Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93051 - OTS-Regulated: Virginia	($Thousands)
Run Date: February 16, 2005, 4:00 PM	December 2004	

***** PUBLIC *****

Description	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value
Number of Institutions	15	16	16	17	16

Schedule NS --- Optional Narrative Statement Description	Line Item	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0	0	N/A
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 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	**SC11**	**$ 4,694,059**	**$ 5,552,050**	**$ 7,608,317**	**$ 7,265,919**	**$ 8,697,239**
Cash and Non-Interest-Earning Deposits	SC110	$ 1,640,970	$ 1,619,889	$ 1,402,219	$ 1,203,109	$ 1,386,736
Interest-Earning Deposits in FHLBs	SC112	$ 162,864	$ 136,240	$ 215,308	$ 181,940	$ 335,628
Other Interest-Earning Deposits	SC118	$ 65,232	$ 151,722	$ 159,399	$ 155,744	$ 190,258
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	$ 118,462	$ 983,219	$ 3,216,683	$ 3,204,172	$ 2,701,636
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	$ 1,542,853	$ 1,493,114	$ 1,529,859	$ 1,542,482	$ 1,398,942
Equity Securities Subject to FASB Statement No. 115	SC140	$ 422,656	$ 421,390	$ 306,210	$ 307,963	$ 306,317
State and Municipal Obligations	SC180	$ 142,767	$ 125,641	$ 98,029	$ 71,545	$ 49,252
Securities Backed by Nonmortgage Loans	SC182	$ 71,816	$ 83,307	$ 110,390	$ 122,953	N/A
Other Investment Securities	SC185	$ 507,067	$ 518,897	$ 549,021	$ 458,430	$ 2,289,451
Accrued Interest Receivable	SC191	$ 19,372	$ 18,631	$ 21,199	$ 17,581	N/A
Mortgage-Backed Securities - Gross	**SUB0072**	**$ 16,053,831**	**$ 15,316,995**	**$ 14,963,928**	**$ 13,726,453**	**N/A**
Mortgage-Backed Securities - Total	**SC22**	**$ 16,053,831**	**$ 15,316,995**	**$ 14,963,928**	**$ 13,726,453**	**$ 11,207,156**
Pass-Through - Total	SUB0073	$ 9,838,390	$ 8,868,289	$ 8,897,749	$ 7,639,593	N/A
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	$ 9,804,242	$ 8,805,377	$ 8,827,266	$ 7,557,005	$ 7,181,067
Other Pass-Through	SC215	$ 34,148	$ 62,912	$ 70,483	$ 82,588	$ 88,817
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	$ 6,158,486	$ 6,387,307	$ 6,007,389	$ 6,033,844	N/A
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	$ 1,418,851	$ 1,462,812	$ 1,329,662	$ 1,059,453	N/A
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	$ 26,340	$ 95,457	$ 120,397	$ 168,755	N/A
Other	SC222	$ 4,713,295	$ 4,829,038	$ 4,557,330	$ 4,805,636	N/A
Accrued Interest Receivable	SC228	$ 56,955	$ 61,399	$ 58,790	$ 53,016	N/A

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93051 - OTS-Regulated: Virginia	($Thousands)
Run Date: February 16, 2005, 4:00 PM	December 2004	

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	$ 0	$ 0	$ 0	$ 0	N/A
Mortgage Loans - Gross	**SUB0092**	**$ 40,669,193**	**$ 37,940,909**	**$ 34,630,740**	**$ 32,404,751**	**N/A**
Mortgage Loans - Total	**SC26**	**$ 40,605,512**	**$ 37,895,522**	**$ 34,573,250**	**$ 32,344,051**	**$ 31,549,628**
Construction Loans - Total	SUB0100	$ 429,429	$ 418,562	$ 406,192	$ 362,103	$ 331,184
Residential - Total	SUB0110	$ 336,705	$ 329,090	$ 323,289	$ 291,743	$ 275,371
1-4 Dwelling Units	SC230	$ 241,514	$ 237,991	$ 222,557	$ 200,435	$ 184,704
Multifamily (5 or more) Dwelling Units	SC235	$ 95,191	$ 91,099	$ 100,732	$ 91,308	$ 90,667
Nonresidential Property	SC240	$ 92,724	$ 89,472	$ 82,903	$ 70,360	$ 55,813
Permanent Loans - Total	SUB0121	$ 40,072,688	$ 37,372,597	$ 34,098,133	$ 31,927,187	N/A
Residential - Total	SUB0131	$ 38,957,695	$ 36,293,943	$ 33,076,054	$ 30,956,252	N/A
1-4 Dwelling Units - Total	SUB0141	$ 37,260,251	$ 34,719,125	$ 31,592,071	$ 29,571,994	N/A
Revolving Open-End Loans	SC251	$ 11,130,028	$ 9,450,934	$ 7,357,017	$ 6,579,955	$ 6,066,464
All Other - First Liens	SC254	$ 24,852,593	$ 24,333,945	$ 23,449,977	$ 22,272,311	N/A
All Other - Junior Liens	SC255	$ 1,277,630	$ 934,246	$ 785,077	$ 719,728	N/A
Multifamily (5 or more) Dwelling Units	SC256	$ 1,697,444	$ 1,574,818	$ 1,483,983	$ 1,384,258	$ 1,175,553
Nonresidential Property (Except Land)	SC260	$ 918,713	$ 886,275	$ 810,181	$ 772,511	$ 746,013
Land	SC265	$ 196,280	$ 192,379	$ 211,898	$ 198,424	$ 192,334
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	$ 2,958,219	$ 3,286,834	$ 2,294,210	N/A	N/A
Accrued Interest Receivable	SC272	$ 160,848	$ 146,508	$ 123,993	$ 112,703	$ 112,490
Advances for Taxes and Insurance	SC275	$ 6,228	$ 3,242	$ 2,422	$ 2,758	$ 3,317
Allowance for Loan and Lease Losses	SC283	$ 63,681	$ 45,387	$ 57,490	$ 60,700	$ 46,148
Nonmortgage Loans - Gross	**SUB0162**	**$ 19,351,914**	**$ 19,527,476**	**$ 19,478,159**	**$ 19,021,830**	**N/A**
Nonmortgage Loans - Total	**SC31**	**$ 18,841,624**	**$ 18,997,352**	**$ 18,903,987**	**$ 18,427,431**	**$ 18,517,284**
Commercial Loans - Total	SC32	$ 4,331,007	$ 3,993,927	$ 4,050,192	$ 3,916,686	$ 6,046,693
Secured	SC300	$ 1,636,425	$ 1,518,926	$ 1,455,267	$ 1,453,484	$ 1,396,330
Unsecured	SC303	$ 2,694,582	$ 2,475,001	$ 2,594,925	$ 2,463,202	$ 4,650,361
Lease Receivables	SC306	$ 0	$ 0	$ 0	$ 0	$ 2
Consumer Loans - Total	SC35	$ 14,935,247	$ 15,450,553	$ 15,349,723	$ 15,021,440	$ 13,047,386
Loans on Deposits	SC310	$ 10,893	$ 10,185	$ 10,728	$ 11,236	$ 10,842
Home Improvement Loans (Not secured by real estate)	SC316	$ 29,940	$ 34,418	$ 34,221	$ 37,052	$ 42,623
Education Loans	SC320	$ 99	$ 103	$ 108	$ 120	$ 1
Auto Loans	SC323	$ 920,780	$ 1,100,800	$ 1,352,486	$ 1,585,390	$ 1,893,555
Mobile Home Loans	SC326	$ 171	$ 273	$ 297	$ 351	$ 302
Credit Cards	SC328	$ 3,532,118	$ 3,561,092	$ 3,544,062	$ 3,666,999	$ 4,079,356

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93051 - OTS-Regulated: Virginia	($Thousands)
Run Date: February 16, 2005, 4:00 PM	December 2004	

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	$ 10,441,246	$ 10,743,682	$ 10,407,821	$ 9,720,292	$ 7,020,707
Accrued Interest Receivable	SC348	$ 85,660	$ 82,996	$ 78,244	$ 83,704	$ 86,703
Allowance for Loan and Lease Losses	SC357	$ 510,290	$ 530,124	$ 574,172	$ 594,399	$ 663,498
Repossessed Assets - Gross	**SUB0201**	**$ 30,149**	**$ 30,900**	**$ 32,059**	**$ 32,786**	**$ 36,361**
Repossessed Assets - Total	**SC40**	**$ 30,149**	**$ 30,900**	**$ 32,059**	**$ 32,786**	**$ 36,361**
Real Estate - Total	SUB0210	$ 24,964	$ 26,375	$ 26,480	$ 25,683	$ 25,807
Construction	SC405	$ 21	$ 21	$ 50	$ 0	$ 1,100
Residential - Total	SUB0225	$ 4,388	$ 7,277	$ 7,774	$ 7,586	$ 5,822
1-4 Dwelling Units	SC415	$ 4,355	$ 7,277	$ 7,774	$ 7,586	$ 5,822
Multifamily (5 or more) Dwelling Units	SC425	$ 33	$ 0	$ 0	$ 0	$ 0
Nonresidential (Except Land)	SC426	$ 223	$ 223	$ 223	$ 223	$ 0
Land	SC428	$ 20,332	$ 18,854	$ 18,433	$ 17,874	$ 18,885
Other Repossessed Assets	SC430	$ 5,185	$ 4,525	$ 5,579	$ 7,103	$ 10,554
General Valuation Allowances	SC441	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate Held for Investment	**SC45**	**$ 970**	**$ 970**	**$ 970**	**$ 970**	**$ 925**
Equity Investments Not Subj to FASB Statement 115 - Total	**SC51**	**$ 515,733**	**$ 520,463**	**$ 511,671**	**$ 481,080**	**$ 404,451**
Federal Home Loan Bank Stock	SC510	$ 427,638	$ 443,836	$ 441,341	$ 408,893	$ 390,119
Other	SC540	$ 88,095	$ 76,627	$ 70,330	$ 72,187	$ 63,748
Office Premises and Equipment	**SC55**	**$ 646,387**	**$ 637,037**	**$ 630,903**	**$ 652,923**	**$ 649,599**
Other Assets - Gross	**SUB0262**	**$ 2,504,127**	**$ 2,635,672**	**$ 2,662,950**	**$ 2,663,487**	**N/A**
Other Assets - Total	**SC59**	**$ 2,504,127**	**$ 2,635,672**	**$ 2,662,950**	**$ 2,663,487**	**$ 2,310,862**
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	$ 6,634	$ 6,497	$ 6,331	$ 6,176	N/A
Bank-Owned Life Insurance - Other	SC625	$ 18,693	$ 18,477	$ 18,258	$ 18,053	$ 22,975
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	$ 180,867	$ 166,627	$ 158,530	$ 135,406	$ 127,840
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	$ 6,943	$ 5,337	$ 5,710	$ 5,994	$ 6,423
Intangible Assets - Goodwill & Other Intangible Assets	SC660	$ 233,901	$ 261,947	$ 247,666	$ 277,976	$ 277,783
Interest-Only Strip Receivables & Certain Other Instruments	SC665	$ 461,321	$ 444,607	$ 439,477	$ 371,426	$ 366,405
Other Assets	SC689	$ 1,595,768	$ 1,732,180	$ 1,786,978	$ 1,848,456	$ 1,776,328
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93051 - OTS-Regulated: Virginia	($Thousands)
Run Date: February 16, 2005, 4:00 PM	December 2004	

