	SUB2430	\$ 14,716	\$ 9,787	\$ 28,424
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 2,610,648	\$ 381,525	\$ 415,465
Permanent Loans Secured by All Other Property	SUB2450	\$ 8,494	\$ 4,321	\$ 11,160
Nonmortgages - Total	SUB2461	\$ 301,266	\$ 329,217	\$ 414,842
<b>PAST DUE &amp; STILL ACCRUING</b>				
<b>Past Due &amp; Still Accruing - Total</b>	<b>SUB2470</b>	<b>\$ 2,236,055</b>	<b>\$ 607,105</b>	<b>\$ 721,844</b>
<b>Past Due &amp; Still Accruing - 30-89 Days - Total</b>	<b>PD10</b>	<b>\$ 2,129,630</b>	<b>\$ 495,036</b>	<b>\$ 549,689</b>
Mortgage Loans - Total	SUB2481	\$ 1,943,972	\$ 287,919	\$ 330,026
Construction	PD115	\$ 6,127	\$ 6,079	\$ 24,012
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD121	\$ 289,784	\$ 79,517	\$ 52,312
Secured by First Liens	PD123	\$ 1,514,515	\$ 175,270	\$ 236,971
Secured by Junior Liens	PD124	\$ 128,221	\$ 24,336	\$ 10,417
Multifamily (5 or more) Dwelling Units	PD125	\$ 7	\$ 226	\$ 0
Nonresidential Property (Except Land)	PD135	\$ 2,716	\$ 563	\$ 5,681
Land	PD138	\$ 2,602	\$ 1,928	\$ 633
Nonmortgage Loans:				
Commercial Loans	PD140	\$ 55,251	\$ 57,965	\$ 71,058
Consumer Loans - Total	SUB2511	\$ 130,407	\$ 149,152	\$ 148,605
Loans on Deposits	PD161	\$ 0	\$ 3	\$ 882
Home Improvement Loans	PD163	\$ 396	\$ 916	\$ 678
Education Loans	PD165	\$ 5	\$ 0	\$ 0
Auto Loans	PD167	\$ 3,839	\$ 6,937	\$ 6,576
Mobile Home Loans	PD169	\$ 0	\$ 0	\$ 0
Credit Cards	PD171	\$ 68,409	\$ 77,719	\$ 76,887
Other	PD180	\$ 57,758	\$ 63,577	\$ 63,582
Memoranda:				
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 1,757	\$ 2,032	\$ 4,027
Held for Sale Included in PD115:PD180	PD192	\$ 25,577	\$ 2,574	\$ 273
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 27,123	\$ 7,369	\$ 5,309
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 11,247	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0
<b>Past Due &amp; Still Accruing - 90 Days or More - Total</b>	<b>PD20</b>	<b>\$ 106,425</b>	<b>\$ 112,069</b>	<b>\$ 172,155</b>
Mortgage Loans - Total	SUB2491	\$ 103	\$ 179	\$ 955
Construction	PD215	\$ 0	\$ 0	\$ 119
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 0
Secured by First Liens	PD223	\$ 56	\$ 103	\$ 835
Secured by Junior Liens	PD224	\$ 47	\$ 1	\$ 1
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 75	\$ 0
Land	PD238	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:				
Commercial Loans	PD240	\$ 30,438	\$ 31,977	\$ 97,914
Consumer Loans - Total	SUB2521	\$ 75,884	\$ 79,913	\$ 73,286
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 32	\$ 33	\$ 36
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 59,841	\$ 64,733	\$ 59,930
Other	PD280	\$ 16,011	\$ 15,147	\$ 13,320
Memoranda:				
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 755	\$ 817	\$ 1,822
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 1,822	\$ 2,137	\$ 2,666
Guaranteed Portion Incl in PD295, Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0
<b>NONACCRUAL</b>				
<b>Nonaccrual - Total</b>	<b>PD30</b>	<b>\$ 694,926</b>	<b>\$ 115,697</b>	<b>\$ 146,892</b>
Mortgage Loans - Total	SUB2501	\$ 685,640	\$ 105,487	\$ 122,913
Construction	PD315	\$ 4,446	\$ 1,660	\$ 3,138
Permanent:				
Residential:				
1-4 Dwelling Units:				

