

**TFR Industry Aggregate Report**

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 4:53 PM	TFR Industry Aggregate Report 93010 - OTS-Regulated: Delaware December 2005	Frozen Aggregated Data (\$Thousands)
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Description	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
<b>Number of Regulated Institutions</b>	7	7	7	7	6

Schedule NS --- Optional Narrative Statement		Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
Description	Line Item	Value	Value	Value	Value	Value
<b>ASSETS</b>						
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 1,864,231</b>	<b>\$ 2,000,758</b>	<b>\$ 1,759,609</b>	<b>\$ 1,695,808</b>	<b>\$ 2,796,302</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 484,770	\$ 1,029,071	\$ 745,716	\$ 625,225	\$ 669,234
Interest-Earning Deposits in FHLBs	SC112	\$ 158,201	\$ 30,386	\$ 18,415	\$ 19,966	\$ 14,416
Other Interest-Earning Deposits	SC118	\$ 127,954	\$ 67,677	\$ 108,309	\$ 157,183	\$ 88,373
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 350,700	\$ 206,200	\$ 200,650	\$ 132,500	\$ 1,241,093
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 577,588	\$ 578,473	\$ 620,907	\$ 697,262	\$ 701,183
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 113,514	\$ 35,578	\$ 8,334	\$ 7,086	\$ 21,826
State and Municipal Obligations	SC180	\$ 12,512	\$ 13,098	\$ 14,539	\$ 14,376	\$ 15,084
Securities Backed by Nonmortgage Loans	SC182	\$ 29,579	\$ 31,070	\$ 32,897	\$ 32,006	\$ 32,541
Other Investment Securities	SC185	\$ 49	\$ 359	\$ 359	\$ 359	\$ 359
Accrued Interest Receivable	SC191	\$ 9,364	\$ 8,846	\$ 9,483	\$ 9,845	\$ 12,193
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 39,710,492</b>	<b>\$ 38,465,305</b>	<b>\$ 35,187,238</b>	<b>\$ 31,511,129</b>	<b>\$ 25,321,002</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 39,710,492</b>	<b>\$ 38,465,305</b>	<b>\$ 35,187,238</b>	<b>\$ 31,511,129</b>	<b>\$ 25,321,002</b>
Pass-Through - Total	SUB0073	\$ 7,669,190	\$ 7,948,490	\$ 8,353,326	\$ 8,182,705	\$ 8,404,693
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 7,669,190	\$ 7,948,490	\$ 8,353,326	\$ 8,182,705	\$ 8,404,693
Other Pass-Through	SC215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 31,893,370	\$ 30,376,632	\$ 26,713,702	\$ 23,219,530	\$ 16,827,855
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 4,367,416	\$ 4,568,462	\$ 5,325,102	\$ 5,519,452	\$ 3,703,672
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 188,720	\$ 205,025	\$ 244,221	\$ 234,992	\$ 251,268
Other	SC222	\$ 27,337,234	\$ 25,603,145	\$ 21,144,379	\$ 17,465,086	\$ 12,872,915
Accrued Interest Receivable	SC228	\$ 147,932	\$ 140,183	\$ 120,210	\$ 108,894	\$ 88,454

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: February 21, 2006, 4:53 PM</b>	<b>TFR Industry Aggregate Report</b> <b>93010 - OTS-Regulated: Delaware</b> <b>December 2005</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
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<b>Schedule SC --- Consolidated Statement of Condition</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 78,095,979</b>	<b>\$ 74,304,788</b>	<b>\$ 69,090,485</b>	<b>\$ 65,339,282</b>	<b>\$ 61,414,671</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 77,977,944</b>	<b>\$ 74,177,233</b>	<b>\$ 68,983,982</b>	<b>\$ 65,232,332</b>	<b>\$ 61,310,164</b>
Construction Loans - Total	SUB0100	\$ 160,396	\$ 124,700	\$ 93,449	\$ 87,828	\$ 53,789
Residential - Total	SUB0110	\$ 70,184	\$ 62,435	\$ 45,705	\$ 26,190	\$ 23,122
1-4 Dwelling Units	SC230	\$ 54,702	\$ 50,258	\$ 45,313	\$ 21,690	\$ 18,346
Multifamily (5 or more) Dwelling Units	SC235	\$ 15,482	\$ 12,177	\$ 392	\$ 4,500	\$ 4,776
Nonresidential Property	SC240	\$ 90,212	\$ 62,265	\$ 47,744	\$ 61,638	\$ 30,667
Permanent Loans - Total	SUB0121	\$ 77,526,153	\$ 73,832,192	\$ 68,690,269	\$ 64,970,208	\$ 61,094,646
Residential - Total	SUB0131	\$ 74,544,737	\$ 71,150,110	\$ 65,884,744	\$ 61,603,643	\$ 58,793,134
1-4 Dwelling Units - Total	SUB0141	\$ 74,523,652	\$ 71,122,264	\$ 65,857,424	\$ 61,583,279	\$ 58,774,742
Revolving Open-End Loans	SC251	\$ 1,209,149	\$ 1,034,414	\$ 1,011,123	\$ 991,811	\$ 1,183,582
All Other - First Liens	SC254	\$ 70,056,427	\$ 67,329,504	\$ 62,192,235	\$ 57,530,973	\$ 55,281,418
All Other - Junior Liens	SC255	\$ 3,258,076	\$ 2,758,346	\$ 2,654,066	\$ 3,060,495	\$ 2,309,742
Multifamily (5 or more) Dwelling Units	SC256	\$ 21,085	\$ 27,846	\$ 27,320	\$ 20,364	\$ 18,392
Nonresidential Property (Except Land)	SC260	\$ 2,837,736	\$ 2,537,109	\$ 2,665,585	\$ 3,242,327	\$ 2,189,885
Land	SC265	\$ 143,680	\$ 144,973	\$ 139,940	\$ 124,238	\$ 111,627
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 3,729,657	\$ 5,173,174	\$ 3,725,682	\$ 3,909,601	\$ 6,297,274
Accrued Interest Receivable	SC272	\$ 367,548	\$ 317,954	\$ 280,883	\$ 260,493	\$ 247,664
Advances for Taxes and Insurance	SC275	\$ 41,882	\$ 29,942	\$ 25,884	\$ 20,753	\$ 18,572
Allowance for Loan and Lease Losses	SC283	\$ 118,035	\$ 127,555	\$ 106,503	\$ 106,950	\$ 104,507
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 4,616,472</b>	<b>\$ 4,375,351</b>	<b>\$ 4,199,312</b>	<b>\$ 4,424,851</b>	<b>\$ 4,629,068</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 4,523,535</b>	<b>\$ 4,283,039</b>	<b>\$ 4,106,397</b>	<b>\$ 4,309,011</b>	<b>\$ 4,510,878</b>
Commercial Loans - Total	SC32	\$ 720,994	\$ 736,638	\$ 800,714	\$ 610,670	\$ 717,704
Secured	SC300	\$ 388,871	\$ 482,450	\$ 487,211	\$ 452,995	\$ 319,910
Unsecured	SC303	\$ 332,123	\$ 254,188	\$ 313,503	\$ 157,675	\$ 397,794
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 3,863,635	\$ 3,609,726	\$ 3,372,152	\$ 3,782,979	\$ 3,871,121
Loans on Deposits	SC310	\$ 2,269	\$ 2,269	\$ 391	\$ 459	\$ 426
Home Improvement Loans (Not secured by real estate)	SC316	\$ 266	\$ 279	\$ 292	\$ 60	\$ 78
Education Loans	SC320	\$ 37,800	\$ 32,368	\$ 3,911	\$ 10,570	\$ 8,920
Auto Loans	SC323	\$ 2,512	\$ 2,982	\$ 3,436	\$ 4,157	\$ 4,872
Mobile Home Loans	SC326	\$ 2,978	\$ 1,878	\$ 1,560	\$ 1,377	\$ 1,385
Credit Cards	SC328	\$ 3,764,315	\$ 3,513,873	\$ 3,295,022	\$ 3,190,297	\$ 3,220,801