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	$ 0	$ 0	$ 0	$ 0	$ 78
General Valuation Allowances - Total	**SUB2092**	**$ 573,971**	**$ 575,511**	**$ 631,662**	**$ 655,099**	**N/A**
Total Assets - Gross	**SUB0283**	**$ 84,466,363**	**$ 82,162,472**	**$ 80,519,697**	**$ 76,250,199**	**N/A**
Total Assets	**SC60**	**$ 83,892,392**	**$ 81,586,961**	**$ 79,888,035**	**$ 75,595,100**	**$ 74,032,822**
LIABILITIES						
Deposits and Escrows - Total	**SC71**	**$ 55,409,879**	**$ 55,129,250**	**$ 54,578,479**	**$ 54,175,205**	**$ 53,349,165**
Deposits	SC710	$ 55,274,629	$ 54,946,517	$ 54,396,689	$ 53,953,225	$ 53,064,904
Escrows	SC712	$ 134,703	$ 181,914	$ 180,877	$ 220,861	$ 282,622
Unamortized Yield Adjustments on Deposits & Escrows	SC715	$ 547	$ 819	$ 913	$ 1,119	$ 1,639
Borrowings - Total	**SC72**	**$ 19,265,938**	**$ 17,810,135**	**$ 16,876,517**	**$ 13,158,158**	**$ 12,669,199**
Advances from FHLBank	SC720	$ 7,129,331	$ 7,306,830	$ 6,897,854	$ 6,087,242	$ 6,247,272
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	$ 11,767,353	$ 10,117,761	$ 9,525,670	$ 6,712,042	$ 5,733,668
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	$ 175,000	$ 175,000	$ 175,000	$ 175,000	N/A
Mortgage Collateralized Securities Issued - Total	SUB0300	$ 0	$ 0	$ 0	$ 0	$ 0
CMOs (Including REMICs)	SC740	$ 0	$ 0	$ 0	$ 0	$ 0
Other	SC745	$ 0	$ 0	$ 0	$ 0	$ 0
Other Borrowings	SC760	$ 194,254	$ 210,544	$ 277,993	$ 183,874	$ 263,259
Other Liabilities - Total	**SC75**	**$ 2,081,633**	**$ 1,815,238**	**$ 1,908,799**	**$ 1,907,646**	**$ 1,766,551**
Accrued Interest Payable - Deposits	SC763	$ 76,435	$ 81,194	$ 77,752	$ 74,877	$ 73,188
Accrued Interest Payable - Other	SC766	$ 86,221	$ 53,877	$ 50,775	$ 50,240	$ 65,382
Accrued Taxes	SC776	$ 223,493	$ 432,873	$ 399,211	$ 369,356	$ 272,053
Accounts Payable	SC780	$ 496,452	$ 434,418	$ 409,527	$ 398,671	$ 369,596
Deferred Income Taxes	SC790	$ 229,525	$ 162,461	$ 183,814	$ 207,655	$ 231,960
Other Liabilities and Deferred Income	SC796	$ 969,507	$ 650,415	$ 787,720	$ 806,847	$ 754,372
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	**SC70**	**$ 76,757,450**	**$ 74,754,623**	**$ 73,363,795**	**$ 69,241,009**	**$ 67,784,915**

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93051 - OTS-Regulated: Virginia	($Thousands)
Run Date: February 16, 2005, 4:00 PM	December 2004	

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	**SC800**	**$ 175,391**	**$ 175,391**	**$ 175,391**	**$ 175,391**	**N/A**
EQUITY CAPITAL						
Equity Capital - Total	**SC80**	**$ 6,959,550**	**$ 6,656,950**	**$ 6,348,851**	**$ 6,178,700**	**$ 6,072,516**
Stock - Total	SUB0311	$ 4,441,137	$ 4,266,220	$ 4,265,777	$ 4,277,681	$ 4,263,309
Perpetual Preferred Stock - Cumulative	SC812	$ 0	$ 13	$ 13	$ 0	$ 0
Perpetual Preferred Stock - Noncumulative	SC814	$ 120,622	$ 120,622	$ 120,622	$ 120,622	$ 120,500
Common Stock - Par Value	SC820	$ 18,043	$ 18,040	$ 18,040	$ 18,059	$ 18,060
Common Stock - Paid in Excess of Par	SC830	$ 4,302,472	$ 4,127,545	$ 4,127,102	$ 4,139,000	$ 4,124,749
Accumulated Other Comprehensive Income - Total	SC86	$- 224,669	$- 237,563	$- 280,552	$- 187,896	N/A
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	$- 106,740	$- 109,494	$- 252,523	$- 12,651	$- 86,681
Gains (Losses) on Cash Flow Hedges	SC865	$- 118,029	$- 128,172	$- 27,755	$- 174,956	N/A
Other	SC870	$ 100	$ 103	$- 274	$- 289	N/A
Retained Earnings	SC880	$ 2,743,082	$ 2,628,293	$ 2,363,626	$ 2,088,915	$ 2,021,869
Other Components of Equity Capital	SC891	$ 0	$ 0	$ 0	$ 0	N/A
Total Liabilities, Minority Interest and Equity Capital	**SC90**	**$ 83,892,391**	**$ 81,586,964**	**$ 79,888,037**	**$ 75,595,100**	**$ 74,032,822**

Office of Thrift Supervision	**TFR Industry Aggregate Report**	**Frozen Aggregated Data**
Financial Reporting System	**93051 - OTS-Regulated: Virginia**	**($Thousands)**
Run Date: February 16, 2005, 4:00 PM	**December 2004**	

***** PUBLIC *****

Other Codes As of Dec 2004

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	3	$ 46
4	Net deferred tax assets	7	$ 352,040
6	Prepaid deposit insurance premiums	2	$ 1,170
7	Prepaid expenses	9	$ 3,754
9	Advances for loans serviced for others	1	$ 33
10	Property leased to others, net of accumul. deprec.	1	$ 355,849
13	Noninterest-bearing accts recv from Hold Co/Affl	2	$ 1,446
14	Other noninterest-bearing short-term accounts recv	4	$ 360,656
19	Receivables fr a broker for unsettled transactions	3	$ 73,616
20	F/V of all derivative instru. reportable as assets	2	$ 135,952
99	Other	8	$ 110,831

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	$ 3,891
4	Nonrefundable loan fees received prior to closing	1	$ 140
6	Balances in U.S. Treasury tax and loan accounts	1	$ 5,000
10	Amounts due brokers for unsettled transactions	1	$ 33
11	The liability recorded for post-retirement benefit	5	$ 6,708
14	Unapplied loan payments received	1	$ 11,226
17	Noninterest-bearing payables to Hold Co/Affiliates	3	$ 344,421
18	Litigation reserves	1	$ 220
20	F/V of all derivative instru. reportable as liab.	2	$ 52,352
99	Other	13	$ 217,075

Office of Thrift Supervision	**TFR Industry Aggregate Report**	**Frozen Aggregated Data**
Financial Reporting System	**93051 - OTS-Regulated: Virginia**	**($Thousands)**
Run Date: February 16, 2005, 4:00 PM	**December 2004**	

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	**SO11**	**$ 1,023,615**	**$ 979,838**	**$ 901,624**	**$ 892,533**	**$ 857,944**
Deposits and Investment Securities	SO115	$ 42,582	$ 41,394	$ 37,732	$ 33,249	N/A
Mortgage-Backed Securities	SO125	$ 151,788	$ 150,354	$ 143,773	$ 133,821	N/A
Mortgage Loans	SO141	$ 455,339	$ 409,579	$ 365,067	$ 346,437	N/A
Nonmortgage Loans - Total	SUB0950	$ 373,906	$ 378,511	$ 355,052	$ 379,026	N/A
Commercial Loans and Leases	SO160	$ 83,601	$ 79,081	$ 75,768	$ 74,208	$ 105,905
Consumer Loans and Leases	SO171	$ 290,305	$ 299,430	$ 279,284	$ 304,818	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	**SO18**	**$ 4,178**	**$ 4,117**	**$ 3,787**	**$ 4,086**	**$ 3,291**
Federal Home Loan Bank Stock	SO181	$ 4,156	$ 4,095	$ 3,765	$ 3,603	$ 3,291
Other	SO185	$ 22	$ 22	$ 22	$ 483	N/A
Interest Expense - Total	**SO21**	**$ 391,138**	**$ 367,088**	**$ 345,163**	**$ 345,662**	**$ 354,551**
Deposits	SO215	$ 241,393	$ 231,889	$ 226,918	$ 230,736	$ 241,326
Escrows	SO225	$ 10	$ 10	$ 1	$ 12	$ 8
Advances from FHLBank	SO230	$ 60,609	$ 55,335	$ 44,753	$ 49,788	$ 52,427
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	$ 3,076	$ 3,075	$ 3,040	$ 3,138	$ 7,079
Mortgage Collateralized Securities Issued	SO250	$ 0	$ 0	$ 0	$ 0	$ 0
Other Borrowed Money	SO260	$ 86,050	$ 76,779	$ 70,451	$ 61,988	$ 53,711
Capitalized Interest	SO271	$ 0	$ 0	$ 0	$ 0	$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	**SO312**	**$ 636,655**	**$ 616,867**	**$ 560,248**	**$ 550,957**	**$ 506,684**
Net Provision for Losses on Interest-Bearing Assets	**SO321**	**$ 118,207**	**$ 71,849**	**$ 109,482**	**$ 94,803**	**$ 141,981**
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	**SO332**	**$ 518,448**	**$ 545,018**	**$ 450,766**	**$ 456,154**	**$ 364,703**
Noninterest Income - Total	**SO42**	**$ 404,078**	**$ 429,049**	**$ 423,201**	**$ 434,877**	**$ 445,964**
Mortgage Loan Serving Fees	SO410	$- 2,905	$- 10,472	$ 9,300	$- 7,536	$- 253
Other Fees and Charges	SO420	$ 301,709	$ 316,562	$ 304,317	$ 308,670	$ 322,742
Net Income (Loss) from Other - Total	SUB0451	$ 89,856	$ 111,248	$ 93,158	$ 101,703	$ 95,019
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	$ 88,031	$ 109,565	$ 82,119	$ 109,700	$ 74,817
Operations & Sale of Repossessed Assets	SO461	$ 115	$ 322	$ 177	$ 1,179	$ 304
LOCOM Adjustments Made to Assets Held for Sale	SO465	$ 0	$ 0	$ 0	$ 0	$ 532
Sale of Securities Held-to-Maturity	SO467	$ 0	$- 7	$ 0	$ 0	$ 0
Sale of Loans Held for Investment	SO475	$ 0	$ 7,826	$ 0	$- 551	$ 0

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93051 - OTS-Regulated: Virginia	($Thousands)
Run Date: February 16, 2005, 4:00 PM	December 2004	

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	$- 298	$ 2	$- 29	$ 43	$- 60
Trading Assets (Realized and Unrealized)	SO485	$ 2,008	$- 6,460	$ 10,891	$- 8,668	$ 19,426
Other Noninterest Income	SO488	$ 15,418	$ 11,711	$ 16,426	$ 32,040	$ 28,456
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**	**$ 562,780**	**$ 540,094**	**$ 499,346**	**$ 537,904**	**$ 518,668**
All Personnel Compensation and Expense	SO510	$ 144,920	$ 135,829	$ 128,293	$ 140,397	$ 123,377
Legal Expense	SO520	$ 2,570	$ 1,789	$ 2,293	$ 1,650	$ 4,360
Office Occupancy and Equipment Expense	SO530	$ 60,553	$ 60,178	$ 60,402	$ 64,082	$ 62,654
Marketing and Other Professional Services	SO540	$ 250,424	$ 217,633	$ 210,245	$ 224,362	$ 207,273
Loan Servicing Fees	SO550	$ 13,246	$ 14,115	$ 12,289	$ 11,114	$ 9,289
Goodwill and Other Intangibles Expense	SO560	$ 3,302	$ 3,034	$ 2,343	$ 4,022	$ 5,021
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	$- 140	$ 0	$ 2	$ 47	$- 47
Other Noninterest Expense	SO580	$ 87,905	$ 107,516	$ 83,479	$ 92,230	$ 106,741
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**	**$ 359,746**	**$ 433,973**	**$ 374,621**	**$ 353,127**	**$ 291,999**
Income Taxes - Total	**SO71**	**$ 131,652**	**$ 154,357**	**$ 138,056**	**$ 131,817**	**$ 110,351**
Federal	SO710	$ 115,588	$ 141,582	$ 125,655	$ 120,708	$ 196,049
State, Local & Other	SO720	$ 16,064	$ 12,775	$ 12,401	$ 11,109	$- 85,698
Inc/Loss Before Extraord Items/Effects of Accounting Changes	**SO81**	**$ 228,094**	**$ 279,616**	**$ 236,565**	**$ 221,310**	**$ 181,648**
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	**SO811**	**$- 74**	**$- 562**	**$ 31,300**	**$ 0**	**$ 0**
Net Income (Loss)	**SO91**	**$ 228,020**	**$ 279,054**	**$ 267,865**	**$ 221,310**	**$ 181,648**