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 153,942	\$ 30,193	\$ 46,804
Secured by First Liens	PD323	\$ 471,417	\$ 66,722	\$ 58,410
Secured by Junior Liens	PD324	\$ 52,666	\$ 5,383	\$ 9,715
Multifamily (5 or more) Dwelling Units	PD325	\$ 213	\$ 0	\$ 2,740
Nonresidential Property (Except Land)	PD335	\$ 1,415	\$ 1,409	\$ 1,584
Land	PD338	\$ 1,541	\$ 120	\$ 522
Nonmortgage Loans:				
Commercial Loans	PD340	\$ 2,430	\$ 233	\$ 14,641
Consumer Loans - Total	SUB2531	\$ 6,856	\$ 9,977	\$ 9,338
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 128	\$ 114	\$ 75
Education Loans	PD365	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 1,671	\$ 1,884	\$ 1,122
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 3,942	\$ 3,794	\$ 2,366
Other	PD380	\$ 1,115	\$ 4,185	\$ 5,775
Memoranda:				
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 0	\$ 0	\$ 1,712
Held for Sale Included in PD315:PD380	PD392	\$ 949	\$ 631	\$ 101
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 11,126	\$ 0	\$ 0
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 4,881	\$ 0	\$ 0
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
<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>\$ 15,986,890</b>	<b>\$ 3,109,668</b>	<b>\$ 5,789,856</b>
90% up to 100% LTV	LD110	\$ 13,409,998	\$ 2,309,123	\$ 4,476,643
100% and greater LTV	LD120	\$ 2,576,892	\$ 800,545	\$ 1,313,213
<b>Past Due and Nonaccrual Balances - Total</b>	<b>SUB5250</b>	<b>\$ 559,075</b>	<b>\$ 55,299</b>	<b>\$ 71,838</b>
<b>Past Due and Still Accruing - Total</b>	<b>SUB5240</b>	<b>\$ 335,859</b>	<b>\$ 41,590</b>	<b>\$ 47,193</b>
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 335,859	\$ 41,590	\$ 47,193
90% up to 100% LTV	LD210	\$ 260,602	\$ 28,739	\$ 36,623
100% and greater LTV	LD220	\$ 75,257	\$ 12,851	\$ 10,570
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0

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Schedule LD --- Loan Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0
<b>Nonaccrual - Total</b>	<b>SUB5230</b>	<b>\$ 223,216</b>	<b>\$ 13,709</b>	<b>\$ 24,645</b>
90% up to 100% LTV	LD250	\$ 138,756	\$ 10,506	\$ 22,005
100% and greater LTV	LD260	\$ 84,460	\$ 3,203	\$ 2,640
<b>Net Charge-offs - Total</b>	<b>SUB5300</b>	<b>\$ 4,988</b>	<b>\$ 3,809</b>	<b>\$ 6,785</b>
90% up to 100% LTV	LD310	\$ 4,629	\$ 2,530	\$ 5,506
100% and greater LTV	LD320	\$ 359	\$ 1,279	\$ 1,279
<b>Purchases - Total</b>	<b>SUB5320</b>	<b>\$ 531,602</b>	<b>\$ 39,633</b>	<b>\$ 1,041,089</b>
90% up to 100% LTV	LD410	\$ 437,224	\$ 32,514	\$ 662,193
100% and greater LTV	LD420	\$ 94,378	\$ 7,119	\$ 378,896
<b>Originations - Total</b>	<b>SUB5330</b>	<b>\$ 760,517</b>	<b>\$ 481,817</b>	<b>\$ 655,338</b>
90% up to 100% LTV	LD430	\$ 494,475	\$ 314,056	\$ 528,754
100% and greater LTV	LD440	\$ 266,042	\$ 167,761	\$ 126,584
<b>Sales - Total</b>	<b>SUB5340</b>	<b>\$ 9,705,082</b>	<b>\$ 217,256</b>	<b>\$ 255,651</b>
90% up to 100% LTV	LD450	\$ 9,522,745	\$ 149,926	\$ 186,500
100% and greater LTV	LD460	\$ 182,337	\$ 67,330	\$ 69,151
<b>Supplemental Loan Data for All Loans</b>				
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 512,845	N/A	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 15,685	N/A	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 169,019	N/A	N/A
1-4 Dwelling Units Option ARM Loans	LD610	\$ 36,200,033	N/A	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 31,301,646	N/A	N/A
Total Capitalized Negative Amortization	LD650	\$ 872,970	N/A	N/A
<b>Schedule CC --- Consolidated Commitments and Contingencies</b>				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
<b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total</b>	<b>SUB3380</b>	<b>\$ 874,067</b>	<b>\$ 779,306</b>	<b>\$ 995,558</b>
Mortgage Construction Loans	CC105	\$ 803,087	\$ 711,118	\$ 856,154
Other Mortgage Loans	CC115	\$ 70,980	\$ 68,188	\$ 139,404
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 551,521	\$ 537,042	\$ 947,515
<b>Commitments Outstanding to Originate Mortgages - Total</b>	<b>SUB3330</b>	<b>\$ 9,309,181</b>	<b>\$ 972,775</b>	<b>\$ 1,688,808</b>
1-4 Dwelling Units	CC280	\$ 9,246,896	\$ 904,268	\$ 1,367,262