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<b>Schedule SC --- Consolidated Statement of Condition</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Other, Including Lease Receivables	SC330	\$ 53,495	\$ 56,077	\$ 67,540	\$ 576,059	\$ 634,639
Accrued Interest Receivable	SC348	\$ 31,843	\$ 28,987	\$ 26,446	\$ 31,202	\$ 40,243
Allowance for Loan and Lease Losses	SC357	\$ 92,937	\$ 92,312	\$ 92,915	\$ 115,840	\$ 118,190
<b>Reposessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 45,036</b>	<b>\$ 38,829</b>	<b>\$ 29,216</b>	<b>\$ 20,687</b>	<b>\$ 18,382</b>
<b>Reposessed Assets - Total</b>	<b>SC40</b>	<b>\$ 45,036</b>	<b>\$ 38,829</b>	<b>\$ 29,141</b>	<b>\$ 20,653</b>	<b>\$ 18,352</b>
Real Estate - Total	SUB0210	\$ 45,036	\$ 38,829	\$ 29,216	\$ 20,687	\$ 18,382
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 45,036	\$ 38,829	\$ 29,216	\$ 20,687	\$ 18,382
1-4 Dwelling Units	SC415	\$ 45,036	\$ 38,829	\$ 29,216	\$ 20,687	\$ 18,382
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	SC428	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	SC430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 75	\$ 34	\$ 30
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 1,872</b>	<b>\$ 0</b>	<b>\$ 5,303</b>	<b>\$ 5,304</b>	<b>\$ 5,306</b>
<b>Equity Investments Not Subj to FASB Statement 115 - Total</b>	<b>SC51</b>	<b>\$ 1,095,453</b>	<b>\$ 1,138,137</b>	<b>\$ 1,060,615</b>	<b>\$ 769,851</b>	<b>\$ 827,641</b>
Federal Home Loan Bank Stock	SC510	\$ 1,087,907	\$ 1,131,361	\$ 1,055,387	\$ 765,381	\$ 826,509
Other	SC540	\$ 7,546	\$ 6,776	\$ 5,228	\$ 4,470	\$ 1,132
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 152,064</b>	<b>\$ 150,483</b>	<b>\$ 142,216</b>	<b>\$ 146,207</b>	<b>\$ 145,469</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 1,287,581</b>	<b>\$ 1,480,175</b>	<b>\$ 837,877</b>	<b>\$ 1,191,357</b>	<b>\$ 1,011,913</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 1,287,581</b>	<b>\$ 1,480,175</b>	<b>\$ 837,877</b>	<b>\$ 1,191,357</b>	<b>\$ 1,011,913</b>
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 10,595	\$ 11,181	\$ 9,793	\$ 8,093	\$ 7,728
Bank-Owned Life Insurance - Other	SC625	\$ 54,193	\$ 53,712	\$ 53,213	\$ 52,686	\$ 52,190
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 308	\$ 230	\$ 146	\$ 144	\$ 25
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 146	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 246,920	\$ 243,817	\$ 246,665	\$ 248,507	\$ 227,806
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 975,565	\$ 1,171,089	\$ 528,060	\$ 881,927	\$ 724,164
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

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<b>Schedule SC --- Consolidated Statement of Condition</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 210,972</b>	<b>\$ 219,867</b>	<b>\$ 199,493</b>	<b>\$ 222,824</b>	<b>\$ 222,727</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 126,869,180</b>	<b>\$ 121,953,826</b>	<b>\$ 112,311,871</b>	<b>\$ 105,104,476</b>	<b>\$ 96,169,754</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 126,658,208</b>	<b>\$ 121,733,959</b>	<b>\$ 112,112,378</b>	<b>\$ 104,881,652</b>	<b>\$ 95,947,027</b>
<b>LIABILITIES</b>						
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 67,089,737</b>	<b>\$ 59,906,203</b>	<b>\$ 54,087,021</b>	<b>\$ 49,708,331</b>	<b>\$ 44,990,715</b>
Deposits	SC710	\$ 67,032,965	\$ 59,834,486	\$ 53,945,241	\$ 49,615,829	\$ 44,895,154
Escrows	SC712	\$ 55,547	\$ 64,938	\$ 123,767	\$ 58,325	\$ 42,493
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 1,225	\$ 6,779	\$ 18,013	\$ 34,177	\$ 53,068
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 47,672,428</b>	<b>\$ 49,679,640</b>	<b>\$ 45,651,963</b>	<b>\$ 44,063,274</b>	<b>\$ 40,846,062</b>
Advances from FHLBank	SC720	\$ 14,960,482	\$ 15,363,068	\$ 15,977,260	\$ 10,001,632	\$ 9,967,918
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 6,300,590	\$ 6,509,578	\$ 2,982,074	\$ 3,980,153	\$ 2,465,076
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 197,000	\$ 197,000	\$ 197,000	\$ 197,000	\$ 197,000
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 26,214,356	\$ 27,609,994	\$ 26,495,629	\$ 29,884,489	\$ 28,216,068
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 1,933,223</b>	<b>\$ 2,574,718</b>	<b>\$ 2,731,326</b>	<b>\$ 2,135,916</b>	<b>\$ 2,357,025</b>
Accrued Interest Payable - Deposits	SC763	\$ 329,718	\$ 269,233	\$ 222,563	\$ 192,210	\$ 156,732
Accrued Interest Payable - Other	SC766	\$ 95,790	\$ 55,703	\$ 27,097	\$ 21,753	\$ 17,821
Accrued Taxes	SC776	\$ 779,189	\$ 1,198,241	\$ 1,025,986	\$ 876,672	\$ 655,505
Accounts Payable	SC780	\$ 346,241	\$ 313,001	\$ 257,832	\$ 250,649	\$ 339,600
Deferred Income Taxes	SC790	\$ 83,746	\$ 84,386	\$ 85,698	\$ 75,753	\$ 66,436
Other Liabilities and Deferred Income	SC796	\$ 298,539	\$ 654,154	\$ 1,112,150	\$ 718,879	\$ 1,120,931
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
<b>Total Liabilities</b>	<b>SC70</b>	<b>\$ 116,695,388</b>	<b>\$ 112,160,561</b>	<b>\$ 102,470,310</b>	<b>\$ 95,907,521</b>	<b>\$ 88,193,802</b>