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93051 - OTS-Regulated: Virginia	($Thousands)
Run Date: February 16, 2005, 4:00 PM	December 2004	

***** PUBLIC *****

Other Codes As of Dec 2004

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	2	$ 21
6	Net income(loss)-equity invest in uncons sub org	1	$ 762
7	Net income(loss) from leased property	4	$ 4,932
14	Interest Income from CNFIs reported on SC655	1	$- 1,478
15	Income from corporate-owned life insurance	1	$ 216
19	Realized/unrealized gains on derivatives	1	$ 363
99	Other	12	$ 6,134

Other Noninterest Expense Codes

Code	Description	Count	Amount
2	OTS assessments	3	$ 71
6	Supervisory examination fees	1	$ 15
7	Office supplies, printing, and postage	7	$ 384
8	Telephone, including data lines	6	$ 6,822
9	Loan origination expense	5	$ 14,371
10	ATM expense	1	$ 55
13	Misc taxes other than income & real estate	1	$ 9
16	Web site expenses	1	$ 17
17	Charitable contributions	2	$ 110
18	Minority Interest	1	$ 4,755
99	Other	14	$ 38,655

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93051 - OTS-Regulated: Virginia	($Thousands)
Run Date: February 16, 2005, 4:00 PM	December 2004	

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations Description	Line Item	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	**Y_SO11**	**$ 3,784,873**	**$ 2,771,163**	**$ 1,791,325**	**$ 892,533**	**$ 3,466,613**
YTD - Deposits and Investment Securities	Y_SO115	$ 154,202	$ 112,201	$ 70,807	$ 33,249	N/A
YTD - Mortgage-Backed Securities	Y_SO125	$ 578,534	$ 426,778	$ 276,424	$ 133,821	N/A
YTD - Mortgage Loans	Y_SO141	$ 1,567,397	$ 1,119,729	$ 710,150	$ 346,437	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	$ 311,294	$ 229,028	$ 149,947	$ 74,208	$ 374,064
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	$ 1,173,446	$ 883,427	$ 583,997	$ 304,818	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	**Y_SO18**	**$ 16,076**	**$ 11,977**	**$ 7,860**	**$ 4,086**	**N/A**
YTD - Federal Home Loan Bank Stock	Y_SO181	$ 15,527	$ 11,450	$ 7,355	$ 3,603	N/A
YTD - Other	Y_SO185	$ 549	$ 527	$ 505	$ 483	N/A
YTD - Interest Expense - Total	**Y_SO21**	**$ 1,444,605**	**$ 1,056,402**	**$ 689,314**	**$ 345,662**	**$ 1,465,651**
YTD - Deposits	Y_SO215	$ 927,674	$ 688,032	$ 456,143	$ 230,736	$ 1,032,633
YTD - Escrows	Y_SO225	$ 33	$ 23	$ 13	$ 12	N/A
YTD - Advances from FHLBank	Y_SO230	$ 209,312	$ 149,876	$ 94,541	$ 49,788	$ 189,919
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	$ 12,329	$ 9,253	$ 6,178	$ 3,138	$ 28,682
YTD - Mortgage Collateralized Securities Issued	Y_SO250	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Other Borrowed Money	Y_SO260	$ 295,257	$ 209,218	$ 132,439	$ 61,988	$ 214,383
YTD - Capitalized Interest	Y_SO271	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	**Y_SO312**	**$ 2,356,344**	**$ 1,726,738**	**$ 1,109,871**	**$ 550,957**	**N/A**
YTD - Net Provision for Losses on Interest-Bearing Assets	**Y_SO321**	**$ 393,985**	**$ 276,078**	**$ 204,229**	**$ 94,803**	**$ 650,103**
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	**Y_SO332**	**$ 1,962,359**	**$ 1,450,660**	**$ 905,642**	**$ 456,154**	**N/A**
YTD - Noninterest Income - Total	**Y_SO42**	**$ 1,689,864**	**$ 1,286,769**	**$ 857,720**	**$ 434,877**	**N/A**
YTD - Mortgage Loan Serving Fees	Y_SO410	$- 11,703	$- 8,794	$ 1,678	$- 7,536	$- 20,509
YTD - Other Fees and Charges	Y_SO420	$ 1,230,492	$ 929,495	$ 612,933	$ 308,670	$ 1,347,380
YTD - Net Income (Loss) from Other - Total	YTD0451	$ 395,829	$ 305,974	$ 194,726	$ 101,703	$ 532,951
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	$ 389,320	$ 301,289	$ 191,724	$ 109,700	$ 547,278
YTD - Operations & Sale of Repossessed Assets	Y_SO461	$ 1,791	$ 1,677	$ 1,355	$ 1,179	$ 1,707
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	$ 0	$ 0	$ 0	$ 0	$- 30,216
YTD - Sale of Securities Held-to-Maturity	Y_SO467	$- 7	$- 7	$ 0	$ 0	$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	$ 7,275	$ 7,275	$- 551	$- 551	$- 1,720

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93051 - OTS-Regulated: Virginia	($Thousands)
Run Date: February 16, 2005, 4:00 PM	December 2004	

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	$- 321	$- 23	$- 25	$ 43	$ 309
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	$- 2,229	$- 4,237	$ 2,223	$- 8,668	$ 15,593
YTD - Other Noninterest Income	Y_SO488	$ 75,246	$ 60,094	$ 48,383	$ 32,040	N/A
YTD - Noninterest Expense - Total	**Y_SO51**	**$ 2,132,952**	**$ 1,573,942**	**$ 1,033,848**	**$ 537,904**	**$ 2,134,741**
YTD - All Personnel Compensation & Expense	Y_SO510	$ 545,979	$ 402,399	$ 266,570	$ 140,397	$ 540,353
YTD - Legal Expense	Y_SO520	$ 8,073	$ 5,522	$ 3,733	$ 1,650	$ 16,942
YTD - Office Occupancy & Equipment Expense	Y_SO530	$ 244,327	$ 184,237	$ 124,059	$ 64,082	$ 275,543
YTD - Marketing and Other Professional Services	Y_SO540	$ 902,368	$ 651,984	$ 434,351	$ 224,362	$ 831,972
YTD - Loan Servicing Fees	Y_SO550	$ 50,675	$ 37,429	$ 23,314	$ 11,114	$ 62,053
YTD - Goodwill & Other Intangibles Expense	Y_SO560	$ 12,278	$ 9,375	$ 6,341	$ 4,022	$ 14,604
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	$- 139	$ 1	$ 1	$ 47	$ 114
YTD - Other Noninterest Expense	Y_SO580	$ 369,391	$ 282,995	$ 175,479	$ 92,230	$ 393,160
YTD - Income (Loss) Before Income Taxes	**Y_SO60**	**$ 1,519,271**	**$ 1,163,487**	**$ 729,514**	**$ 353,127**	**$ 1,246,629**
YTD - Income Taxes - Total	**Y_SO71**	**$ 554,855**	**$ 424,900**	**$ 270,543**	**$ 131,817**	**$ 470,382**
YTD - Federal	Y_SO710	$ 502,400	$ 388,509	$ 246,927	$ 120,708	$ 520,904
YTD - State, Local, and Other	Y_SO720	$ 52,455	$ 36,391	$ 23,616	$ 11,109	$- 50,522
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	**Y_SO81**	**$ 964,416**	**$ 738,587**	**$ 458,971**	**$ 221,310**	**$ 776,247**
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	**Y_SO811**	**$ 30,664**	**$ 30,738**	**$ 31,300**	**$ 0**	**$ 897**
YTD - Net Income (Loss)	**Y_SO91**	**$ 995,080**	**$ 769,325**	**$ 490,271**	**$ 221,310**	**$ 777,144**

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	**VA105**	**$ 573,662**	**$ 631,661**	**$ 654,178**	**$ 710,378**	**$ 739,044**
Net Provision for Loss	VA115	$ 118,110	$ 71,670	$ 109,447	$ 94,226	$ 141,752
Transfers	VA125	$ 52	$- 1,799	$- 80	$ 587	$- 4,726
Recoveries	VA135	$ 53,525	$ 57,551	$ 59,046	$ 57,226	$ 49,190
Adjustments	VA145	$ 33,911	$ 33,725	$ 46,727	$ 64,580	$ 78,042
Charge-offs	VA155	$ 205,288	$ 217,297	$ 237,657	$ 271,900	$ 293,380
General Valuation Allowances - Ending Balance	**VA165**	**$ 573,972**	**$ 575,511**	**$ 631,661**	**$ 655,097**	**$ 709,922**
Specific Valuation Allowances - Beginning Balance	**VA108**	**$ 4,667**	**$ 7,536**	**$ 7,613**	**$ 7,102**	**$ 6,509**
Net Provision for Loss	VA118	$- 43	$ 179	$ 37	$ 576	$ 182

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93051 - OTS-Regulated: Virginia	($Thousands)
Run Date: February 16, 2005, 4:00 PM	December 2004	

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	$- 52	$ 1,799	$ 80	$- 587	$ 4,726
Adjustments	VA148	$ 0	$ 0	$ 0	$ 1,621	$ 0
Charge-offs	VA158	$ 1,788	$ 4,847	$ 194	$ 951	$ 4,793
Specific Valuation Allowances - Ending Balance	**VA168**	**$ 2,784**	**$ 4,667**	**$ 7,536**	**$ 7,761**	**$ 6,624**
Total Valuation Allowances - Beginning Balance	**VA110**	**$ 578,329**	**$ 639,197**	**$ 661,791**	**$ 717,480**	**$ 745,553**
Net Provision for Loss	VA120	$ 118,067	$ 71,849	$ 109,484	$ 94,802	$ 141,934
Recoveries	VA140	$ 53,525	$ 57,551	$ 59,046	$ 57,226	$ 49,190
Adjustments	VA150	$ 33,911	$ 33,725	$ 46,727	$ 66,201	$ 78,042
Charge-offs	VA160	$ 207,076	$ 222,144	$ 237,851	$ 272,851	$ 298,173
Total Valuation Allowances - Ending Balance	**VA170**	**$ 576,756**	**$ 580,178**	**$ 639,197**	**$ 662,858**	**$ 716,546**
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	**SUB2026**	**$ 205,288**	**$ 217,297**	**$ 237,657**	**$ 271,900**	**N/A**
Deposits and Investment Securities	**VA36**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**N/A**
Mortgage-Backed Securities	**VA370**	**$ 416**	**$ 9,263**	**$ 265**	**$ 4,014**	**N/A**
Mortgage Loans - Total	**VA46**	**$ 2,205**	**$ 1,415**	**$ 1,327**	**$ 3,556**	**$ 1,894**
Construction - Total	SUB2030	$ 5	$ 0	$ 0	$ 0	$ 0
1-4 Dwelling Units	VA420	$ 5	$ 0	$ 0	$ 0	$ 0
Multifamily (5 or more) Dwelling Units	VA430	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property	VA440	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Total	SUB2041	$ 2,200	$ 1,415	$ 1,327	$ 3,556	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA446	$ 1,601	$ 1,141	$ 907	$ 1,565	$ 1,203
1-4 Dwelling Units - Secured by First Liens	VA456	$ 468	$ 74	$ 96	$ 140	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA466	$ 102	$ 200	$ 266	$ 664	N/A
Multifamily (5 or more) Dwelling Units	VA470	$ 0	$ 0	$ 0	$ 91	$ 0
Nonresidential Property (Except Land)	VA480	$ 29	$ 0	$ 58	$ 1,096	$ 326
Land	VA490	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmortgage Loans - Total	**VA56**	**$ 202,428**	**$ 206,601**	**$ 235,973**	**$ 263,361**	**$ 286,520**
Commercial Loans	VA520	$ 31,141	$ 36,804	$ 42,214	$ 42,909	$ 43,418
Consumer Loans - Total	SUB2061	$ 171,287	$ 169,797	$ 193,759	$ 220,452	N/A
Loans on Deposits	VA510	$ 0	$ 0	$ 0	$ 0	$ 0
Home Improvement Loans	VA516	$ 347	$ 485	$ 177	$ 313	$ 290
Education Loans	VA530	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	VA540	$ 6,633	$ 8,015	$ 8,945	$ 7,240	$ 8,526
Mobile Home Loans	VA550	$ 0	$ 0	$ 0	$ 0	$ 0