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<b>Schedule CC --- Consolidated Commitments and Contingencies</b>		<b>Mar 2007</b>	<b>Dec 2006</b>	<b>Sep 2006</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Multifamily (5 or more) Dwelling Units	CC290	\$ 4,593	\$ 4,243	\$ 58,401
All Other Real Estate	CC300	\$ 57,692	\$ 64,264	\$ 263,145
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 570	\$ 3,057	\$ 60,582
Commitments Outstanding to Purchase Loans	CC320	\$ 14,598,214	\$ 1,319,058	\$ 3,056,910
Commitments Outstanding to Sell Loans	CC330	\$ 228,013	\$ 98,932	\$ 96,762
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 2,147,950	\$ 3,622,937	\$ 4,283,541
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 1,118,796	\$ 2,888,931	\$ 5,554,455
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 96,553	\$ 0	\$ 47,297
Commitments Outstanding to Sell Investment Securities	CC375	\$ 33,431	\$ 0	\$ 30,748
<b>Unused Lines of Credit - Total</b>	<b>SUB3361</b>	<b>\$ 32,929,704</b>	<b>\$ 25,439,884</b>	<b>\$ 40,682,553</b>
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 16,002,410	\$ 8,087,769	\$ 19,176,566
Commercial Lines	CC420	\$ 9,353,542	\$ 9,865,006	\$ 11,462,231
Open-End Consumer Lines - Credit Cards	CC423	\$ 7,393,781	\$ 7,309,641	\$ 9,210,910
Open-End Consumer Lines - Other	CC425	\$ 179,971	\$ 177,468	\$ 832,846
<b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b>	<b>SUB3390</b>	<b>\$ 81,677</b>	<b>\$ 79,048</b>	<b>\$ 582,359</b>
Commercial	CC430	\$ 155	\$ 155	\$ 5,983
Standby, Not Included on CC465 or CC468	CC435	\$ 81,522	\$ 78,893	\$ 576,376
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 8,778,432	\$ 6,062,957	\$ 5,907,795
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 330,240	\$ 88,132	\$ 88,557
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 549,056	\$ 558,908	\$ 558,489
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 500,000
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0
<b>Schedule CF --- Consolidated Cash Flow Information</b>				
<b>Description</b>	<b>Line Item</b>	<b>Mar 2007</b>	<b>Dec 2006</b>	<b>Sep 2006</b>
		<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Mortgage-Backed Securities:</b>				
Pass-Through:				
Purchases	CF143	\$ 5,606,321	\$ 6,858,483	\$ 7,266,699
Sales	CF145	\$ 4,021,958	\$ 8,568,792	\$ 3,446,138
Other Balance Changes	CF148	\$- 281,745	\$- 222,509	\$ 27,160
Other Mortgage-Backed Securities:				
Purchases	CF153	\$ 8,465,229	\$ 715,854	\$ 164,785

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Schedule CF --- Consolidated Cash Flow Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Sales	CF155	\$ 444,824	\$ 458,290	\$ 203,376
Other Balance Changes	CF158	\$- 484,574	\$- 214,046	\$- 142,565
<b>Mortgage Loans:</b>				
<b>Purchases - Total</b>	<b>SUB3811</b>	<b>\$ 14,071,550</b>	<b>\$ 7,574,337</b>	<b>\$ 7,431,484</b>
<b>Sales - Total</b>	<b>SUB3821</b>	<b>\$ 4,466,782</b>	<b>\$ 9,027,082</b>	<b>\$ 3,649,514</b>
<b>Net Purchases - Total</b>	<b>SUB3826</b>	<b>\$ 9,604,768</b>	<b>\$- 1,452,745</b>	<b>\$ 3,781,970</b>
<b>Mortgage Loans Disbursed - Total</b>	<b>SUB3831</b>	<b>\$ 50,223,251</b>	<b>\$ 3,535,611</b>	<b>\$ 5,936,074</b>
Construction Loans - Total	SUB3840	\$ 239,725	\$ 278,152	\$ 270,171
1-4 Dwelling Units	CF190	\$ 214,632	\$ 234,722	\$ 233,988
Multifamily (5 or more) Dwelling Units	CF200	\$ 7,110	\$ 6,525	\$ 5,629
Nonresidential	CF210	\$ 17,983	\$ 36,905	\$ 30,554
Permanent Loans - Total	SUB3851	\$ 49,983,526	\$ 3,257,459	\$ 5,665,903
1-4 Dwelling Units	CF225	\$ 49,913,082	\$ 3,155,981	\$ 5,239,124
Home Equity and Junior Liens	CF226	\$ 7,469,701	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF245	\$ 1,020	\$ 25,072	\$ 198,516
Nonresidential (Except Land)	CF260	\$ 17,984	\$ 28,681	\$ 144,875
Land	CF270	\$ 51,440	\$ 47,725	\$ 83,388
<b>Loans and Participations Purchased, Secured By - Total:</b>	<b>SUB3880</b>	<b>\$ 7,475,160</b>	<b>\$ 4,859,375</b>	<b>\$ 4,406,815</b>
1-4 Dwelling Units	CF280	\$ 7,472,479	\$ 4,853,985	\$ 4,404,487
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 616,522	N/A	N/A
Home Equity and Junior Liens	CF282	\$ 2,880,449	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF290	\$ 1,678	\$ 1,144	\$ 660
Nonresidential	CF300	\$ 1,003	\$ 4,246	\$ 1,668
<b>Loans and Participations Sold, Secured By - Total</b>	<b>SUB3890</b>	<b>\$ 44,606,595</b>	<b>\$ 2,095,588</b>	<b>\$ 2,057,018</b>
1-4 Dwelling Units	CF310	\$ 44,602,943	\$ 2,091,434	\$ 2,050,438
Home Equity and Junior Liens	CF311	\$ 4,091,457	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF320	\$ 148	\$ 740	\$ 0
Nonresidential	CF330	\$ 3,504	\$ 3,414	\$ 6,580
<b>Net Purchases (Sales) of Loans and Participations - Total</b>	<b>SUB3885</b>	<b>\$- 37,131,435</b>	<b>\$ 2,763,787</b>	<b>\$ 2,349,797</b>
<b>Memo - Refinancing Loans</b>	<b>CF361</b>	<b>\$ 33,532,858</b>	<b>\$ 1,975,812</b>	<b>\$ 1,775,806</b>
<b>Nonmortgage Loans:</b>				
Commercial:				
Closed or Purchased	CF390	\$ 2,400,712	\$ 2,866,844	\$ 3,358,365