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<b>Schedule SC --- Consolidated Statement of Condition</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Minority Interest</b>	<b>SC800</b>	<b>\$ 38</b>	<b>\$ 42</b>	<b>\$ 42</b>	<b>\$ 42</b>	<b>\$ 31,420</b>
<b>EQUITY CAPITAL</b>						
<b>Equity Capital - Total</b>	<b>SC80</b>	<b>\$ 9,962,782</b>	<b>\$ 9,573,356</b>	<b>\$ 9,642,026</b>	<b>\$ 8,974,089</b>	<b>\$ 7,721,805</b>
Stock - Total	SUB0311	\$ 6,265,419	\$ 5,994,221	\$ 5,918,752	\$ 5,813,182	\$ 4,803,902
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock - Par Value	SC820	\$ 7,605	\$ 7,606	\$ 7,606	\$ 7,606	\$ 7,605
Common Stock - Paid in Excess of Par	SC830	\$ 6,257,814	\$ 5,986,615	\$ 5,911,146	\$ 5,805,576	\$ 4,796,297
Accumulated Other Comprehensive Income - Total	SC86	\$- 304,049	\$- 213,154	\$- 63,364	\$- 175,235	\$- 65,865
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 304,049	\$- 213,154	\$- 63,364	\$- 175,235	\$- 65,865
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 4,001,412	\$ 3,792,289	\$ 3,786,638	\$ 3,336,142	\$ 2,983,768
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Total Liabilities, Minority Interest and Equity Capital</b>	<b>SC90</b>	<b>\$ 126,658,208</b>	<b>\$ 121,733,959</b>	<b>\$ 112,112,378</b>	<b>\$ 104,881,652</b>	<b>\$ 95,947,027</b>

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**Other Codes As of Dec 2005****Other Asset Codes**

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	1	\$ 6,867
4	Net deferred tax assets	5	\$ 273,319
7	Prepaid expenses	2	\$ 18,018
9	Advances for loans serviced for others	1	\$ 94,553
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 39,334
14	Other noninterest-bearing short-term accounts recv	2	\$ 31,044
19	Receivables fr a broker for unsettled transactions	1	\$ 86,600
20	F/V of all derivative instru. reportable as assets	2	\$ 166,632
99	Other	4	\$ 18,089

**Other Liability Codes**

Code	Description	Count	Amount
10	Amounts due brokers for unsettled transactions	1	\$ 580
11	The liability recorded for post-retirement benefit	2	\$ 15,713
17	Noninterest-bearing payables to Hold Co/Affiliates	1	\$ 48,796
20	F/V of all derivative instru. reportable as liab.	3	\$ 4,472
21	Liabilities for credit losses on OBS credit exposures	1	\$ 498
99	Other	8	\$ 194,056

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Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
<b>QUARTERLY INCOME &amp; EXPENSES</b>						
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 1,758,793</b>	<b>\$ 1,608,201</b>	<b>\$ 1,481,917</b>	<b>\$ 1,366,676</b>	<b>\$ 1,236,177</b>
Deposits and Investment Securities	SO115	\$ 11,088	\$ 10,575	\$ 10,045	\$ 9,083	\$ 20,377
Mortgage-Backed Securities	SO125	\$ 452,126	\$ 387,416	\$ 314,659	\$ 264,943	\$ 214,578
Mortgage Loans	SO141	\$ 1,198,431	\$ 1,110,354	\$ 1,063,374	\$ 994,630	\$ 915,428
Nonmortgage Loans - Total	SUB0950	\$ 97,148	\$ 99,856	\$ 93,839	\$ 98,020	\$ 85,794
Commercial Loans and Leases	SO160	\$ 11,192	\$ 13,494	\$ 9,791	\$ 6,991	\$ 3,910
Consumer Loans and Leases	SO171	\$ 85,956	\$ 86,362	\$ 84,048	\$ 91,029	\$ 81,884
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 8,558</b>	<b>\$ 6,692</b>	<b>\$ 7,557</b>	<b>\$ 5,920</b>	<b>\$ 3,717</b>
Federal Home Loan Bank Stock	SO181	\$ 8,547	\$ 6,683	\$ 7,548	\$ 5,919	\$ 3,717
Other	SO185	\$ 11	\$ 9	\$ 9	\$ 1	\$ 0
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 1,056,777</b>	<b>\$ 891,877</b>	<b>\$ 752,787</b>	<b>\$ 602,586</b>	<b>\$ 508,109</b>
Deposits	SO215	\$ 559,034	\$ 444,412	\$ 364,361	\$ 274,679	\$ 224,333
Escrows	SO225	\$ 74	\$ 54	\$ 46	\$ 49	\$ 0
Advances from FHLBank	SO230	\$ 170,797	\$ 131,898	\$ 107,410	\$ 63,865	\$ 54,830
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 1,454	\$ 2,063	\$ 1,592	\$ 1,561	\$ 1,182
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 325,418	\$ 313,450	\$ 279,378	\$ 262,432	\$ 227,764
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>	<b>SO312</b>	<b>\$ 710,574</b>	<b>\$ 723,016</b>	<b>\$ 736,687</b>	<b>\$ 770,010</b>	<b>\$ 731,785</b>
<b>Net Provision for Losses on Interest-Bearing Assets</b>	<b>SO321</b>	<b>\$ 63,634</b>	<b>\$ 66,070</b>	<b>\$ 44,761</b>	<b>\$ 47,169</b>	<b>\$ 48,421</b>
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$ 646,940</b>	<b>\$ 656,946</b>	<b>\$ 691,926</b>	<b>\$ 722,841</b>	<b>\$ 683,364</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$ 432,493</b>	<b>\$ 502,174</b>	<b>\$ 535,337</b>	<b>\$ 445,595</b>	<b>\$ 389,097</b>
Mortgage Loan Serving Fees	SO410	\$ 51,763	\$ 50,744	\$ 46,736	\$ 46,233	\$ 53,190
Other Fees and Charges	SO420	\$ 238,420	\$ 248,988	\$ 256,366	\$ 212,761	\$ 156,354
Net Income (Loss) from Other - Total	SUB0451	\$ 133,665	\$ 188,426	\$ 212,171	\$ 165,386	\$ 170,715
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 134,273	\$ 192,639	\$ 207,107	\$ 166,344	\$ 171,638
Operations & Sale of Repossessed Assets	SO461	\$ 43	\$- 4,472	\$- 1,283	\$- 958	\$- 582
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 256	\$- 85	\$- 84	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$- 395	\$ 344	\$ 6,431	\$ 0	\$ 0

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<b>Schedule SO --- Consolidated Statement of Operations</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 0	\$ 0	\$ 0	\$- 341
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 8,645	\$ 14,016	\$ 20,064	\$ 21,215	\$ 8,838
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
<b>Noninterest Expense - Total</b>	<b>SO51</b>	<b>\$ 497,209</b>	<b>\$ 522,678</b>	<b>\$ 518,329</b>	<b>\$ 477,156</b>	<b>\$ 460,532</b>
All Personnel Compensation and Expense	SO510	\$ 221,724	\$ 223,435	\$ 212,446	\$ 203,137	\$ 198,497
Legal Expense	SO520	\$ 3,885	\$ 2,105	\$ 2,933	\$ 2,529	\$ 8,644
Office Occupancy and Equipment Expense	SO530	\$ 36,429	\$ 36,251	\$ 31,729	\$ 31,667	\$ 34,663
Marketing and Other Professional Services	SO540	\$ 42,777	\$ 36,927	\$ 41,323	\$ 38,870	\$ 39,256
Loan Servicing Fees	SO550	\$ 13,126	\$ 13,457	\$ 10,817	\$ 10,058	\$ 10,404
Goodwill and Other Intangibles Expense	SO560	\$ 2,973	\$ 3,046	\$ 3,246	\$ 2,518	\$ 902
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Expense	SO580	\$ 176,295	\$ 207,457	\$ 215,835	\$ 188,377	\$ 168,166
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
<b>Income (Loss) Before Income Taxes</b>	<b>SO60</b>	<b>\$ 582,224</b>	<b>\$ 636,442</b>	<b>\$ 708,934</b>	<b>\$ 691,280</b>	<b>\$ 611,929</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$ 222,602</b>	<b>\$ 229,491</b>	<b>\$ 258,438</b>	<b>\$ 265,391</b>	<b>\$ 224,779</b>
Federal	SO710	\$ 183,696	\$ 217,613	\$ 247,050	\$ 225,407	\$ 212,383
State, Local & Other	SO720	\$ 38,906	\$ 11,878	\$ 11,388	\$ 39,984	\$ 12,396
<b>Inc/Loss Before Extraord Items/Effects of Accounting Changes</b>	<b>SO81</b>	<b>\$ 359,622</b>	<b>\$ 406,951</b>	<b>\$ 450,496</b>	<b>\$ 425,889</b>	<b>\$ 387,150</b>
<b>Extraord Items, Net of Effects (Tax &amp; Cum Accting Changes)</b>	<b>SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Net Income (Loss)</b>	<b>SO91</b>	<b>\$ 359,622</b>	<b>\$ 406,951</b>	<b>\$ 450,496</b>	<b>\$ 425,889</b>	<b>\$ 387,150</b>