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93051 - OTS-Regulated: Virginia	($Thousands)
Run Date: February 16, 2005, 4:00 PM	December 2004	

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	$ 127,940	$ 125,551	$ 149,844	$ 179,806	$ 201,759
Other	VA560	$ 36,367	$ 35,746	$ 34,793	$ 33,093	$ 32,527
Repossessed Assets - Total	**VA60**	**$ 239**	**$ 18**	**$ 92**	**$ 891**	**$ 2,762**
Real Estate - Construction	VA605	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - 1-4 Dwelling Units	VA613	$ 5	$ 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	$ 222	$ 0	$ 60	$ 0	$ 0
Other Repossessed Assets	VA630	$ 12	$ 18	$ 32	$ 891	$ 2,762
Real Estate Held for Investment	**VA70**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Equity Investments Not Subject to FASB Statement No. 115	**VA820**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Other Assets	**VA930**	**$ 0**	**$ 0**	**$ 0**	**$ 78**	**$ 6**
GVA Recoveries - Assets - Total	**SUB2126**	**$ 53,525**	**$ 57,551**	**$ 59,046**	**$ 57,226**	**N/A**
Deposits and Investment Securities	**VA37**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**N/A**
Mortgage-Backed Securities	**VA371**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**N/A**
Mortgage Loans - Total	**VA47**	**$ 436**	**$ 401**	**$ 676**	**$ 376**	**$ 208**
Construction - Total	SUB2130	$ 0	$ 0	$ 0	$ 26	$ 10
1-4 Dwelling Units	VA421	$ 0	$ 0	$ 0	$ 26	$ 10
Multifamily (5 or more) Dwelling Units	VA431	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property	VA441	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Total	SUB2141	$ 436	$ 401	$ 676	$ 350	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA447	$ 199	$ 230	$ 465	$ 68	$ 72
1-4 Dwelling Units - Secured by First Liens	VA457	$ 45	$ 6	$ 66	$ 40	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA467	$ 48	$ 161	$ 64	$ 91	N/A
Multifamily (5 or more) Dwelling Units	VA471	$ 10	$ 0	$ 0	$ 0	$ 0
Nonresidential Property (Except Land)	VA481	$ 134	$ 4	$ 81	$ 151	$ 11
Land	VA491	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmortgage Loans - Total	**VA57**	**$ 53,089**	**$ 57,150**	**$ 58,370**	**$ 56,850**	**$ 48,982**
Commercial Loans	VA521	$ 6,537	$ 7,765	$ 4,848	$ 4,089	$ 3,831
Consumer Loans - Total	SUB2161	$ 46,552	$ 49,385	$ 53,522	$ 52,761	N/A
Loans on Deposits	VA511	$ 0	$ 0	$ 0	$ 0	$ 0
Home Improvement Loans	VA517	$ 594	$ 363	$ 213	$ 253	$ 262
Education Loans	VA531	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	VA541	$ 5,853	$ 5,630	$ 7,541	$ 2,727	$ 2,258

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93051 - OTS-Regulated: Virginia	($Thousands)
Run Date: February 16, 2005, 4:00 PM	December 2004	

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	$ 0	$ 0	$ 0	$ 0	$ 0
Credit Cards	VA557	$ 34,353	$ 37,217	$ 39,627	$ 43,293	$ 36,493
Other	VA561	$ 5,752	$ 6,175	$ 6,141	$ 6,488	$ 6,138
Equity Investments Not Subject to FASB Statement No. 115	**VA821**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Other Assets	**VA931**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
SVA Provisions and Transfers from GVA - Assets - Total	**SUB2226**	**$- 95**	**$ 1,978**	**$ 117**	**$ 33**	**N/A**
Deposits and Investment Securities	**VA38**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**N/A**
Mortgage-Backed Securities	**VA372**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**N/A**
Mortgage Loans - Total	**VA48**	**$ 0**	**$ 300**	**$ 0**	**$- 202**	**$ 4,796**
Construction - Total	SUB2230	$ 0	$ 0	$ 0	$ 123	$ 0
1-4 Dwelling Units	VA422	$ 0	$ 0	$ 0	$ 123	$ 0
Multifamily (5 or more) Dwelling Units	VA432	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property	VA442	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Total	SUB2241	$ 0	$ 300	$ 0	$- 325	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA448	$ 0	$ 0	$ 0	$ 34	$ 4,456
1-4 Dwelling Units - Secured by First Liens	VA458	$ 0	$ 0	$ 0	$ 0	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA468	$ 0	$ 0	$ 0	$ 0	N/A
Multifamily (5 or more) Dwelling Units	VA472	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property (Except Land)	VA482	$ 0	$ 300	$ 0	$- 359	$ 2
Land	VA492	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmortgage Loans - Total	**VA58**	**$ 57**	**$ 1,496**	**$ 152**	**$ 156**	**$ 99**
Commercial Loans	VA522	$- 15	$ 25	$ 8	$ 2	$ 34
Consumer Loans - Total	SUB2261	$ 72	$ 1,471	$ 144	$ 154	N/A
Loans on Deposits	VA512	$ 0	$ 0	$ 0	$ 0	$ 0
Home Improvement Loans	VA518	$ 0	$ 0	$ 0	$ 51	$ 4
Education Loans	VA532	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	VA542	$ 11	$ 1,434	$ 69	$ 107	$ 50
Mobile Home Loans	VA552	$ 0	$ 0	$ 0	$ 0	$ 0
Credit Cards	VA558	$ 41	$ 38	$ 60	$ 0	$ 0
Other	VA562	$ 20	$- 1	$ 15	$- 4	$ 11
Repossessed Assets - Total	**VA62**	**$- 152**	**$ 182**	**$- 35**	**$ 79**	**$ 11**
Real Estate - Construction	VA606	$ 0	$ 0	$ 0	$ 72	$ 0
Real Estate - 1-4 Dwelling Units	VA614	$- 116	$ 177	$ 32	$ 5	$ 12
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	$ 6	$ 0	$ 0	$ 0	$ 0

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93051 - OTS-Regulated: Virginia	($Thousands)
Run Date: February 16, 2005, 4:00 PM	December 2004	

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - Land	VA629	$- 100	$ 0	$- 71	$ 0	$ 0
Other Repossessed Assets	VA632	$ 58	$ 5	$ 4	$ 2	$- 1
Real Estate Held for Investment	**VA72**	**$ 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**	**$ 151,668**	**$ 161,724**	**$ 178,728**	**$ 214,707**	**N/A**
Deposits and Investment Securities	**VA39**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**N/A**
Mortgage-Backed Securities	**VA375**	**$ 416**	**$ 9,263**	**$ 265**	**$ 4,014**	**N/A**
Mortgage Loans - Total	**VA49**	**$ 1,769**	**$ 1,314**	**$ 651**	**$ 2,978**	**$ 6,482**
Construction - Total	SUB2330	$ 5	$ 0	$ 0	$ 97	$- 10
1-4 Dwelling Units	VA425	$ 5	$ 0	$ 0	$ 97	$- 10
Multifamily (5 or more) Dwelling Units	VA435	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property	VA445	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Total	SUB2341	$ 1,764	$ 1,314	$ 651	$ 2,881	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA449	$ 1,402	$ 911	$ 442	$ 1,531	$ 5,587
1-4 Dwelling Units - Secured by First Liens	VA459	$ 423	$ 68	$ 30	$ 100	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA469	$ 54	$ 39	$ 202	$ 573	N/A
Multifamily (5 or more) Dwelling Units	VA475	$- 10	$ 0	$ 0	$ 91	$ 0
Nonresidential Property (Except Land)	VA485	$- 105	$ 296	$- 23	$ 586	$ 317
Land	VA495	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmortgage Loans - Total	**VA59**	**$ 149,396**	**$ 150,947**	**$ 177,755**	**$ 206,667**	**$ 237,637**
Commercial Loans	VA525	$ 24,589	$ 29,064	$ 37,374	$ 38,822	$ 39,621
Consumer Loans - Total	SUB2361	$ 124,807	$ 121,883	$ 140,381	$ 167,845	N/A
Loans on Deposits	VA515	$ 0	$ 0	$ 0	$ 0	$ 0
Home Improvement Loans	VA519	$- 247	$ 122	$- 36	$ 111	$ 32
Education Loans	VA535	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	VA545	$ 791	$ 3,819	$ 1,473	$ 4,620	$ 6,318
Mobile Home Loans	VA555	$ 0	$ 0	$ 0	$ 0	$ 0
Credit Cards	VA559	$ 93,628	$ 88,372	$ 110,277	$ 136,513	$ 165,266
Other	VA565	$ 30,635	$ 29,570	$ 28,667	$ 26,601	$ 26,400
Repossessed Assets - Total	**VA65**	**$ 87**	**$ 200**	**$ 57**	**$ 970**	**$ 2,773**
Real Estate - Construction	VA607	$ 0	$ 0	$ 0	$ 72	$ 0
Real Estate - 1-4 Dwelling Units	VA615	$- 111	$ 177	$ 32	$ 5	$ 12

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93051 - OTS-Regulated: Virginia	($Thousands)
Run Date: February 16, 2005, 4:00 PM	December 2004	

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	$ 6	$ 0	$ 0	$ 0	$ 0
Real Estate - Nonresidential (Except Land)	VA627	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - Land	VA631	$ 122	$ 0	$- 11	$ 0	$ 0
Other Repossessed Assets	VA633	$ 70	$ 23	$ 36	$ 893	$ 2,761
Real Estate Held for Investment	**VA75**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Equity Investments Not Subject to FASB Statement No. 115	**VA825**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Other Assets	**VA935**	**$ 0**	**$ 0**	**$ 0**	**$ 78**	**$ 6**
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	**VA940**	**$ 11,654**	**$ 7,357**	**$ 6,924**	**$ 9,627**	**$ 1,608**
Amount in Schedule SC Complying with Modified Terms	**VA942**	**$ 31,125**	**$ 31,807**	**$ 34,312**	**$ 35,389**	**N/A**
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	**VA95**	**$ 1,165**	**$ 1,475**	**$ 2,336**	**$ 2,289**	**$ 1,147**
Construction	VA951	$ 0	$ 21	$ 0	$ 231	$ 0
Permanent - 1-4 Dwelling Units	VA952	$ 319	$ 1,454	$ 2,336	$ 2,058	$ 1,147
Permanent - Multifamily (5 or more) Dwelling Units	VA953	$ 37	$ 0	$ 0	$ 0	$ 0
Permanent - Nonresidential (Except Land)	VA954	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Land	VA955	$ 809	$ 0	$ 0	$ 0	$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	**VA960**	**$ 105,464**	**$ 118,574**	**$ 129,641**	**$ 129,984**	**$ 123,715**
Classified Assets - Quarter End Balance - Total	**SUB2811**	**$ 312,336**	**$ 318,624**	**$ 313,896**	**$ 363,321**	**$ 404,081**
Substandard	VA965	$ 263,778	$ 278,816	$ 269,760	$ 315,766	$ 351,618
Doubtful	VA970	$ 48,558	$ 39,808	$ 44,076	$ 47,499	$ 52,463
Loss	VA975	$ 0	$ 0	$ 60	$ 56	$ 0

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	**SUB2410**	**$ 657,300**	**$ 614,444**	**$ 596,317**	**$ 667,033**	**$ 728,425**
Mortgages - Total	SUB2421	$ 268,025	$ 236,005	$ 211,558	$ 252,744	N/A
Construction and Land Loans	SUB2430	$ 14,374	$ 1,517	$ 2,036	$ 9,450	$ 4,744
Permanent Loans Secured by 1-4 Property	SUB2441	$ 250,840	$ 227,388	$ 201,792	$ 236,357	N/A
Permanent Loans Secured by All Other Property	SUB2450	$ 2,879	$ 7,850	$ 9,565	$ 6,969	$ 3,730
Nonmortgages - Total	SUB2461	$ 389,275	$ 378,439	$ 384,759	$ 414,289	N/A
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	**SUB2470**	**$ 581,931**	**$ 543,044**	**$ 513,164**	**$ 561,838**	**$ 635,042**

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93051 - OTS-Regulated: Virginia	($Thousands)
Run Date: February 16, 2005, 4:00 PM	December 2004	