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<b>Schedule CF --- Consolidated Cash Flow Information</b>				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Sales	CF395	\$ 250,000	\$ 250,000	\$ 200,000
Consumer:				
Closed or Purchased	CF400	\$ 2,913,054	\$ 2,447,533	\$ 3,365,120
Sales	CF405	\$ 214,644	\$ 296,763	\$ 243,972
<b>Nonmortgage Loans Closed or Purchased - Total</b>	<b>SUB3910</b>	<b>\$ 5,313,766</b>	<b>\$ 5,314,377</b>	<b>\$ 6,723,485</b>
<b>Nonmortgage Loans - Sales - Total</b>	<b>SUB3915</b>	<b>\$ 464,644</b>	<b>\$ 546,763</b>	<b>\$ 443,972</b>
<b>Net Purchases (Sales) of Nonmortgage Loans - Total</b>	<b>SUB3919</b>	<b>\$ 4,849,122</b>	<b>\$ 4,767,614</b>	<b>\$ 6,279,513</b>
<b>Deposits:</b>				
Interest Credited to Deposits	CF430	\$ 860,408	\$ 390,875	\$ 544,881
<b>Schedule DI --- Consolidated Deposit Information</b>				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
<b>Deposit Data</b>				
Total Broker - Originated Deposits	SUB4061	\$ 14,718,007	\$ 4,249,508	\$ 7,980,717
Fully Insured	DI100	\$ 11,145,202	\$ 3,468,185	\$ 7,281,682
Other	DI110	\$ 3,572,805	\$ 781,323	\$ 699,035
Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI120	\$ 44,209,049	\$ 30,114,953	\$ 46,649,409
Greater than \$100,000	DI130	\$ 66,697,701	\$ 15,312,175	\$ 27,208,606
Number of Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI150	5,534,334	4,910,172	8,912,591
Greater than \$100,000	DI160	169,998	78,720	112,885
Retirement Deposits with Balances				
\$250,000 or Less	DI170	\$ 5,998,528	\$ 4,567,071	N/A
Greater than \$250,000	DI175	\$ 457,148	\$ 320,547	N/A
Number of Retirement Deposits with Balances				
\$250,000 or Less	DI180	724,416	677,726	N/A
Greater than \$250,000	DI185	1,131	789	N/A
Number of Deposit Accounts - Total				
IRA/Keogh Accounts	DI200	\$ 2,964,229	\$ 1,507,797	\$ 2,083,895
Uninsured Deposits	DI210	\$ 33,264,117	\$ 9,271,945	\$ 16,985,917
Preferred Deposits	DI220	\$ 255	\$ 252	\$ 880,320
Components of Deposits and Escrows				
Transaction Accounts (Including Demand Deposits)	DI310	\$ 5,197,006	\$ 1,743,272	\$ 3,683,521
Money Market Deposit Accounts	DI320	\$ 65,063,458	\$ 30,676,516	\$ 45,412,047

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Schedule DI --- Consolidated Deposit Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 2,361,571	\$ 1,096,486	\$ 2,548,578
Time Deposits	DI340	\$ 44,740,391	\$ 16,798,471	\$ 22,213,872
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 13,354,961	N/A	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 845,191	N/A	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 3,249,046	\$ 1,678,023	\$ 2,895,898
<b>Deposits Data for Deposit Insurance Premium Assessments</b>				
<b>Section I (Optional)</b>				
<b>Quarter-End Deposit Totals:</b>				
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 58,865,787	N/A	N/A
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 0	N/A	N/A
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	N/A	N/A
<b>Average Daily Deposit Totals:</b>				
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 58,431,554	N/A	N/A
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	N/A	N/A
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	N/A	N/A
<b>Section II (If Section I Completed, This Section Not Required)</b>				
Outstd Checks Drawn Against FHLBs & FRBs Not Inclcd in SC710	DI620	\$ 2,763	\$ 971	\$ 915
Deposits of Consolidated Subsidiaries:				
Demand Deposits	DI640	\$ 173,123	\$ 7,883	\$ 6,482
Time and Savings Deposits	DI650	\$ 528,200	\$ 434,201	\$ 551,186
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 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	\$ 560	\$ 63,729	\$ 38,529
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$- 6,213,895	\$ 0	\$ 0