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**Other Codes As of Dec 2005****Other Noninterest Income Codes**

Code	Description	Count	Amount
15	Income from corporate-owned life insurance	1	\$ 480
19	Realized/unrealized gains on derivatives	3	\$ 3,406
99	Other	6	\$ 4,684

**Other Noninterest Expense Codes**

Code	Description	Count	Amount
1	Deposit Insurance Premiums	1	\$ 1,162
2	OTS assessments	1	\$ 118
7	Office supplies, printing, and postage	3	\$ 7,593
8	Telephone, including data lines	3	\$ 10,302
9	Loan origination expense	4	\$ 94,283
99	Other	5	\$ 4,782

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Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
<b>YEAR TO DATE INCOME &amp; EXPENSES</b>						
<b>YTD - Interest Income - Total</b>	<b>Y_SO11</b>	<b>\$ 6,215,587</b>	<b>\$ 4,456,794</b>	<b>\$ 2,848,593</b>	<b>\$ 1,366,676</b>	<b>\$ 4,111,504</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 40,791	\$ 29,703	\$ 19,128	\$ 9,083	\$ 75,535
YTD - Mortgage-Backed Securities	Y_SO125	\$ 1,419,144	\$ 967,018	\$ 579,602	\$ 264,943	\$ 742,627
YTD - Mortgage Loans	Y_SO141	\$ 4,366,789	\$ 3,168,358	\$ 2,058,004	\$ 994,630	\$ 2,966,557
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 41,468	\$ 30,276	\$ 16,782	\$ 6,991	\$ 25,513
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 347,395	\$ 261,439	\$ 175,077	\$ 91,029	\$ 301,272
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 28,727</b>	<b>\$ 20,169</b>	<b>\$ 13,477</b>	<b>\$ 5,920</b>	<b>\$ 11,296</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 28,697	\$ 20,150	\$ 13,467	\$ 5,919	\$ 11,296
YTD - Other	Y_SO185	\$ 30	\$ 19	\$ 10	\$ 1	\$ 0
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 3,304,027</b>	<b>\$ 2,247,250</b>	<b>\$ 1,355,373</b>	<b>\$ 602,586</b>	<b>\$ 1,630,586</b>
YTD - Deposits	Y_SO215	\$ 1,642,486	\$ 1,083,452	\$ 639,040	\$ 274,679	\$ 716,691
YTD - Escrows	Y_SO225	\$ 223	\$ 149	\$ 95	\$ 49	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 473,970	\$ 303,173	\$ 171,275	\$ 63,865	\$ 174,022
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 6,670	\$ 5,216	\$ 3,153	\$ 1,561	\$ 3,977
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 1,180,678	\$ 855,260	\$ 541,810	\$ 262,432	\$ 735,896
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</b>	<b>Y_SO312</b>	<b>\$ 2,940,287</b>	<b>\$ 2,229,713</b>	<b>\$ 1,506,697</b>	<b>\$ 770,010</b>	<b>\$ 2,492,214</b>
<b>YTD - Net Provision for Losses on Interest-Bearing Assets</b>	<b>Y_SO321</b>	<b>\$ 221,634</b>	<b>\$ 158,000</b>	<b>\$ 91,930</b>	<b>\$ 47,169</b>	<b>\$ 164,827</b>
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$ 2,718,653</b>	<b>\$ 2,071,713</b>	<b>\$ 1,414,767</b>	<b>\$ 722,841</b>	<b>\$ 2,327,387</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 1,915,599</b>	<b>\$ 1,483,106</b>	<b>\$ 980,932</b>	<b>\$ 445,595</b>	<b>\$ 1,328,739</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 195,476	\$ 143,713	\$ 92,969	\$ 46,233	\$ 95,473
YTD - Other Fees and Charges	Y_SO420	\$ 956,535	\$ 718,115	\$ 469,127	\$ 212,761	\$ 680,055
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 699,648	\$ 565,983	\$ 377,557	\$ 165,386	\$ 533,110
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 700,363	\$ 566,090	\$ 373,451	\$ 166,344	\$ 501,853
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 6,670	\$- 6,713	\$- 2,241	\$- 958	\$- 4,477
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 425	\$- 169	\$- 84	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 6,380	\$ 6,775	\$ 6,431	\$ 0	\$ 0

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: February 21, 2006, 4:53 PM</b>	<b>TFR Industry Aggregate Report</b> <b>93010 - OTS-Regulated: Delaware</b> <b>December 2005</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
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<b>Schedule SO --- Consolidated Statement of Operations</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 0	\$ 0	\$ 0	\$ 0	\$ 35,734
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 63,940	\$ 55,295	\$ 41,279	\$ 21,215	\$ 20,101
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 2,015,372</b>	<b>\$ 1,518,163</b>	<b>\$ 995,485</b>	<b>\$ 477,156</b>	<b>\$ 1,483,929</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 860,742	\$ 639,018	\$ 415,583	\$ 203,137	\$ 587,735
YTD - Legal Expense	Y_SO520	\$ 11,452	\$ 7,567	\$ 5,462	\$ 2,529	\$ 15,041
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 136,076	\$ 99,647	\$ 63,396	\$ 31,667	\$ 108,844
YTD - Marketing and Other Professional Services	Y_SO540	\$ 159,897	\$ 117,120	\$ 80,193	\$ 38,870	\$ 146,188
YTD - Loan Servicing Fees	Y_SO550	\$ 47,458	\$ 34,332	\$ 20,875	\$ 10,058	\$ 36,685
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 11,783	\$ 8,810	\$ 5,764	\$ 2,518	\$ 3,447
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Expense	Y_SO580	\$ 787,964	\$ 611,669	\$ 404,212	\$ 188,377	\$ 585,989
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$ 2,618,880</b>	<b>\$ 2,036,656</b>	<b>\$ 1,400,214</b>	<b>\$ 691,280</b>	<b>\$ 2,172,197</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$ 975,922</b>	<b>\$ 753,320</b>	<b>\$ 523,829</b>	<b>\$ 265,391</b>	<b>\$ 831,834</b>
YTD - Federal	Y_SO710	\$ 873,766	\$ 690,070	\$ 472,457	\$ 225,407	\$ 720,141
YTD - State, Local, and Other	Y_SO720	\$ 102,156	\$ 63,250	\$ 51,372	\$ 39,984	\$ 111,693
<b>YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg</b>	<b>Y_SO81</b>	<b>\$ 1,642,958</b>	<b>\$ 1,283,336</b>	<b>\$ 876,385</b>	<b>\$ 425,889</b>	<b>\$ 1,340,363</b>
<b>YTD - Extraord Items, Net of Effects (Tax &amp; Cum Accting Chg)</b>	<b>Y_SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Net Income (Loss)</b>	<b>Y_SO91</b>	<b>\$ 1,642,958</b>	<b>\$ 1,283,336</b>	<b>\$ 876,385</b>	<b>\$ 425,889</b>	<b>\$ 1,340,363</b>