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	**PD10**	**$ 449,080**	**$ 415,887**	**$ 388,637**	**$ 418,567**	**$ 474,916**
Mortgage Loans - Total	SUB2481	$ 212,424	$ 181,178	$ 156,227	$ 183,025	N/A
Construction	PD115	$ 13,281	$ 390	$ 0	$ 7,724	$ 1,823
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	$ 24,744	$ 24,780	$ 17,388	$ 19,524	$ 162,990
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	$ 164,717	$ 144,462	$ 128,526	$ 146,073	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	$ 6,890	$ 4,891	$ 4,291	$ 4,400	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD125	$ 267	$ 3,908	$ 345	$ 551	$ 330
Permanent - Nonresidential Property (Except Land)	PD135	$ 2,488	$ 2,709	$ 3,873	$ 4,721	$ 1,641
Permanent - Land	PD138	$ 37	$ 38	$ 1,804	$ 32	$ 23
Nonmortgage Loans - Commercial Loans	PD140	$ 66,929	$ 55,286	$ 53,890	$ 59,037	$ 66,983
Nonmortgage Loans - Consumer Loans - Total	SUB2511	$ 169,727	$ 179,423	$ 178,520	$ 176,505	N/A
Loans on Deposits	PD161	$ 17	$ 11	$ 53	$ 39	$ 40
Home Improvement Loans	PD163	$ 2,700	$ 2,205	$ 1,824	$ 1,723	$ 1,777
Education Loans	PD165	$ 0	$ 0	$ 0	$ 1	$ 1
Auto Loans	PD167	$ 20,048	$ 22,602	$ 31,533	$ 31,347	$ 54,959
Mobile Home Loans	PD169	$ 4	$ 0	$ 6	$ 0	$ 16
Credit Cards	PD171	$ 107,950	$ 117,167	$ 116,866	$ 112,760	$ 150,224
Other	PD180	$ 39,008	$ 37,438	$ 28,238	$ 30,635	$ 34,109
Memo - Troubled Debt Restructured Included Above	PD190	$ 0	$ 0	$ 0	$ 0	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	$ 7,544	$ 468	$ 0	$ 347	N/A
Past Due & Still Accruing - 90 Days or More - Total	**PD20**	**$ 132,851**	**$ 127,157**	**$ 124,527**	**$ 143,271**	**$ 160,126**
Mortgage Loans - Total	SUB2491	$ 222	$ 833	$ 452	$ 226	N/A
Construction	PD215	$ 65	$ 0	$ 11	$ 0	$ 112
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	$ 0	$ 0	$ 0	$ 0	$ 443
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	$ 154	$ 152	$ 441	$ 102	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	$ 3	$ 0	$ 0	$ 0	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD225	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Nonresidential Property (Except Land)	PD235	$ 0	$ 0	$ 0	$ 124	$ 0
Permanent - Land	PD238	$ 0	$ 681	$ 0	$ 0	$ 0
Nonmortgage Loans - Commercial Loans	PD240	$ 33,669	$ 28,380	$ 30,858	$ 32,060	$ 31,108
Nonmortgage Loans - Consumer Loans - Total	SUB2521	$ 98,960	$ 97,944	$ 93,217	$ 110,985	N/A
Loans on Deposits	PD261	$ 0	$ 0	$ 0	$ 0	$ 0
Home Improvement Loans	PD263	$ 0	$ 0	$ 0	$ 0	$ 0

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93051 - OTS-Regulated: Virginia	($Thousands)
Run Date: February 16, 2005, 4:00 PM	December 2004	

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	PD267	$ 45	$ 281	$ 624	$ 1,043	$ 2,241
Mobile Home Loans	PD269	$ 0	$ 0	$ 0	$ 0	$ 0
Credit Cards	PD271	$ 92,572	$ 92,171	$ 87,530	$ 105,199	$ 120,637
Other	PD280	$ 6,343	$ 5,492	$ 5,063	$ 4,743	$ 5,585
Memo - Troubled Debt Restructured Included Above	PD290	$ 0	$ 0	$ 0	$ 0	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	$ 1,036	$ 98	$ 0	$ 0	N/A
NONACCRUAL						
Nonaccrual - Total	**PD30**	**$ 75,369**	**$ 71,400**	**$ 83,153**	**$ 105,195**	**$ 93,383**
Mortgage Loans - Total	SUB2501	$ 55,379	$ 53,994	$ 54,879	$ 69,493	N/A
Construction	PD315	$ 960	$ 377	$ 190	$ 1,694	$ 2,752
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	$ 6,600	$ 5,154	$ 3,890	$ 3,796	$ 70,683
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	$ 45,122	$ 45,880	$ 45,556	$ 59,177	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	$ 2,610	$ 2,069	$ 1,700	$ 3,285	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD325	$ 0	$ 106	$ 899	$ 614	$ 511
Permanent - Nonresidential Property (Except Land)	PD335	$ 56	$ 377	$ 2,613	$ 927	$ 1,191
Permanent - Land	PD338	$ 31	$ 31	$ 31	$ 0	$ 34
Nonmortgage Loans - Commercial Loans	PD340	$ 9,553	$ 6,544	$ 18,018	$ 25,673	$ 2,848
Nonmortgage Loans - Consumer Loans - Total	SUB2531	$ 10,437	$ 10,862	$ 10,256	$ 10,029	N/A
Loans on Deposits	PD361	$ 0	$ 0	$ 0	$ 0	$ 0
Home Improvement Loans	PD363	$ 223	$ 313	$ 246	$ 100	$ 253
Education Loans	PD365	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	PD367	$ 2,984	$ 3,437	$ 3,599	$ 4,258	$ 7,388
Mobile Home Loans	PD369	$ 0	$ 0	$ 0	$ 0	$ 0
Credit Cards	PD371	$ 3,034	$ 2,844	$ 3,070	$ 2,212	$ 4,456
Other	PD380	$ 4,196	$ 4,268	$ 3,341	$ 3,459	$ 3,267
Memo - Troubled Debt Restructured Included Above	PD390	$ 841	$ 1,030	$ 39	$ 29	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	$ 0	$ 0	$ 0	$ 49	N/A

Schedule LD --- Loan Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
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**	**$ 399,464**	**$ 542,389**	**$ 519,788**	**$ 354,175**	**$ 387,678**

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93051 - OTS-Regulated: Virginia	($Thousands)
Run Date: February 16, 2005, 4:00 PM	December 2004	

***** PUBLIC *****

Schedule LD --- Loan Data Description	Line Item	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value
90% up to 100% LTV	LD110	$ 352,425	$ 474,706	$ 452,346	$ 282,580	$ 310,601
100% and greater LTV	LD120	$ 47,039	$ 67,683	$ 67,442	$ 71,595	$ 77,077
Past Due and Nonaccrual Balances - Total	**SUB5250**	**$ 4,325**	**$ 6,432**	**$ 4,511**	**$ 5,258**	**$ 4,330**
Past Due and Still Accruing - Total	**SUB5240**	**$ 2,667**	**$ 4,524**	**$ 3,032**	**$ 4,054**	**$ 3,318**
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	$ 2,342	$ 4,524	$ 3,032	$ 4,054	$ 3,318
90% up to 100% LTV	LD210	$ 2,165	$ 3,572	$ 2,149	$ 2,874	$ 2,181
100% and greater LTV	LD220	$ 177	$ 952	$ 883	$ 1,180	$ 1,137
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	$ 325	$ 0	$ 0	$ 0	$ 0
90% up to 100% LTV	LD230	$ 325	$ 0	$ 0	$ 0	$ 0
100% and greater LTV	LD240	$ 0	$ 0	$ 0	$ 0	$ 0
Nonaccrual - Total	**SUB5230**	**$ 1,658**	**$ 1,908**	**$ 1,479**	**$ 1,204**	**$ 1,012**
90% up to 100% LTV	LD250	$ 830	$ 1,064	$ 1,008	$ 1,099	$ 865
100% and greater LTV	LD260	$ 828	$ 844	$ 471	$ 105	$ 147
Net Charge-offs - Total	**SUB5300**	**$ 19**	**$ 62**	**$ 55**	**$ 112**	**$ 4,503**
90% up to 100% LTV	LD310	$ 19	$ 62	$ 55	$ 112	$ 47
100% and greater LTV	LD320	$ 0	$ 0	$ 0	$ 0	$ 4,456
Purchases - Total	**SUB5320**	**$ 0**	**$ 6,627**	**$ 8,237**	**$ 26,710**	**$ 0**
90% up to 100% LTV	LD410	$ 0	$ 5,244	$ 7,738	$ 26,710	$ 0
100% and greater LTV	LD420	$ 0	$ 1,383	$ 499	$ 0	$ 0
Originations - Total	**SUB5330**	**$ 79,012**	**$ 129,267**	**$ 86,183**	**$ 58,734**	**$ 112,071**
90% up to 100% LTV	LD430	$ 74,225	$ 123,099	$ 83,904	$ 58,291	$ 91,793
100% and greater LTV	LD440	$ 4,787	$ 6,168	$ 2,279	$ 443	$ 20,278
Sales - Total	**SUB5340**	**$ 25,493**	**$ 32,429**	**$ 40,965**	**$ 65,444**	**$ 95,732**
90% up to 100% LTV	LD450	$ 24,037	$ 31,440	$ 39,624	$ 65,241	$ 69,685
100% and greater LTV	LD460	$ 1,456	$ 989	$ 1,341	$ 203	$ 26,047

Schedule CC --- Consolidated Commitments and Contingencies Description	Line Item	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	**SUB3380**	**$ 582,954**	**$ 507,343**	**$ 465,448**	**$ 473,879**	**$ 441,764**
Mortgage Construction Loans	CC105	$ 543,202	$ 478,420	$ 435,072	$ 449,191	$ 410,528
Other Mortgage Loans	CC115	$ 39,752	$ 28,923	$ 30,376	$ 24,688	$ 31,236
Undisbursed Balance of Nonmortgage Loans Closed	CC125	$ 675,976	$ 670,743	$ 614,807	$ 570,558	$ 372,736
Commitments Outstanding to Originate Mortgages - Total	**SUB3330**	**$ 786,184**	**$ 1,029,146**	**$ 1,007,605**	**$ 1,604,873**	**$ 798,352**
1-4 Dwelling Units	CC280	$ 682,809	$ 908,026	$ 836,004	$ 1,515,732	$ 756,317

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93051 - OTS-Regulated: Virginia	($Thousands)
Run Date: February 16, 2005, 4:00 PM	December 2004	

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	$ 28,205	$ 27,502	$ 22,318	$ 9,587	$ 56
All Other Real Estate	CC300	$ 75,170	$ 93,618	$ 149,283	$ 79,554	$ 41,979
Commitments Outstanding to Originate Nonmortgage Loans	CC310	$ 387,916	$ 456,357	$ 494,567	$ 491,080	$ 726,071
Commitments Outstanding to Purchase Loans	CC320	$ 604,136	$ 698,088	$ 818,813	$ 960,587	$ 743,265
Commitments Outstanding to Sell Loans	CC330	$ 472,110	$ 621,470	$ 760,178	$ 635,186	$ 1,225,298
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	$ 591,243	$ 1,127,757	$ 820,482	$ 3,066,167	N/A
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	$ 973,907	$ 1,372,485	$ 1,226,922	$ 2,756,540	N/A
Commitments Outstanding to Purchase Investment Securities	CC365	$ 0	$ 0	$ 0	$ 110,061	N/A
Commitments Outstanding to Sell Investment Securities	CC375	$ 0	$ 0	$ 15,000	$ 45,000	N/A
Unused Lines of Credit - Total	**SUB3361**	**$ 25,441,113**	**$ 24,717,628**	**$ 22,207,210**	**$ 23,644,243**	**N/A**
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	$ 6,854,428	$ 6,229,404	$ 5,697,984	$ 5,132,841	N/A
Commercial Lines	CC420	$ 9,744,015	$ 9,811,498	$ 9,089,578	$ 8,539,123	$ 8,220,894
Open-End Consumer Lines - Credit Cards	CC423	$ 8,083,617	$ 7,925,689	$ 6,677,209	$ 9,242,207	N/A
Open-End Consumer Lines - Other	CC425	$ 759,053	$ 751,037	$ 742,439	$ 730,072	N/A
Letters of Credit (Excluding Items on CC465 & CC468) - Total	**SUB3390**	**$ 294,186**	**$ 282,772**	**$ 288,178**	**$ 195,257**	**$ 156,440**
Commercial	CC430	$ 1,976	$ 2,264	$ 1,915	$ 1,276	$ 4,960
Standby, Not Included on CC465 or CC468	CC435	$ 292,210	$ 280,508	$ 286,263	$ 193,981	$ 151,480
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	$ 3,932,733	$ 3,883,165	$ 3,690,029	$ 3,579,588	$ 3,549,589
Amount of Direct Credit Substitutes on Assets in CC455	CC465	$ 83,030	$ 78,617	$ 82,512	$ 82,921	$ 79,241
Amount of Recourse Obligations on Assets in CC455	CC468	$ 391,076	$ 386,083	$ 397,661	$ 330,513	$ 332,865
Other Contingent Liabilities	CC480	$ 56,100	$ 71	$ 87	$ 1,575	$ 2,114
Contingent Assets	CC490	$ 0	$ 0	$ 0	$ 0	$ 0