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Schedule SI --- Consolidated Supplemental Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
<b>Miscellaneous</b>				
Number of Full-time Equivalent Employees	SI370	10,707	8,346	12,760
Assets Held in Trading Accounts	SI375	\$ 329,543	\$ 367,500	\$ 376,118
Assets Recorded on Schedule SC Under a Fair Value Option	SI376	\$ 162,291	N/A	N/A
Liabilities Recorded on Schedule SC Under a Fair Value Option	SI377	\$ 0	N/A	N/A
Available-for-Sale Securities	SI385	\$ 19,175,735	\$ 16,272,959	\$ 23,203,880
Assets Held for Sale	SI387	\$ 1,064,887	\$ 1,178,649	\$ 876,000
Loans Serviced for Others	SI390	\$ 19,492,062	\$ 19,331,192	\$ 20,483,385
<b>Residual Interests</b>				
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 124,539	\$ 146,173	\$ 151,112
Other Residual Interests	SI404	\$ 419,747	\$ 407,670	\$ 401,882
<b>Qualified Thrift Lender Test</b>				
Actual Thrift Investment Percentage at Month-end				
First month of Qtr	SI581	85.59%	83.07%	83.40%
Second month of Qtr	SI582	85.35%	82.22%	83.29%
Third month of Qtr	SI583	84.92%	82.18%	82.41%
<b>IRS Domestic Building and Loan Test</b>				
Percent of Assets Test	SI585	85.58%	84.45%	83.65%
Do you meet the DBLA business operations test?	SI586	3 [Yes]	3 [Yes]	3 [Yes]
<b>Aggregate Investment in Service Corporations</b>	<b>SI588</b>	<b>\$ 41,625</b>	<b>\$ 40,842</b>	<b>\$ 40,431</b>
<b>Credit extended to assn exec officers, prin shareholders &amp; related interest</b>				
Aggregate amount of all extensions of credit	SI590	\$ 24,205	\$ 22,400	\$ 34,305
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	17	14	23
<b>Summary of Changes in Equity Capital</b>				
Beginning Equity Capital	SI600	\$ 13,187,937	\$ 5,837,072	\$ 8,588,436
Net Income (Loss) (SO91)	SI610	\$ 502,729	\$ 201,308	\$ 350,386
Dividends Declared				
Preferred Stock	SI620	\$ 2,744	\$ 2,744	\$ 2,744
Common Stock	SI630	\$ 10,535	\$ 17,578	\$ 536,724
Stock Issued	SI640	\$ 0	\$ 0	\$ 35
Stock Retired	SI650	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 814,078	\$ 100,000	\$ 50,132

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<b>Schedule SI --- Consolidated Supplemental Information</b>				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 10,310	\$ 17,434	\$ 78,115
Prior Period Adjustments	SI668	\$- 434	\$ 0	\$- 1,399
Other Adjustments	SI671	\$ 210,142	\$ 5,189	\$ 815
<b>Ending Equity Capital (SC80)</b>	<b>SI680</b>	<b>\$ 14,711,483</b>	<b>\$ 6,140,681</b>	<b>\$ 8,527,052</b>
<b>Transactions With Affiliations</b>				
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 253,244	\$ 738,664	\$ 5,848
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 69,367,010	\$ 340,375	\$ 12,567,639
<b>Mutual Fund and Annuity Sales</b>				
Sell private-label/third-party mutual funds/annuities?	SI805	6 [Yes]	5 [Yes]	6 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 4,742	\$ 2,616	\$ 4,306
<b>Average Balance Sheet Data</b>				
Total Assets	SI870	\$ 177,049,632	\$ 77,701,402	\$ 114,443,635
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 5,989,180	\$ 3,450,852	\$ 4,063,256
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 146,071,622	\$ 52,444,007	\$ 83,430,569
Nonmortgage Loans	SI885	\$ 17,287,641	\$ 17,454,841	\$ 21,516,883
Deposits and Excrows	SI890	\$ 108,551,143	\$ 48,771,049	\$ 72,185,055
Total Borrowings	SI895	\$ 50,240,574	\$ 21,251,897	\$ 29,518,026
<b>Schedule SQ --- Consolidated Supplemental Questions</b>				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
		Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	1	1	1
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	11	10	10