<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>RECONCILIATION: VALUATION ALLOWANCES</b>						
<b>General Valuation Allowances - Beginning Balance</b>	<b>VA105</b>	<b>\$ 219,866</b>	<b>\$ 199,492</b>	<b>\$ 222,825</b>	<b>\$ 222,727</b>	<b>\$ 214,684</b>
Net Provision for Loss	VA115	\$ 63,374	\$ 64,032	\$ 44,763	\$ 46,757	\$ 47,074
Transfers	VA125	\$- 8,847	\$- 6,801	\$- 806	\$- 6,509	\$ 0
Recoveries	VA135	\$ 6,422	\$ 5,876	\$ 7,049	\$ 6,697	\$ 4,267
Adjustments	VA145	\$- 8,738	\$- 21	\$- 23,066	\$ 0	\$ 0
Charge-offs	VA155	\$ 61,107	\$ 42,712	\$ 51,273	\$ 46,847	\$ 43,298
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 210,970</b>	<b>\$ 219,866</b>	<b>\$ 199,492</b>	<b>\$ 222,825</b>	<b>\$ 222,727</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 11,127</b>	<b>\$ 8,301</b>	<b>\$ 10,920</b>	<b>\$ 3,999</b>	<b>\$ 2,705</b>
Net Provision for Loss	VA118	\$ 260	\$ 2,038	\$- 2	\$ 412	\$ 1,347

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<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Transfers	VA128	\$ 8,847	\$ 6,801	\$ 806	\$ 6,509	\$ 0
Adjustments	VA148	\$ 0	\$- 47	\$- 3,423	\$ 0	\$ 0
Charge-offs	VA158	\$ 8,989	\$ 5,966	\$ 0	\$ 0	\$ 53
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 11,245</b>	<b>\$ 11,127</b>	<b>\$ 8,301</b>	<b>\$ 10,920</b>	<b>\$ 3,999</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 230,993</b>	<b>\$ 207,793</b>	<b>\$ 233,745</b>	<b>\$ 226,726</b>	<b>\$ 217,389</b>
Net Provision for Loss	VA120	\$ 63,634	\$ 66,070	\$ 44,761	\$ 47,169	\$ 48,421
Recoveries	VA140	\$ 6,422	\$ 5,876	\$ 7,049	\$ 6,697	\$ 4,267
Adjustments	VA150	\$- 8,738	\$- 68	\$- 26,489	\$ 0	\$ 0
Charge-offs	VA160	\$ 70,096	\$ 48,678	\$ 51,273	\$ 46,847	\$ 43,351
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 222,215</b>	<b>\$ 230,993</b>	<b>\$ 207,793</b>	<b>\$ 233,745</b>	<b>\$ 226,726</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>						
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 61,107</b>	<b>\$ 42,712</b>	<b>\$ 51,273</b>	<b>\$ 46,847</b>	<b>\$ 43,298</b>
<b>Deposits and Investment Securities</b>	<b>VA36</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA370</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 15,698</b>	<b>\$ 9,715</b>	<b>\$ 17,123</b>	<b>\$ 14,059</b>	<b>\$ 7,977</b>
Construction - Total	SUB2030	\$ 104	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 104	\$ 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	\$ 15,594	\$ 9,715	\$ 17,123	\$ 14,059	\$ 7,977
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 53	\$ 243	\$ 420	\$ 393	\$ 184
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 14,379	\$ 8,721	\$ 14,568	\$ 11,971	\$ 6,798
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 1,162	\$ 751	\$ 2,135	\$ 1,695	\$ 847
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 148
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 45,377</b>	<b>\$ 32,920</b>	<b>\$ 34,147</b>	<b>\$ 32,788</b>	<b>\$ 35,321</b>
Commercial Loans	VA520	\$ 302	\$ 222	\$ 458	\$ 66	\$ 458
Consumer Loans - Total	SUB2061	\$ 45,075	\$ 32,698	\$ 33,689	\$ 32,722	\$ 34,863
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 0	\$ 0	\$ 0	\$ 8	\$ 20
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 44,221	\$ 32,359	\$ 32,807	\$ 26,660	\$ 29,727
Other	VA560	\$ 854	\$ 339	\$ 882	\$ 6,054	\$ 5,116
<b>Repossessed Assets - Total</b>	<b>VA60</b>	<b>\$ 19</b>	<b>\$ 76</b>	<b>\$ 3</b>	<b>\$ 0</b>	<b>\$ 0</b>
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 19	\$ 76	\$ 3	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>VA70</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA820</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA930</b>	<b>\$ 13</b>	<b>\$ 1</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 6,422</b>	<b>\$ 5,876</b>	<b>\$ 7,049</b>	<b>\$ 6,697</b>	<b>\$ 4,267</b>
<b>Deposits and Investment Securities</b>	<b>VA37</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA371</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA47</b>	<b>\$ 489</b>	<b>\$ 492</b>	<b>\$ 1,179</b>	<b>\$ 1,045</b>	<b>\$ 451</b>
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 489	\$ 492	\$ 1,179	\$ 1,045	\$ 451
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 17	\$ 1	\$ 3	\$ 21	\$ 35
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 408	\$ 324	\$ 963	\$ 837	\$ 373
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 64	\$ 166	\$ 172	\$ 187	\$ 43
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 1	\$ 41	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 5,933</b>	<b>\$ 5,384</b>	<b>\$ 5,869</b>	<b>\$ 5,652</b>	<b>\$ 3,816</b>
Commercial Loans	VA521	\$ 53	\$ 115	\$ 29	\$ 10	\$ 159
Consumer Loans - Total	SUB2161	\$ 5,880	\$ 5,269	\$ 5,840	\$ 5,642	\$ 3,657
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 0	\$ 1	\$ 0	\$ 1	\$ 3