Schedule CF --- Consolidated Cash Flow Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	**SUB3811**	**$ 6,341,547**	**$ 5,230,514**	**$ 9,127,888**	**$ 10,388,288**	**N/A**
Pass-Through Securities	CF143	$ 5,800,365	$ 3,906,803	$ 8,206,781	$ 9,094,663	$ 10,046,302
Other Mortgage-Backed Securities	CF153	$ 541,182	$ 1,323,711	$ 921,107	$ 1,293,625	N/A
Mortgage-Backed Securities - Sales - Total	**SUB3821**	**$ 5,044,433**	**$ 4,538,813**	**$ 6,431,742**	**$ 9,220,767**	**N/A**
Pass-Through Securities	CF145	$ 4,527,288	$ 3,811,234	$ 6,091,990	$ 8,589,044	$ 9,644,345
Other Mortgage-Backed Securities	CF155	$ 517,145	$ 727,579	$ 339,752	$ 631,723	N/A
Mortgage-Backed Securities - Net Purchases - Total	**SUB3826**	**$ 1,297,114**	**$ 691,701**	**$ 2,696,146**	**$ 1,167,521**	**N/A**

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93051 - OTS-Regulated: Virginia	($Thousands)
Run Date: February 16, 2005, 4:00 PM	December 2004	

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	$- 302,938	$- 125,614	$- 690,362	$ 1,563	$ 316,480
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	$- 251,191	$- 218,273	$- 602,800	$ 144,386	N/A
Mortgage Loans Disbursed - Total	**SUB3831**	**$ 5,354,153**	**$ 5,744,159**	**$ 6,147,043**	**$ 5,272,651**	**N/A**
Construction Loans - Total	SUB3840	$ 151,749	$ 157,485	$ 158,365	$ 129,376	$ 151,118
1-4 Dwelling Units	CF190	$ 110,808	$ 112,129	$ 118,982	$ 80,629	$ 126,871
Multifamily (5 or more) Dwelling Units	CF200	$ 5,104	$ 3,184	$ 9,205	$ 10,536	$ 1,157
Nonresidential	CF210	$ 35,837	$ 42,172	$ 30,178	$ 38,211	$ 23,090
Permanent Loans - Total	SUB3851	$ 5,202,404	$ 5,586,674	$ 5,988,678	$ 5,143,275	N/A
1-4 Dwelling Units	CF225	$ 4,871,831	$ 5,305,985	$ 5,726,799	$ 5,023,622	$ 5,930,673
Multifamily (5 or more) Dwelling Units	CF245	$ 173,527	$ 145,894	$ 151,642	$ 61,794	$ 178,297
Nonresidential (Except Land)	CF260	$ 89,946	$ 106,013	$ 71,141	$ 29,441	$ 93,643
Land	CF270	$ 67,100	$ 28,782	$ 39,096	$ 28,418	$ 49,428
Loans and Participations Purchased - Total	**SUB3880**	**$ 3,828,422**	**$ 3,385,984**	**$ 2,864,488**	**$ 1,787,256**	**$ 5,764,660**
Secured by 1-4 Dwelling Units	CF280	$ 3,827,080	$ 3,385,452	$ 2,863,420	$ 1,574,441	$ 5,761,673
Secured by Multifamily (5 or more) Dwelling Units	CF290	$ 0	$ 0	$ 0	$ 212,815	$ 0
Secured by Nonresidential	CF300	$ 1,342	$ 532	$ 1,068	$ 0	$ 2,987
Loans and Participations Sold - Total	**SUB3890**	**$ 3,509,998**	**$ 3,335,071**	**$ 3,639,078**	**$ 3,748,746**	**$ 3,459,418**
Secured by 1-4 Dwelling Units	CF310	$ 3,509,998	$ 3,332,632	$ 3,639,078	$ 3,747,163	$ 3,459,418
Secured by Multifamily (5 or more) Dwelling Units	CF320	$ 0	$ 2,439	$ 0	$ 0	$ 0
Secured by Nonresidential	CF330	$ 0	$ 0	$ 0	$ 1,583	$ 0
Net Purchases (Sales) of Loans and Participations - Total	**SUB3885**	**$ 318,424**	**$ 50,913**	**$- 774,590**	**$- 1,961,490**	**$ 2,305,242**
Mortgage Loans - Cash Repayment of Principal	**CF340**	**$ 2,706,120**	**$ 2,523,229**	**$ 3,071,747**	**$ 2,509,645**	**$ 2,327,622**
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	**CF350**	**$- 9,119**	**$ 16,898**	**$- 6,753**	**$- 70,476**	**$- 53,368**
Mortgage Loans - Memo - Refinancing Loans	**CF361**	**$ 206,922**	**$ 168,836**	**$ 263,730**	**$ 194,102**	**$ 142,356**
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	**SUB3906**	**$ 2,957,338**	**$ 3,288,741**	**$ 2,293,953**	**$ 731,040**	**N/A**
Nonmortgage Loans Closed or Purchased - Total	**SUB3910**	**$ 6,163,190**	**$ 6,351,870**	**$ 6,543,738**	**$ 5,773,198**	**$ 5,674,817**
Commercial	CF390	$ 3,212,107	$ 3,129,205	$ 2,979,683	$ 2,781,950	$ 2,829,275
Consumer	CF400	$ 2,951,083	$ 3,222,665	$ 3,564,055	$ 2,991,248	$ 2,845,542
Nonmortgage Loans - Sales - Total	**SUB3915**	**$ 684,084**	**$ 659,702**	**$ 866,358**	**$ 549,050**	**N/A**
Commercial	CF395	$ 0	$ 209,149	$ 499,807	$ 100,000	N/A
Consumer	CF405	$ 684,084	$ 450,553	$ 366,551	$ 449,050	N/A

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93051 - OTS-Regulated: Virginia	($Thousands)
Run Date: February 16, 2005, 4:00 PM	December 2004	

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information Description	Line Item	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value
Net Purchases (Sales) of Nonmortage Loans - Total	**SUB3919**	**$ 5,479,106**	**$ 5,692,168**	**$ 5,677,380**	**$ 5,224,148**	**N/A**
Net Deposit Gain (Loss), Excluding Acquired Deposits	**SUB3920**	**$ 531,394**	**$ 653,786**	**$ 692,089**	**$ 772,617**	**$ 1,286,674**
New Deposits Received less Deposits Withdrawn	CF420	$ 302,449	$ 432,272	$ 475,228	$ 551,541	$ 1,069,184
Interest Credited to Deposits	CF430	$ 228,945	$ 221,514	$ 216,861	$ 221,076	$ 217,490
Deposits Acquired, Net of Dispositions in Bulk Transactions	**CF435**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**

Schedule DI --- Consolidated Deposit Information Description	Line Item	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value
BALANCES - END OF QUARTER						
Total Broker -Originated Deposits - Total	SUB4061	$ 7,148,595	$ 7,449,468	$ 7,575,441	$ 7,616,553	N/A
Fully Insured	DI100	$ 6,924,304	$ 7,258,192	$ 7,447,344	$ 7,547,821	$ 7,382,340
Other	DI110	$ 224,291	$ 191,276	$ 128,097	$ 68,732	$ 81,109
Deposits with Balances - $100,000 or Less	DI120	$ 37,899,778	$ 38,411,266	$ 37,927,184	$ 37,203,536	$ 36,545,000
Deposits with Balances - Greater than $100,000	DI130	$ 17,509,553	$ 16,717,163	$ 16,650,382	$ 16,970,551	$ 16,519,903
Number of Deposit Accounts - Total	SUB4062	6,693,471	6,750,745	6,340,033	6,012,259	N/A
Balances of $100,000 or Less	DI150	6,618,410	6,676,452	6,269,592	5,939,635	5,743,039
Balances Greater than $100,000	DI160	75,061	74,293	70,441	72,624	71,088
IRA/Keogh Accounts	DI200	$ 1,808,755	$ 1,803,248	$ 1,759,693	$ 1,693,185	$ 1,642,659
Uninsured Deposits	DI210	$ 10,735,071	$ 10,261,714	$ 10,224,442	$ 10,281,205	$ 9,992,567
Preferred Deposits	DI220	$ 12,081	$ 20,984	$ 61,619	$ 97,491	$ 106,302
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	$ 8,530,899	$ 8,405,608	$ 8,440,824	$ 8,055,970	N/A
Deposits & Escrows - Money Market Deposit Accounts	DI320	$ 26,651,029	$ 25,660,762	$ 24,918,245	$ 24,237,843	N/A
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	$ 3,761,044	$ 3,900,162	$ 4,012,056	$ 4,250,555	N/A
Deposits & Escrows - Time Deposits	DI340	$ 16,466,359	$ 17,161,900	$ 17,206,438	$ 17,629,715	N/A
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	$ 5,020,424	$ 5,199,203	$ 5,233,009	$ 4,857,950	$ 4,375,814
Outstd Checks Drawn Against FHLBs & FRBs Not Incld in SC710	DI620	$ 3,463	$ 3,876	$ 5,476	$ 2,769	$ 1,982
Deposits of Consolidated Subs - Demand Deposits	DI640	$ 4,734	$ 1,526	$ 1,056	$ 863	$ 1,648
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	$ 384,270	$ 571,063	$ 344,332	$ 244,526	$ 344,391
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	$ 0	$ 0	$ 0	$ 0	$ 0

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93051 - OTS-Regulated: Virginia	($Thousands)
Run Date: February 16, 2005, 4:00 PM	December 2004	

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	$ 0	$ 0	$ 0	$ 0	N/A
Adjustments to Demand Deposits (including escrows)	DI720	$ 59,322	$ 52,236	$ 76,051	$ 52,720	$ 1,978
Adjustment to Time and Savings Deposits (including escrows)	DI730	$ 0	$ 0	$ 0	$ 15,830	$ 0
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	$ 0	$ 0	$ 0	$ 0	$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	$ 0	$ 0	$ 0	$ 0	$ 0
Total deposits sold or transferred during the quarter	DI760	$ 13,127	$ 0	$ 0	$ 0	$ 0

Schedule SI --- Consolidated Supplemental Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	11,020	10,987	10,822	11,027	11,343
Assets Held in Trading Accounts	SI375	$ 965,650	$ 943,013	$ 953,181	$ 975,162	$ 787,352
Available-for-Sale Securities	SI385	$ 16,880,536	$ 16,508,240	$ 15,671,915	$ 14,130,579	$ 13,514,796
Assets Held for Sale	SI387	$ 1,764,605	$ 2,640,088	$ 2,417,347	$ 1,840,511	$ 2,150,904
Loans Serviced for Others	SI390	$ 18,262,243	$ 16,785,060	$ 15,325,961	$ 14,587,053	$ 18,820,445
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	$ 93,470	$ 92,940	$ 94,651	$ 98,479	$ 102,490
Other Residual Interests	SI404	$ 285,284	$ 275,447	$ 272,125	$ 201,469	$ 194,309
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	86.75%	84.31%	83.09%	80.47%	79.90%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	86.58%	84.79%	83.20%	80.39%	80.37%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	86.89%	85.23%	83.55%	81.93%	77.33%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	85.01%	85.52%	83.76%	86.45%	N/A
Do you meet the DBLA business operations test?	SI586	3 [Yes]	3 [Yes]	2 [Yes]	3 [Yes]	N/A [Yes]
Aggregate Investment in Service Corporations	**SI588**	**$ 40,615**	**$ 30,934**	**$ 30,038**	**$ 38,089**	**N/A**
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	$ 26,394	$ 26,075	$ 27,082	$ 27,210	$ 27,350
No. of exec officers.. with credit > $500K/5% unimpaird cap	SI595	25	29	33	24	27
RECONCILIATION OF EQUITY CAPITAL						