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Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
<b>FIDUCIARY AND RELATED SERVICES</b>				
Does your institution have fiduciary powers?	FS110	4 [Yes]	2 [Yes]	2 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	3 [Yes]	2 [Yes]	2 [Yes]
Do you have any activity to report on this schedule?	FS130	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>\$ 13,291,681</b>	<b>\$ 12,974,820</b>	<b>\$ 12,313,747</b>
<b>Managed Assets (\$) - Total Fiduciary Accounts</b>	<b>FS20</b>	<b>\$ 2,398,692</b>	<b>\$ 2,386,408</b>	<b>\$ 2,270,540</b>
Personal Trust and Agency Accounts	FS210	\$ 256,307	\$ 254,768	\$ 240,092
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 354,153	\$ 333,460	\$ 315,530
Employee Benefit - Defined Contribution	FS220	\$ 53,454	\$ 40,460	\$ 38,216
Employee Benefit - Defined Benefit	FS230	\$ 5,174	\$ 5,014	\$ 4,721
Other Retirement Accounts	FS240	\$ 295,525	\$ 287,986	\$ 272,593
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 1,783,120	\$ 1,793,002	\$ 1,709,372
Other Fiduciary Accounts	FS270	\$ 5,112	\$ 5,178	\$ 5,546
<b>Managed Assets (\$) - Assets Excl in OTS Assess Complex</b>	<b>FS290</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Nonmanaged Assets (\$) - Total Fiduciary Accounts</b>	<b>FS21</b>	<b>\$ 6,207,240</b>	<b>\$ 6,204,549</b>	<b>\$ 5,843,722</b>
Personal Trust and Agency Accounts	FS211	\$ 59,511	\$ 61,154	\$ 63,891
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 6,105,141	\$ 6,100,824	\$ 5,739,974
Employee Benefit - Defined Contribution	FS221	\$ 2,033	\$ 1,979	\$ 1,859
Employee Benefit - Defined Benefit	FS231	\$ 5,768,696	\$ 5,799,474	\$ 5,457,567
Other Retirement Accounts	FS241	\$ 334,412	\$ 299,371	\$ 280,548
Corporate Trust and Agency Accounts	FS251	\$ 7,731	\$ 7,909	\$ 5,742
Other Fiduciary Accounts	FS271	\$ 34,857	\$ 34,662	\$ 34,115
<b>Nonmanaged Assets (\$) - Custody and Safekeeping Accounts</b>	<b>FS280</b>	<b>\$ 4,685,749</b>	<b>\$ 4,383,863</b>	<b>\$ 4,199,485</b>
<b>Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex</b>	<b>FS291</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Managed Assets (#) - Total Fiduciary Accounts</b>	<b>FS22</b>	<b>1,924</b>	<b>1,894</b>	<b>1,893</b>
Personal Trust and Agency Accounts	FS212	207	204	209
Retirement-related Trust and Agency Accounts - Total	SUB6120	541	507	507
Employee Benefit - Defined Contribution	FS222	40	32	34

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Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	2	2	2
Other Retirement Accounts	FS242	499	473	471
Corporate Trust and Agency Accounts	FS252	0	0	0
Investment Management Agency Accounts	FS262	1,171	1,178	1,172
Other Fiduciary Accounts	FS272	5	5	5
<b>Nonmanaged Assets (#) - Total Fiduciary Accounts</b>	<b>FS23</b>	<b>514</b>	<b>462</b>	<b>451</b>
Personal Trust and Agency Accounts	FS213	26	26	28
Retirement-related Trust and Agency Accounts - Total	SUB6130	474	421	412
Employee Benefit - Defined Contribution	FS223	1	1	1
Employee Benefit - Defined Benefit	FS233	106	106	107
Other Retirement Accounts	FS243	367	314	304
Corporate Trust and Agency Accounts	FS253	6	6	3
Other Fiduciary Accounts	FS273	8	9	8
<b>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</b>	<b>FS281</b>	<b>1,303</b>	<b>1,163</b>	<b>1,143</b>
<b>FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)</b>				
<b>YTD - Income - Total Gross Fiduciary &amp; Related Services</b>	<b>FS30</b>	<b>\$ 4,862</b>	<b>\$ 17,148</b>	<b>\$ 12,556</b>
Personal Trust and Agency Accounts	FS310	\$ 558	\$ 2,073	\$ 1,516
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 1,104	\$ 3,768	\$ 2,794
Employee Benefit - Defined Contribution	FS320	\$ 145	\$ 404	\$ 306
Employee Benefit - Defined Benefit	FS330	\$ 290	\$ 1,069	\$ 798
Other Retirement Accounts	FS340	\$ 669	\$ 2,295	\$ 1,690
Corporate Trust and Agency Accounts	FS350	\$ 14	\$ 9	\$ 7
Investment Management Agency Accounts	FS360	\$ 2,800	\$ 9,336	\$ 6,709
Other Fiduciary Accounts	FS370	\$ 19	\$ 82	\$ 91
Custody and Safekeeping Accounts	FS380	\$ 343	\$ 1,770	\$ 1,375
Other Fiduciary and Related Services	FS390	\$ 24	\$ 110	\$ 64
<b>YTD - Expenses - Fiduciary and Related Services</b>	<b>FS391</b>	<b>\$ 291</b>	<b>\$ 17,520</b>	<b>\$ 704</b>
<b>YTD - Net Losses from Fiduciary and Related Services</b>	<b>FS392</b>	<b>\$ 0</b>	<b>\$ 48</b>	<b>\$ 0</b>
<b>YTD - Intracompany Inc Credits for Fiduciary/Related Service</b>	<b>FS393</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Income - Net Fiduciary and Related Services Income</b>	<b>FS35</b>	<b>\$ 4,571</b>	<b>\$- 420</b>	<b>\$ 11,852</b>
<b>FIDUCIARY MEMORANDA</b>				
<b>Managed Assets in Personal Trust and Agency Accounts - Total</b>	<b>FS40</b>	<b>\$ 60,007</b>	<b>\$ 254,768</b>	<b>\$ 55,067</b>