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 5,449	\$ 4,591	\$ 5,396	\$ 5,221	\$ 3,111
Other	VA561	\$ 431	\$ 677	\$ 444	\$ 420	\$ 543
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA821</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA931</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 1</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$ 9,107</b>	<b>\$ 8,839</b>	<b>\$ 803</b>	<b>\$ 6,921</b>	<b>\$ 1,347</b>
<b>Deposits and Investment Securities</b>	<b>VA38</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA372</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA48</b>	<b>\$ 9,218</b>	<b>\$ 8,113</b>	<b>\$ - 31</b>	<b>\$ 197</b>	<b>\$ 148</b>
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 18
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 0	\$ 18
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 9,218	\$ 8,113	\$ - 31	\$ 197	\$ 130
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ - 4	\$ 156	\$ - 79	\$ - 15	\$ 99
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 8,407	\$ 7,309	\$ 85	\$ 160	\$ 66
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 815	\$ 648	\$ - 37	\$ 52	\$ - 35
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$ - 111</b>	<b>\$ 726</b>	<b>\$ 834</b>	<b>\$ 6,724</b>	<b>\$ 1,199</b>
Commercial Loans	VA522	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2261	\$ - 111	\$ 726	\$ 834	\$ 6,724	\$ 1,199
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ - 124	\$ 735	\$ 806	\$ 6,509	\$ 0
Other	VA562	\$ 13	\$ - 9	\$ 28	\$ 215	\$ 1,199
<b>Reposessed Assets - Total</b>	<b>VA62</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>VA72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA822</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA932</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Adjusted Net Charge-offs - Assets - Total</b>	<b>SUB2326</b>	<b>\$ 63,792</b>	<b>\$ 45,675</b>	<b>\$ 45,027</b>	<b>\$ 47,071</b>	<b>\$ 40,378</b>
<b>Deposits and Investment Securities</b>	<b>VA39</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA375</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$ 24,427</b>	<b>\$ 17,336</b>	<b>\$ 15,913</b>	<b>\$ 13,211</b>	<b>\$ 7,674</b>
Construction - Total	SUB2330	\$ 104	\$ 0	\$ 0	\$ 0	\$ 18
1-4 Dwelling Units	VA425	\$ 104	\$ 0	\$ 0	\$ 0	\$ 18
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 24,323	\$ 17,336	\$ 15,913	\$ 13,211	\$ 7,656
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 32	\$ 398	\$ 338	\$ 357	\$ 248
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 22,378	\$ 15,706	\$ 13,690	\$ 11,294	\$ 6,491
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 1,913	\$ 1,233	\$ 1,926	\$ 1,560	\$ 769
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 0	\$ - 1	\$ - 41	\$ 0	\$ 148
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 39,333</b>	<b>\$ 28,262</b>	<b>\$ 29,112</b>	<b>\$ 33,860</b>	<b>\$ 32,704</b>
Commercial Loans	VA525	\$ 249	\$ 107	\$ 429	\$ 56	\$ 299
Consumer Loans - Total	SUB2361	\$ 39,084	\$ 28,155	\$ 28,683	\$ 33,804	\$ 32,405
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 0	\$ - 1	\$ 0	\$ 7	\$ 17
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA559	\$ 38,648	\$ 28,503	\$ 28,217	\$ 27,948	\$ 26,616
Other	VA565	\$ 436	\$ - 347	\$ 466	\$ 5,849	\$ 5,772
<b>Repossessed Assets - Total</b>	<b>VA65</b>	<b>\$ 19</b>	<b>\$ 76</b>	<b>\$ 3</b>	<b>\$ 0</b>	<b>\$ 0</b>
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 19	\$ 76	\$ 3	\$ 0	\$ 0

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<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>VA75</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA825</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA935</b>	<b>\$ 13</b>	<b>\$ 1</b>	<b>\$- 1</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>TROUBLED DEBT RESTRUCTURED</b>						
<b>Amount this Quarter</b>	<b>VA940</b>	<b>\$ 436,878</b>	<b>\$ 358,537</b>	<b>\$ 243,252</b>	<b>\$ 187,280</b>	<b>\$ 223,085</b>
<b>Amount in Schedule SC Complying with Modified Terms</b>	<b>VA942</b>	<b>\$ 1,290,158</b>	<b>\$ 1,165,879</b>	<b>\$ 941,877</b>	<b>\$ 786,684</b>	<b>\$ 669,805</b>
<b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>						
<b>Mortgage Loans Foreclosed During Quarter - Total</b>	<b>VA95</b>	<b>\$ 29,116</b>	<b>\$ 29,753</b>	<b>\$ 21,920</b>	<b>\$ 15,420</b>	<b>\$ 12,517</b>
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 29,116	\$ 29,753	\$ 21,920	\$ 15,420	\$ 12,517
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>CLASSIFICATION OF ASSETS</b>						
<b>Quarter End Balance - Special Mention</b>	<b>VA960</b>	<b>\$ 429,615</b>	<b>\$ 442,419</b>	<b>\$ 376,036</b>	<b>\$ 270,969</b>	<b>\$ 282,243</b>
<b>Classified Assets - Quarter End Balance - Total</b>	<b>SUB2811</b>	<b>\$ 631,708</b>	<b>\$ 558,350</b>	<b>\$ 463,911</b>	<b>\$ 324,805</b>	<b>\$ 289,815</b>
Substandard	VA965	\$ 496,221	\$ 430,621	\$ 331,755	\$ 259,475	\$ 241,757
Doubtful	VA970	\$ 135,487	\$ 127,729	\$ 132,156	\$ 65,330	\$ 48,058
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3</b>						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	N/A	N/A	N/A
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	N/A	N/A	N/A
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	N/A	N/A	N/A
<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>						
<b>Description</b>	<b>Line Item</b>	<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
		<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>DELINQUENT LOANS</b>						
<b>Delinquent Loans - Total</b>	<b>SUB2410</b>	<b>\$ 1,002,798</b>	<b>\$ 961,102</b>	<b>\$ 952,017</b>	<b>\$ 794,679</b>	<b>\$ 889,559</b>
Mortgages - Total	SUB2421	\$ 914,151	\$ 868,398	\$ 862,673	\$ 710,086	\$ 802,323
Construction and Land Loans	SUB2430	\$ 36	\$ 140	\$ 140	\$ 0	\$ 0



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<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 913,266	\$ 867,519	\$ 848,828	\$ 709,083	\$ 801,255
Permanent Loans Secured by All Other Property	SUB2450	\$ 849	\$ 739	\$ 13,705	\$ 1,003	\$ 1,068
Nonmortgages - Total	SUB2461	\$ 88,647	\$ 92,704	\$ 89,344	\$ 84,593	\$ 87,236
<b>PAST DUE &amp; STILL ACCRUING</b>						
<b>Past Due &amp; Still Accruing - Total</b>	<b>SUB2470</b>	<b>\$ 585,073</b>	<b>\$ 482,448</b>	<b>\$ 582,911</b>	<b>\$ 420,023</b>	<b>\$ 550,601</b>
<b>Past Due &amp; Still Accruing - 30-89 Days - Total</b>	<b>PD10</b>	<b>\$ 566,982</b>	<b>\$ 463,912</b>	<b>\$ 569,065</b>	<b>\$ 407,507</b>	<b>\$ 538,807</b>
Mortgage Loans - Total	SUB2481	\$ 517,453	\$ 411,211	\$ 517,921	\$ 360,286	\$ 488,450
Construction	PD115	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 5,759	\$ 5,227	\$ 4,617	\$ 7,208	\$ 12,027
Secured by First Liens	PD123	\$ 491,713	\$ 380,621	\$ 475,329	\$ 331,870	\$ 455,270
Secured by Junior Liens	PD124	\$ 19,832	\$ 25,363	\$ 25,298	\$ 21,208	\$ 21,153
Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD135	\$ 149	\$ 0	\$ 12,677	\$ 0	\$ 0
Land	PD138	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 366	\$ 516	\$ 91	\$ 25	\$ 211
Consumer Loans - Total	SUB2511	\$ 49,163	\$ 52,185	\$ 51,053	\$ 47,196	\$ 50,146
Loans on Deposits	PD161	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0	\$ 6	\$ 0
Education Loans	PD165	\$ 154	\$ 1	\$ 0	\$ 2	\$ 3
Auto Loans	PD167	\$ 44	\$ 32	\$ 53	\$ 20	\$ 79
Mobile Home Loans	PD169	\$ 6	\$ 0	\$ 0	\$ 8	\$ 0
Credit Cards	PD171	\$ 47,652	\$ 50,927	\$ 49,177	\$ 40,373	\$ 43,586
Other	PD180	\$ 1,307	\$ 1,225	\$ 1,823	\$ 6,787	\$ 6,478
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 93,651	\$ 47,314	\$ 61,655	\$ 42,736	\$ 37,593
Held for Sale Included in PD115:PD180	PD192	\$ 86,310	\$ 85,643	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 39,597	\$ 60,738	\$ 88,937	\$ 0	\$ 87
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 0	N/A	N/A	N/A
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	N/A	N/A	N/A
<b>Past Due &amp; Still Accruing - 90 Days or More - Total</b>	<b>PD20</b>	<b>\$ 18,091</b>	<b>\$ 18,536</b>	<b>\$ 13,846</b>	<b>\$ 12,516</b>	<b>\$ 11,794</b>