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93051 - OTS-Regulated: Virginia	($Thousands)
Run Date: February 16, 2005, 4:00 PM	December 2004	

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Beginning Equity Capital	**SI600**	**$ 6,605,588**	**$ 6,348,849**	**$ 6,156,219**	**$ 6,086,048**	**$ 5,833,410**
Net Income (Loss) (SO91)	SI610	$ 228,020	$ 279,054	$ 267,865	$ 221,310	$ 181,648
Dividends Declared - Preferred Stock	SI620	$ 2,500	$ 2,500	$ 2,500	$ 0	$ 5,750
Dividends Declared - Common Stock	SI630	$ 89,200	$ 11,886	$ 9,434	$ 158,023	$ 6,553
Stock Issued	SI640	$ 0	$ 0	$ 0	$ 123	$ 120,500
Stock Retired	SI650	$ 0	$ 0	$ 0	$ 0	$ 71,869
Capital Contributions (Where No Stock is Issued)	SI655	$ 204,723	$ 443	$ 25,536	$ 14,250	N/A
New Basis Accounting Adjustments	SI660	$ 0	$ 0	$ 0	$ 0	$ 0
Other Comprehensive Income	SI662	$ 12,894	$ 42,989	$- 92,646	$ 24,666	N/A
Prior Period Adjustments	SI668	$ 0	$ 0	$- 559	$- 3,115	N/A
Other Adjustments	SI671	$ 23	$ 1	$ 4,368	$- 6,561	N/A
Ending Equity Capital (SC80)	**SI680**	**$ 6,959,548**	**$ 6,656,950**	**$ 6,348,849**	**$ 6,178,698**	**$ 6,072,511**
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	$ 2,372	$ 2,481	$ 2,830	$ 7,888	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	$ 5,131,474	$ 4,962,273	$ 7,161,391	$ 6,711,247	N/A
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	4 [Yes]	3 [Yes]	2 [Yes]	1 [Yes]	N/A [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	$ 59,790	$ 39,051	$ 47,514	$ 85,747	N/A
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	$ 4,479	$ 5,679	$ 3,993	$ 4,712	$ 4,235
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	$ 83,329,639	$ 81,121,250	$ 78,409,491	$ 74,734,649	N/A
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	$ 3,742,166	$ 5,149,639	$ 6,262,552	$ 6,222,700	N/A
Mortgage Loans and Mortgage-Backed Securities	SI880	$ 55,074,564	$ 53,567,659	$ 48,092,220	$ 44,777,921	N/A
Nonmortgage Loans	SI885	$ 19,361,383	$ 19,481,477	$ 19,111,658	$ 19,671,980	N/A
Deposits and Excrows	SI890	$ 55,071,991	$ 54,593,183	$ 52,744,632	$ 52,750,032	N/A
Total Borrowings	SI895	$ 19,327,714	$ 17,882,025	$ 15,948,685	$ 12,968,847	N/A
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	3	7	2	1	7
Total Dollar Amount of Loans Made During Quarter	SI910	$ 136	$ 689	$ 277	$ 114	$ 1,708
Interest Charged on Loans Made During Quarter - Minimum	SI920	7.84	4.91	6.63	5.62	4.53
Interest Charged on Loans Made During Quarter - Maximum	SI930	7.84	8.87	6.63	5.62	4.69

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93051 - OTS-Regulated: Virginia	($Thousands)
Run Date: February 16, 2005, 4:00 PM	December 2004	

***** PUBLIC *****

Schedule SQ --- Consolidated Supplemental Questions		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	0	0
Change in Control of Association?	SQ130	0	0	0	1	1
Merger Accounted for under the Purchase Method?	SQ160	0	0	0	1	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	1	0	1	1
Any Outstanding Futures or Options Positions?	SQ310	0	1	1	1	1
Does Association Have Subchapter S in effect this year?	SQ320	1	1	1	1	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	7	9	8	10	N/A

Schedule FS --- Fiduciary and Related Services		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Do you have any activity to report on this schedule?	FS130	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets ($) - Fiduciary, Custody & Safekeeping Accounts	**SUB6150**	**$ 8,607,404**	**$ 7,895,035**	**$ 7,807,000**	**$ 7,650,103**	**$ 7,526,029**
Managed Assets ($) - Total Fiduciary Accounts	**FS20**	**$ 641,949**	**$ 571,509**	**$ 555,902**	**$ 500,137**	**$ 467,807**
Personal Trust and Agency Accounts	FS210	$ 78,568	$ 67,724	$ 64,694	$ 59,228	$ 58,304
Retirement-related Trust and Agency Accounts - Total	SUB6100	$ 154,404	$ 144,863	$ 142,144	$ 135,696	$ 130,378
Employee Benefit - Defined Contribution	FS220	$ 28,023	$ 26,146	$ 28,265	$ 25,652	$ 24,713
Employee Benefit - Defined Benefit	FS230	$ 6,879	$ 6,430	$ 6,291	$ 6,655	$ 6,284
Other Retirement Accounts	FS240	$ 119,502	$ 112,287	$ 107,588	$ 103,389	$ 99,381
Corporate Trust and Agency Accounts	FS250	$ 0	$ 0	$ 0	$ 0	$ 0
Investment Management Agency Accounts	FS260	$ 404,382	$ 357,660	$ 347,808	$ 303,916	$ 277,856
Other Fiduciary Accounts	FS270	$ 4,595	$ 1,262	$ 1,256	$ 1,297	$ 1,269

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93051 - OTS-Regulated: Virginia	($Thousands)
Run Date: February 16, 2005, 4:00 PM	December 2004	

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services Description	Line Item	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value
Managed Assets ($) - Assets Excl in OTS Assess Complex Comp	**FS290**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Nonmanaged Assets ($) - Total Fiduciary Accounts	**FS21**	**$ 4,981,810**	**$ 4,617,197**	**$ 4,648,426**	**$ 4,522,333**	**$ 4,504,767**
Personal Trust and Agency Accounts	FS211	$ 50,578	$ 61,397	$ 61,616	$ 71,241	$ 70,266
Retirement-related Trust and Agency Accounts - Total	SUB6110	$ 4,890,364	$ 4,524,567	$ 4,553,896	$ 4,416,262	$ 4,400,180
Employee Benefit - Defined Contribution	FS221	$ 1,342	$ 0	$ 0	$ 0	$ 0
Employee Benefit - Defined Benefit	FS231	$ 4,598,430	$ 4,251,355	$ 4,274,380	$ 4,133,776	$ 4,129,253
Other Retirement Accounts	FS241	$ 290,592	$ 273,212	$ 279,516	$ 282,486	$ 270,927
Corporate Trust and Agency Accounts	FS251	$ 859	$ 4,252	$ 6,353	$ 7,169	$ 7,132
Other Fiduciary Accounts	FS271	$ 40,009	$ 26,981	$ 26,561	$ 27,661	$ 27,189
Nonmanaged Assets ($) - Custody and Safekeeping Accounts	**FS280**	**$ 2,983,645**	**$ 2,706,329**	**$ 2,602,672**	**$ 2,627,633**	**$ 2,553,455**
Nonmanaged Assets ($) - Assets Ex in OTS Assess Complex Comp	**FS291**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Managed Assets (#) - Total Fiduciary Accounts	**FS22**	**699**	**694**	**679**	**645**	**616**
Personal Trust and Agency Accounts	FS212	96	93	89	79	80
Retirement-related Trust and Agency Accounts - Total	SUB6120	250	250	251	242	224
Employee Benefit - Defined Contribution	FS222	29	29	30	30	31
Employee Benefit - Defined Benefit	FS232	6	6	7	7	6
Other Retirement Accounts	FS242	215	215	214	205	187
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	349	348	336	321	309
Other Fiduciary Accounts	FS272	4	3	3	3	3
Nonmanaged Assets (#) - Total Fiduciary Accounts	**FS23**	**497**	**495**	**487**	**482**	**467**
Personal Trust and Agency Accounts	FS213	17	20	20	20	16
Retirement-related Trust and Agency Accounts - Total	SUB6130	465	459	451	447	438
Employee Benefit - Defined Contribution	FS223	1	0	0	0	0
Employee Benefit - Defined Benefit	FS233	123	130	119	114	108
Other Retirement Accounts	FS243	341	329	332	333	330
Corporate Trust and Agency Accounts	FS253	4	9	9	8	6
Other Fiduciary Accounts	FS273	11	7	7	7	7
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	**FS281**	**1,406**	**1,354**	**1,354**	**1,354**	**1,312**
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	**FS30**	**$ 6,916**	**$ 5,076**	**$ 3,308**	**$ 1,664**	**$ 5,942**
Personal Trust and Agency Accounts	FS310	$ 906	$ 654	$ 382	$ 195	$ 558

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93051 - OTS-Regulated: Virginia	($Thousands)
Run Date: February 16, 2005, 4:00 PM	December 2004	

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Retirement-related Trust and Agency Accounts - Total	SUB6200	$ 1,697	$ 1,256	$ 831	$ 397	$ 1,214
Employee Benefit - Defined Contribution	FS320	$ 243	$ 169	$ 105	$ 50	$ 92
Employee Benefit - Defined Benefit	FS330	$ 343	$ 331	$ 258	$ 119	$ 456
Other Retirement Accounts	FS340	$ 1,111	$ 756	$ 468	$ 228	$ 666
Corporate Trust and Agency Accounts	FS350	$ 19	$ 14	$ 8	$ 5	$ 12
Investment Management Agency Accounts	FS360	$ 2,251	$ 1,530	$ 954	$ 468	$ 1,764
Other Fiduciary Accounts	FS370	$ 78	$ 23	$ 15	$ 8	$ 33
Custody and Safekeeping Accounts	FS380	$ 1,167	$ 801	$ 502	$ 269	$ 1,018
Other Fiduciary and Related Services	FS390	$ 798	$ 798	$ 616	$ 322	$ 1,343
YTD - Expenses - Fiduciary and Related Services	**FS391**	**$ 9,232**	**$ 0**	**$ 0**	**$ 0**	**$ 9,048**
YTD - Net Losses from Fiduciary and Related Services	**FS392**	**$ 18**	**$ 0**	**$ 0**	**$ 0**	**$ 10**
YTD - Intracompany Inc Credits for Fiduciary/Related Service	**FS393**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
YTD - Income - Net Fiduciary and Related Services Income	**FS35**	**$- 2,334**	**$ 5,076**	**$ 3,308**	**$ 1,664**	**$- 3,116**
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	**FS40**	**$ 78,567**	**$ 0**	**$ 0**	**$ 0**	**$ 58,304**
Non-Interest-Bearing Deposits	FS410	$ 0	$ 0	$ 0	$ 0	$ 0
Interest-Bearing Deposits	FS415	$ 389	$ 0	$ 0	$ 0	$ 286
U.S. Treasury and U.S. Government Agency Obligations	FS420	$ 8,913	$ 0	$ 0	$ 0	$ 8,205
State, County and Municipal Obligations	FS425	$ 11,669	$ 0	$ 0	$ 0	$ 6,861
Money Market Mutual Funds	FS430	$ 6,941	$ 0	$ 0	$ 0	$ 9,034
Other Short-term Obligations	FS435	$ 0	$ 0	$ 0	$ 0	$ 0
Other Notes and Bonds	FS440	$ 1,750	$ 0	$ 0	$ 0	$ 1,443
Common and Prefered Stock	FS445	$ 47,439	$ 0	$ 0	$ 0	$ 31,564
Real Estate Mortgages	FS450	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate	FS455	$ 1,455	$ 0	$ 0	$ 0	$ 900
Miscellaneous Assets	FS460	$ 11	$ 0	$ 0	$ 0	$ 11
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 Agncy	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	**FS515**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93051 - OTS-Regulated: Virginia	($Thousands)
Run Date: February 16, 2005, 4:00 PM	December 2004	