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Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 0	\$- 4	\$- 7
Interest-Bearing Deposits	FS415	\$ 0	\$ 457	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 2,364	\$ 16,205	\$ 2,640
State, County and Municipal Obligations	FS425	\$ 8,407	\$ 20,349	\$ 6,970
Money Market Mutual Funds	FS430	\$ 2,608	\$ 10,255	\$ 3,150
Other Short-term Obligations	FS435	\$ 200	\$ 200	\$ 300
Other Notes and Bonds	FS440	\$ 448	\$ 13,542	\$ 521
Common and Preferred Stock	FS445	\$ 43,218	\$ 189,472	\$ 38,174
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 1,215	\$ 2,162	\$ 1,755
Miscellaneous Assets	FS460	\$ 1,547	\$ 2,130	\$ 1,564
<b>Corporate Trust and Agency Accounts - No. of Issues - Total</b>	<b>SUB6300</b>	<b>0</b>	<b>0</b>	<b>0</b>
Corporate and Municipal Trusteeships	FS510	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	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>Number of Funds - Total Collective Investment Funds</b>	<b>FS60</b>	<b>0</b>	<b>3</b>	<b>0</b>
Domestic Equity	FS610	0	1	0
International/Global Equity	FS620	0	0	0
Stock/Bond Blend	FS630	0	0	0
Taxable Bond	FS640	0	1	0
Municipal Bond	FS650	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0
Specialty/Other	FS670	0	1	0
<b>Market Value - Total Collective Investment Funds</b>	<b>FS65</b>	<b>\$ 0</b>	<b>\$ 6,672,764</b>	<b>\$ 0</b>
Domestic Equity	FS615	\$ 0	\$ 5,505,335	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 83,801	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 1,083,628	\$ 0
<b>FIDUCIARY SETTLEMENTS, SURCHARGES &amp; OTHER LOSSES (CALENDAR YTD)</b>				

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Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
<b>Managed Accts - Total Fid Settlements/Surcharges/Otr Losses</b>	<b>FS70</b>	<b>\$ 0</b>	<b>\$ 41</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 41	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0
<b>Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses</b>	<b>FS71</b>	<b>\$ 0</b>	<b>\$ 9</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 9	\$ 0
<b>Total Fid Settlements/Surcharges/Otr Losses - Recoveries</b>	<b>FS72</b>	<b>\$ 0</b>	<b>\$ 2</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 2	\$ 0

  

Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
<b>TIER 1 (CORE ) CAPITAL REQUIREMENT</b>				
Equity Capital (SC80)	CCR100	\$ 14,711,484	\$ 6,140,686	\$ 8,527,052
Equity Capital Deductions - Total	SUB1631	\$ 695,747	\$ 557,729	\$ 596,193
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 2,938	\$ 3,097	\$ 3,097
Goodwill and Certain Other Intangible Assets	CCR115	\$ 483,967	\$ 484,630	\$ 513,436
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 207,815	\$ 68,975	\$ 77,010
Other	CCR134	\$ 1,027	\$ 1,027	\$ 2,650
Equity Capital Additions -Total	SUB1641	\$ 462,805	\$ 418,782	\$ 445,198
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 318,805	\$ 274,782	\$ 284,968
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 16,230
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 144,000	\$ 144,000	\$ 144,000
Other	CCR195	\$ 0	\$ 0	\$ 0
<b>Tier 1 (Core) Capital</b>	<b>CCR20</b>	<b>\$ 14,478,542</b>	<b>\$ 6,001,739</b>	<b>\$ 8,376,057</b>

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Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
<b>Total Assets (SC60)</b>	<b>CCR205</b>	<b>\$ 185,376,054</b>	<b>\$ 77,746,116</b>	<b>\$ 117,377,990</b>
Asset Deductions - Total	SUB1651	\$ 692,803	\$ 554,785	\$ 590,744
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 994	\$ 1,153	\$ 1,153
Goodwill and Certain Other Intangible Assets	CCR265	\$ 483,967	\$ 484,630	\$ 510,931
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 207,815	\$ 68,975	\$ 77,010
Other	CCR275	\$ 27	\$ 27	\$ 1,650
Asset Additions - Total	SUB1661	\$ 295,224	\$ 252,721	\$ 289,298
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 295,224	\$ 252,721	\$ 273,068
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 16,230
Other	CCR290	\$ 0	\$ 0	\$ 0
<b>Adjusted Total Assets</b>	<b>CCR25</b>	<b>\$ 184,978,475</b>	<b>\$ 77,444,052</b>	<b>\$ 117,076,544</b>
<b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>	<b>CCR27</b>	<b>\$ 7,389,468</b>	<b>\$ 3,088,095</b>	<b>\$ 4,673,555</b>
<b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>				
<b>Tier 1 (Core) Capital</b>	<b>CCR30</b>	<b>\$ 14,478,542</b>	<b>\$ 6,001,739</b>	<b>\$ 8,376,057</b>
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 1,605	\$ 1,929	\$ 1,053
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 192,500	\$ 192,500	\$ 892,500
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 1,000	\$ 1,000	\$ 1,000
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 590,282	\$ 294,352	\$ 345,913
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0
<b>Tier 2 (Supplementary) Capital</b>	<b>CCR33</b>	<b>\$ 785,387</b>	<b>\$ 489,781</b>	<b>\$ 1,240,466</b>
<b>Allowable Tier 2 (Supplementary) Capital</b>	<b>CCR35</b>	<b>\$ 785,387</b>	<b>\$ 489,781</b>	<b>\$ 1,240,466</b>
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 2,534	\$ 2,485	\$ 2,139
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 383,212	\$ 397,466	\$ 403,508
<b>Total Risk-Based Capital</b>	<b>CCR39</b>	<b>\$ 14,878,183</b>	<b>\$ 6,091,569</b>	<b>\$ 9,210,876</b>
0% R/W Category - Cash	CCR400	\$ 583,174	\$ 514,382	\$ 523,536
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 2,207,214	\$ 2,206,431	\$ 2,859,528
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 4,723	\$ 6,088	\$ 311,304
0% R/W Category - Assets Total	CCR420	\$ 2,795,111	\$ 2,726,901	\$ 3,694,368
<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>