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<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Mortgage Loans - Total	SUB2491	\$ 18,031	\$ 18,476	\$ 13,753	\$ 12,462	\$ 11,679
Construction	PD215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 0	\$ 1,416	\$ 1,419	\$ 3,210	\$ 6,070
Secured by First Liens	PD223	\$ 18,017	\$ 17,030	\$ 12,158	\$ 9,107	\$ 5,132
Secured by Junior Liens	PD224	\$ 14	\$ 30	\$ 176	\$ 145	\$ 477
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2521	\$ 60	\$ 60	\$ 93	\$ 54	\$ 115
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 4
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 0	\$ 0	\$ 0	\$ 0	\$ 11
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 6	\$ 23	\$ 27	\$ 22	\$ 31
Other	PD280	\$ 54	\$ 37	\$ 66	\$ 32	\$ 69
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 0	\$ 0	\$ 64
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	N/A	N/A	N/A
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	N/A	N/A	N/A
<b>NONACCRUAL</b>						
<b>Nonaccrual - Total</b>	<b>PD30</b>	<b>\$ 417,725</b>	<b>\$ 478,654</b>	<b>\$ 369,106</b>	<b>\$ 374,656</b>	<b>\$ 338,958</b>
Mortgage Loans - Total	SUB2501	\$ 378,667	\$ 438,711	\$ 330,999	\$ 337,338	\$ 302,194
Construction	PD315	\$ 36	\$ 140	\$ 140	\$ 0	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						

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<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Revolving Open-End Loans	PD321	\$ 3,411	\$ 840	\$ 722	\$ 1,255	\$ 1,009
Secured by First Liens	PD323	\$ 360,440	\$ 416,108	\$ 314,163	\$ 301,944	\$ 269,042
Secured by Junior Liens	PD324	\$ 14,080	\$ 20,884	\$ 14,946	\$ 33,136	\$ 31,075
Multifamily (5 or more) Dwelling Units	PD325	\$ 188	\$ 195	\$ 195	\$ 32	\$ 33
Nonresidential Property (Except Land)	PD335	\$ 512	\$ 544	\$ 833	\$ 971	\$ 1,035
Land	PD338	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 385	\$ 812	\$ 1,874	\$ 2,332	\$ 721
Consumer Loans - Total	SUB2531	\$ 38,673	\$ 39,131	\$ 36,233	\$ 34,986	\$ 36,043
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 0	\$ 13	\$ 0	\$ 0	\$ 0
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 38,276	\$ 38,719	\$ 35,541	\$ 32,219	\$ 33,200
Other	PD380	\$ 397	\$ 399	\$ 692	\$ 2,767	\$ 2,843
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 32,429	\$ 17,171	\$ 27,109	\$ 22,216	\$ 17,152
Held for Sale Included in PD315:PD380	PD392	\$ 241,475	\$ 310,381	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 137,682	\$ 180,583	\$ 97,724	\$ 147	\$ 0
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 0	N/A	N/A	N/A
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	N/A	N/A	N/A

<b>Schedule LD --- Loan Data</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE</b>						
<b>Balances at Quarter-end - Total</b>	<b>SUB5100</b>	<b>\$ 2,407,653</b>	<b>\$ 4,346,087</b>	<b>\$ 2,071,251</b>	<b>\$ 2,566,781</b>	<b>\$ 2,050,449</b>
90% up to 100% LTV	LD110	\$ 1,642,959	\$ 3,200,473	\$ 1,356,641	\$ 1,636,318	\$ 1,418,815
100% and greater LTV	LD120	\$ 764,694	\$ 1,145,614	\$ 714,610	\$ 930,463	\$ 631,634
<b>Past Due and Nonaccrual Balances - Total</b>	<b>SUB5250</b>	<b>\$ 41,888</b>	<b>\$ 46,961</b>	<b>\$ 29,832</b>	<b>\$ 33,637</b>	<b>\$ 34,167</b>
<b>Past Due and Still Accruing - Total</b>	<b>SUB5240</b>	<b>\$ 11,627</b>	<b>\$ 9,920</b>	<b>\$ 10,378</b>	<b>\$ 8,590</b>	<b>\$ 10,277</b>
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 11,567	\$ 9,920	\$ 10,270	\$ 7,486	\$ 10,071
90% up to 100% LTV	LD210	\$ 6,565	\$ 5,665	\$ 8,888	\$ 6,697	\$ 9,144
100% and greater LTV	LD220	\$ 5,002	\$ 4,255	\$ 1,382	\$ 789	\$ 927
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 60	\$ 0	\$ 108	\$ 1,104	\$ 206

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<b>Schedule LD --- Loan Data</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
90% up to 100% LTV	LD230	\$ 60	\$ 0	\$ 108	\$ 1,019	\$ 206
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 85	\$ 0
<b>Nonaccrual - Total</b>	<b>SUB5230</b>	<b>\$ 30,261</b>	<b>\$ 37,041</b>	<b>\$ 19,454</b>	<b>\$ 25,047</b>	<b>\$ 23,890</b>
90% up to 100% LTV	LD250	\$ 17,359	\$ 22,366	\$ 16,521	\$ 20,050	\$ 18,987
100% and greater LTV	LD260	\$ 12,902	\$ 14,675	\$ 2,933	\$ 4,997	\$ 4,903
<b>Net Charge-offs - Total</b>	<b>SUB5300</b>	<b>\$ 19</b>	<b>\$- 1</b>	<b>\$ 251</b>	<b>\$ 309</b>	<b>\$ 0</b>
90% up to 100% LTV	LD310	\$ 19	\$- 1	\$ 214	\$ 212	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 37	\$ 97	\$ 0
<b>Purchases - Total</b>	<b>SUB5320</b>	<b>\$ 1,404,714</b>	<b>\$ 3,569,313</b>	<b>\$ 1,296,480</b>	<b>\$ 1,608,487</b>	<b>\$ 1,359,128</b>
90% up to 100% LTV	LD410	\$ 1,076,994	\$ 2,787,495	\$ 951,452	\$ 1,082,619	\$ 1,150,270
100% and greater LTV	LD420	\$ 327,720	\$ 781,818	\$ 345,028	\$ 525,868	\$ 208,858
<b>Originations - Total</b>	<b>SUB5330</b>	<b>\$ 3,190,629</b>	<b>\$ 4,441,853</b>	<b>\$ 4,243,603</b>	<b>\$ 3,237,006</b>	<b>\$ 4,305,837</b>
90% up to 100% LTV	LD430	\$ 1,619,492	\$ 2,482,667	\$ 2,266,734	\$ 1,878,950	\$ 2,552,081
100% and greater LTV	LD440	\$ 1,571,137	\$ 1,959,186	\$ 1,976,869	\$ 1,358,056	\$ 1,753,756
<b>Sales - Total</b>	<b>SUB5340</b>	<b>\$ 6,575,310</b>	<b>\$ 4,497,125</b>	<b>\$ 5,081,581</b>	<b>\$ 3,627,712</b>	<b>\$ 2,298,658</b>
90% up to 100% LTV	LD450	\$ 4,281,564	\$ 2,511,793	\$ 2,761,646	\$ 2,170,786	\$ 1,546,400
100% and greater LTV	LD460	\$ 2,293,746	\$ 1,985,332	\$ 2,319,935	\$ 1,456,926	\$ 752,258