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Number of Funds - Total Collective Investment Funds	**FS60**	**2**	**0**	**0**	**0**	**2**
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	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	1	0	0	0	1
Market Value - Total Collective Investment Funds	**FS65**	**$ 4,622,295**	**$ 0**	**$ 0**	**$ 0**	**$ 4,116**
Domestic Equity	FS615	$ 4,273,489	$ 0	$ 0	$ 0	$ 3,919
International/Global Equity	FS625	$ 0	$ 0	$ 0	$ 0	$ 0
Stock/Bond Blend	FS635	$ 0	$ 0	$ 0	$ 0	$ 0
Taxable Bond	FS645	$ 0	$ 0	$ 0	$ 0	$ 0
Municipal Bond	FS655	$ 0	$ 0	$ 0	$ 0	$ 0
Short-Term Investments/Money Market	FS665	$ 0	$ 0	$ 0	$ 0	$ 0
Specialty/Other	FS675	$ 348,806	$ 0	$ 0	$ 0	$ 197
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	**FS70**	**$ 15**	**$ 0**	**$ 0**	**$ 0**	**$ 10**
Personal Trust and Agency Accounts	FS710	$ 12	$ 0	$ 0	$ 0	$ 0
Retirement-Related Trust and Agency Accounts	FS720	$ 0	$ 0	$ 0	$ 0	$ 0
Investment Management Agency Accounts	FS730	$ 3	$ 0	$ 0	$ 0	$ 8
Other Fiduciary Accounts and Related Services	FS740	$ 0	$ 0	$ 0	$ 0	$ 2
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	**FS71**	**$ 3**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Personal Trust and Agency Accounts	FS711	$ 0	$ 0	$ 0	$ 0	$ 0
Retirement-Related Trust and Agency Accounts	FS721	$ 0	$ 0	$ 0	$ 0	$ 0
Investment Management Agency Accounts	FS731	$ 0	$ 0	$ 0	$ 0	$ 0
Other Fiduciary Accounts and Related Services	FS741	$ 3	$ 0	$ 0	$ 0	$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	**FS72**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Personal Trust and Agency Accounts	FS712	$ 0	$ 0	$ 0	$ 0	$ 0
Retirement-Related Trust and Agency Accounts	FS722	$ 0	$ 0	$ 0	$ 0	$ 0
Investment Management Agency Accounts	FS732	$ 0	$ 0	$ 0	$ 0	$ 0
Other Fiduciary Accounts and Related Services	FS742	$ 0	$ 0	$ 0	$ 0	$ 0

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93051 - OTS-Regulated: Virginia	($Thousands)
Run Date: February 16, 2005, 4:00 PM	December 2004	

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement Description	Line Item	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	$ 6,959,550	$ 6,656,950	$ 6,348,851	$ 6,178,700	$ 6,072,516
Equity Capital Deductions - Total	SUB1631	$ 323,934	$ 367,742	$ 283,524	$ 335,094	N/A
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	$ 11,321	$ 929	$ 933	$ 930	$ 930
Goodwill and Certain Other Intangible Assets	CCR115	$ 233,901	$ 261,950	$ 247,666	$ 277,977	$ 277,783
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	$ 75,916	$ 101,926	$ 33,558	$ 56,187	$ 90,364
Other	CCR134	$ 2,796	$ 2,937	$ 1,367	$ 0	$ 0
Equity Capital Additions -Total	SUB1641	$ 394,998	$ 409,467	$ 438,204	$ 345,343	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	$ 223,307	$ 236,365	$ 280,801	$ 187,558	$ 211,462
Qualifying Intangible Assets	CCR185	$ 27,691	$ 29,102	$ 13,403	$ 13,785	$ 14,189
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	$ 144,000	$ 144,000	$ 144,000	$ 144,000	$ 144,000
Other	CCR195	$ 0	$ 0	$ 0	$ 0	$ 0
Tier 1 (Core) Capital	**CCR20**	**$ 7,030,614**	**$ 6,698,675**	**$ 6,503,531**	**$ 6,188,949**	**$ 6,073,090**
Total Assets (SC60)	**CCR205**	**$ 83,892,392**	**$ 81,586,961**	**$ 79,888,035**	**$ 75,595,100**	**$ 74,032,822**
Asset Deductions - Total	SUB1651	$ 321,149	$ 365,390	$ 281,048	$ 335,110	N/A
Assets of "Nonincludable" Subsidiaries	CCR260	$ 11,348	$ 948	$ 955	$ 946	$ 950
Goodwill and Certain Other Intangible Assets	CCR265	$ 231,089	$ 259,549	$ 245,168	$ 277,977	$ 277,783
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	$ 75,916	$ 101,926	$ 33,558	$ 56,187	$ 90,364
Other	CCR275	$ 2,796	$ 2,967	$ 1,367	$ 0	N/A
Asset Additions - Total	SUB1661	$ 133,075	$ 133,809	$ 289,874	$ 4,100	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	$ 105,384	$ 104,707	$ 276,471	$- 9,685	$ 77,978
Qualifying Intangible Assets	CCR285	$ 27,691	$ 29,102	$ 13,403	$ 13,785	$ 14,189
Other	CCR290	$ 0	$ 0	$ 0	$ 0	N/A
Adjusted Total Assets	**CCR25**	**$ 83,704,318**	**$ 81,355,380**	**$ 79,896,861**	**$ 75,264,090**	**$ 73,755,892**
Tier 1 (Core) Capital Requirement (CCR25*4%)	**CCR27**	**$ 3,348,208**	**$ 3,245,652**	**$ 3,196,782**	**$ 3,002,294**	**$ 2,941,595**
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	**CCR30**	**$ 7,030,614**	**$ 6,698,675**	**$ 6,503,531**	**$ 6,188,949**	**$ 6,073,090**
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	$ 2,505	$ 1,984	$ 1,438	$ 2,903	$ 2,033
Tier 2 Capital - Qualfying Sub Debt & Redeem Preferred Stock	CCR310	$ 175,000	$ 175,000	$ 175,000	$ 175,000	$ 425,000

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93051 - OTS-Regulated: Virginia	($Thousands)
Run Date: February 16, 2005, 4:00 PM	December 2004	

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Other Equity Instruments	CCR340	$ 0	$ 0	$ 0	$ 0	$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	$ 284,251	$ 279,205	$ 300,191	$ 302,518	$ 303,687
Tier 2 Capital - Other	CCR355	$ 60	$ 0	$ 0	$ 0	$ 0
Tier 2 (Supplementary) Capital	**CCR33**	**$ 461,816**	**$ 456,189**	**$ 476,629**	**$ 480,421**	**$ 730,720**
Allowable Tier 2 (Supplementary) Capital	**CCR35**	**$ 461,816**	**$ 456,189**	**$ 476,629**	**$ 480,421**	**$ 730,720**
Equity Investments & Other Assets Required to be Deducted	CCR370	$ 2,618	$ 2,405	$ 2,350	$ 1,917	$ 2,214
Deduction for Low-Level Recourse and Residual Interests	CCR375	$ 264,103	$ 253,516	$ 251,324	$ 237,704	$ 234,118
Total Risk-Based Capital	**CCR39**	**$ 7,225,709**	**$ 6,898,943**	**$ 6,726,486**	**$ 6,429,749**	**$ 6,567,478**
0% R/W Category - Cash	CCR400	$ 555,927	$ 562,926	$ 470,106	$ 431,032	$ 577,029
0% R/W Category - Securities Backed by U.S. Government	CCR405	$ 3,393,280	$ 3,543,701	$ 3,726,024	$ 3,112,372	$ 3,065,459
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	$ 0	$ 0	$ 0	$ 0	$ 0
0% R/W Category - Other	CCR415	$ 318,113	$ 333,340	$ 365,834	$ 285,823	$ 247,055
0% R/W Category - Assets Total	CCR420	$ 4,267,320	$ 4,439,967	$ 4,561,964	$ 3,829,227	$ 3,889,543
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	**CCR40**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	$ 11,630,003	$ 10,011,797	$ 9,741,827	$ 8,867,997	$ 8,871,929
20% R/W Category - Claims on FHLBs	CCR435	$ 868,786	$ 860,299	$ 937,992	$ 864,263	$ 1,085,095
20% R/W Category - General Obligations of State/Local Govts	CCR440	$ 53,258	$ 129,028	$ 6,292	$ 6,028	$ 3,106
20% R/W Category - Claims on Domestic Depository Inst	CCR445	$ 3,265,961	$ 4,176,371	$ 6,320,763	$ 6,150,415	$ 5,765,420
20% R/W Category - Other	CCR450	$ 935,222	$ 1,607,443	$ 1,594,798	$ 1,563,253	$ 1,145,755
20% R/W Category - Assets Total	CCR455	$ 16,753,230	$ 16,784,938	$ 18,601,672	$ 17,451,956	$ 16,871,305
20% Risk-Weight Total for R/B Capital (CCR455x20%)	**CCR45**	**$ 3,350,646**	**$ 3,356,986**	**$ 3,720,336**	**$ 3,490,391**	**$ 3,374,261**
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	$ 24,792,985	$ 24,233,617	$ 23,325,003	$ 22,175,545	$ 22,127,446
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	$ 767,403	$ 647,474	$ 556,388	$ 14,316	$ 31,257
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	$ 1,218,264	$ 117,370	$ 16,114	$ 18,070	$ 18,645
50% R/W Category - State & Local Revenue Bonds	CCR475	$ 92,434	$ 78,036	$ 95,339	$ 66,581	$ 45,939
50% R/W Category - Other	CCR480	$ 118,035	$ 1,195,349	$ 1,354,212	$ 1,233,830	$ 1,109,942
50% R/W Category - Assets Total	CCR485	$ 26,989,121	$ 26,271,846	$ 25,347,056	$ 23,508,342	$ 23,333,229
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	**CCR50**	**$ 13,494,564**	**$ 13,135,926**	**$ 12,673,534**	**$ 11,754,174**	**$ 11,666,613**

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93051 - OTS-Regulated: Virginia	($Thousands)
Run Date: February 16, 2005, 4:00 PM	December 2004	

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	$ 1,846,474	$ 2,048,141	$ 2,087,330	$ 1,721,830	N/A
100% R/W Category - All Other Assets	CCR506	$ 37,530,970	$ 35,384,432	$ 32,662,857	$ 31,880,718	N/A
100% R/W Category - Assets Total	CCR510	$ 39,377,444	$ 37,432,573	$ 34,750,187	$ 33,602,548	$ 33,908,207
100% Risk-Weight Total for R/B Capital (CCR510x100%)	**CCR55**	**$ 39,377,444**	**$ 37,432,573**	**$ 34,750,187**	**$ 33,602,548**	**$ 33,908,207**
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**	**$ 87,387,115**	**$ 84,929,324**	**$ 83,260,879**	**$ 78,392,073**	**$ 78,002,284**
Subtotal Risk-Weighted Assets	**CCR75**	**$ 56,222,652**	**$ 53,925,485**	**$ 51,144,050**	**$ 48,847,112**	**$ 48,949,084**
Excess Allowances for Loan and Lease Losses	CCR530	$ 289,661	$ 296,306	$ 331,471	$ 352,580	$ 405,959
Total Risk-Weighted Assets	**CCR78**	**$ 55,932,991**	**$ 53,629,179**	**$ 50,812,579**	**$ 48,494,532**	**$ 48,543,125**
Total Risk-Based Capital Requirement (CCR78 x 8%)	**CCR80**	**$ 4,474,637**	**$ 4,290,333**	**$ 4,065,006**	**$ 3,879,564**	**$ 3,883,451**
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	**CCR810**	**8.40%**	**8.23%**	**8.14%**	**8.22%**	**8.23%**
Total Risk-Based Capital Ratio	**CCR820**	**12.92%**	**12.86%**	**13.24%**	**13.26%**	**13.53%**
Tier 1 Risk-Based Capital Ratio	**CCR830**	**12.10%**	**12.02%**	**12.30%**	**12.27%**	**12.03%**
Tangible Equity Ratio	**CCR840**	**8.36%**	**8.19%**	**8.12%**	**8.20%**	**8.21%**

*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.