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Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 28,113,964	\$ 12,871,412	\$ 19,292,695
20% R/W Category - Claims on FHLBs	CCR435	\$ 2,167,530	\$ 800,959	\$ 879,437
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 8,799	\$ 61,764	\$ 58,657
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 1,593,298	\$ 1,251,370	\$ 3,731,415
20% R/W Category - Other	CCR450	\$ 8,226,485	\$ 904,071	\$ 1,026,836
20% R/W Category - Assets Total	CCR455	\$ 40,110,076	\$ 15,889,576	\$ 24,989,040
<b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>	<b>CCR45</b>	<b>\$ 8,022,014</b>	<b>\$ 3,177,916</b>	<b>\$ 4,997,808</b>
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 71,021,087	\$ 22,406,849	\$ 36,323,104
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 9,398	\$ 9,889	\$ 445,205
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 899,950	\$ 761,225	\$ 704,789
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 756,091	\$ 577,852	\$ 437,372
50% R/W Category - Other	CCR480	\$ 573,374	\$ 379,212	\$ 384,656
50% R/W Category - Assets Total	CCR485	\$ 73,259,900	\$ 24,135,027	\$ 38,295,126
<b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>	<b>CCR50</b>	<b>\$ 36,629,954</b>	<b>\$ 12,067,517</b>	<b>\$ 19,147,568</b>
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 1,884,610	\$ 1,866,895	\$ 1,454,916
100% R/W Category - All Other Assets	CCR506	\$ 72,525,767	\$ 34,403,445	\$ 51,371,049
100% R/W Category - Assets Total	CCR510	\$ 74,410,377	\$ 36,270,340	\$ 52,825,965
<b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>	<b>CCR55</b>	<b>\$ 74,410,377</b>	<b>\$ 36,270,340</b>	<b>\$ 52,825,965</b>
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 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>Assets to Risk-Weight</b>	<b>CCR64</b>	<b>\$ 190,575,464</b>	<b>\$ 79,021,844</b>	<b>\$ 119,804,499</b>
<b>Subtotal Risk-Weighted Assets</b>	<b>CCR75</b>	<b>\$ 119,062,343</b>	<b>\$ 51,515,769</b>	<b>\$ 76,971,337</b>
Excess Allowances for Loan and Lease Losses	CCR530	\$ 248,106	\$ 219,199	\$ 184,192
<b>Total Risk-Weighted Assets</b>	<b>CCR78</b>	<b>\$ 118,814,237</b>	<b>\$ 51,296,570</b>	<b>\$ 76,787,145</b>
<b>Total Risk-Based Capital Requirement (CCR78 x 8%)</b>	<b>CCR80</b>	<b>\$ 9,505,139</b>	<b>\$ 4,103,724</b>	<b>\$ 6,142,970</b>
<b>CAPITAL &amp; PROMPT CORRECTIVE ACTION RATIOS</b>				
<b>Tier 1 (Core) Capital Ratio</b>	<b>CCR810</b>	<b>7.83%</b>	<b>7.75%</b>	<b>7.15%</b>
<b>Total Risk-Based Capital Ratio</b>	<b>CCR820</b>	<b>12.52%</b>	<b>11.88%</b>	<b>12.00%</b>
<b>Tier 1 Risk-Based Capital Ratio</b>	<b>CCR830</b>	<b>11.86%</b>	<b>10.93%</b>	<b>10.38%</b>

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TFR Industry Aggregate Report  
93051 - OTS-Regulated: Virginia  
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Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
<b>Tangible Equity Ratio</b>	<b>CCR840</b>	<b>7.83%</b>	<b>7.75%</b>	<b>7.14%</b>

\*Note

Some OTS-regulated thrifts file a consolidated Thrift Financial Report (TFR) that includes data for a subsidiary thrift, which also files its own TFR se that report a parent docket on TFR line SQ410. Data filed by subsidiary thrifts are excluded from the Industry Aggregate Report when both the par same aggregate group. This exclusion prevents double-counting of subsidiaries' data.