<b>Schedule CC --- Consolidated Commitments and Contingencies</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total</b>	<b>SUB3380</b>	<b>\$ 761,962</b>	<b>\$ 632,679</b>	<b>\$ 543,608</b>	<b>\$ 578,201</b>	<b>\$ 873,353</b>
Mortgage Construction Loans	CC105	\$ 68,262	\$ 64,306	\$ 56,269	\$ 54,379	\$ 42,978
Other Mortgage Loans	CC115	\$ 693,700	\$ 568,373	\$ 487,339	\$ 523,822	\$ 830,375
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 14,687	\$ 14,130	\$ 15,268	\$ 10,395	\$ 6,977
<b>Commitments Outstanding to Originate Mortgages - Total</b>	<b>SUB3330</b>	<b>\$ 3,002,891</b>	<b>\$ 4,688,845</b>	<b>\$ 5,279,021</b>	<b>\$ 7,272,633</b>	<b>\$ 3,788,715</b>
1-4 Dwelling Units	CC280	\$ 2,760,424	\$ 4,435,377	\$ 5,087,378	\$ 7,118,015	\$ 3,749,611
Multifamily (5 or more) Dwelling Units	CC290	\$ 36,600	\$ 0	\$ 0	\$ 0	\$ 0
All Other Real Estate	CC300	\$ 205,867	\$ 253,468	\$ 191,643	\$ 154,618	\$ 39,104
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 1,966	\$ 964	\$ 7,106	\$ 0	\$ 0
Commitments Outstanding to Purchase Loans	CC320	\$ 9,843,504	\$ 11,803,211	\$ 12,553,974	\$ 6,933,017	\$ 696,900
Commitments Outstanding to Sell Loans	CC330	\$ 27,125,320	\$ 28,062,964	\$ 25,755,727	\$ 24,712,031	\$ 19,591,811
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2,674,704
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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<b>Schedule CC --- Consolidated Commitments and Contingencies</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Unused Lines of Credit - Total</b>	<b>SUB3361</b>	<b>\$ 36,958,968</b>	<b>\$ 36,839,089</b>	<b>\$ 37,080,237</b>	<b>\$ 36,037,284</b>	<b>\$ 33,600,523</b>
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 1,422,715	\$ 1,422,386	\$ 1,320,197	\$ 1,261,877	\$ 1,262,587
Commercial Lines	CC420	\$ 6,251,268	\$ 6,247,997	\$ 6,438,621	\$ 6,195,461	\$ 5,758,065
Open-End Consumer Lines - Credit Cards	CC423	\$ 29,247,221	\$ 29,131,636	\$ 29,283,893	\$ 28,543,244	\$ 26,543,056
Open-End Consumer Lines - Other	CC425	\$ 37,764	\$ 37,070	\$ 37,526	\$ 36,702	\$ 36,815
<b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b>	<b>SUB3390</b>	<b>\$ 547,107</b>	<b>\$ 433,603</b>	<b>\$ 260,803</b>	<b>\$ 311,071</b>	<b>\$ 300,077</b>
Commercial	CC430	\$ 4,781	\$ 403,750	\$ 241,954	\$ 296,338	\$ 286,729
Standby, Not Included on CC465 or CC468	CC435	\$ 542,326	\$ 29,853	\$ 18,849	\$ 14,733	\$ 13,348
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Contingent Liabilities	CC480	\$ 2,400,000	\$ 3,984,000	\$ 4,250,000	\$ 0	\$ 0
Contingent Assets	CC490	\$ 2,979	\$ 3,821	\$ 3,725	\$ 3,803	\$ 0

<b>Schedule CF --- Consolidated Cash Flow Information</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Mortgage-Backed Securities - Purchases - Total</b>	<b>SUB3811</b>	<b>\$ 4,614,280</b>	<b>\$ 7,387,221</b>	<b>\$ 6,442,299</b>	<b>\$ 8,689,731</b>	<b>\$ 5,246,186</b>
Pass-Through Securities	CF143	\$ 391,620	\$ 791,465	\$ 822,189	\$ 344,048	\$ 1,032,474
Other Mortgage-Backed Securities	CF153	\$ 4,222,660	\$ 6,595,756	\$ 5,620,110	\$ 8,345,683	\$ 4,213,712
<b>Mortgage-Backed Securities - Sales - Total</b>	<b>SUB3821</b>	<b>\$ 358,052</b>	<b>\$ 619,589</b>	<b>\$ 474,375</b>	<b>\$ 569,844</b>	<b>\$ 978,966</b>
Pass-Through Securities	CF145	\$ 128,706	\$ 319,346	\$ 197,243	\$ 44,483	\$ 238,229
Other Mortgage-Backed Securities	CF155	\$ 229,346	\$ 300,243	\$ 277,132	\$ 525,361	\$ 740,737
<b>Mortgage-Backed Securities - Net Purchases - Total</b>	<b>SUB3826</b>	<b>\$ 4,256,228</b>	<b>\$ 6,767,632</b>	<b>\$ 5,967,924</b>	<b>\$ 8,119,887</b>	<b>\$ 4,267,220</b>
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 529,101	\$- 655,653	\$- 513,807	\$- 437,850	\$- 455,816
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 2,329,902	\$- 2,560,976	\$- 1,916,525	\$- 1,345,219	\$- 1,140,459
<b>Mortgage Loans Disbursed - Total</b>	<b>SUB3831</b>	<b>\$ 25,702,500</b>	<b>\$ 28,990,664</b>	<b>\$ 25,364,207</b>	<b>\$ 23,982,163</b>	<b>\$ 24,479,792</b>
Construction Loans - Total	SUB3840	\$ 30,266	\$ 36,794	\$ 16,791	\$ 21,895	\$ 17,083
1-4 Dwelling Units	CF190	\$ 7,193	\$ 8,006	\$ 10,033	\$ 6,624	\$ 9,499
Multifamily (5 or more) Dwelling Units	CF200	\$ 3,607	\$ 13,190	\$ 225	\$ 188	\$ 1,293

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<b>Schedule CF --- Consolidated Cash Flow Information</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Nonresidential	CF210	\$ 19,466	\$ 15,598	\$ 6,533	\$ 15,083	\$ 6,291
<b>Permanent Loans - Total</b>	<b>SUB3851</b>	<b>\$ 25,672,234</b>	<b>\$ 28,953,870</b>	<b>\$ 25,347,416</b>	<b>\$ 23,960,268</b>	<b>\$ 24,462,709</b>
1-4 Dwelling Units	CF225	\$ 25,579,307	\$ 28,886,457	\$ 25,224,020	\$ 23,861,741	\$ 23,487,829
Multifamily (5 or more) Dwelling Units	CF245	\$ 50	\$ 507	\$ 6,531	\$ 1,725	\$ 1,798
Nonresidential (Except Land)	CF260	\$ 80,353	\$ 35,797	\$ 93,190	\$ 89,218	\$ 941,248
Land	CF270	\$ 12,524	\$ 31,109	\$ 23,675	\$ 7,584	\$ 31,834
<b>Loans and Participations Purchased - Total</b>	<b>SUB3880</b>	<b>\$ 30,462,342</b>	<b>\$ 30,380,113</b>	<b>\$ 33,531,027</b>	<b>\$ 24,701,649</b>	<b>\$ 22,762,607</b>
Secured by 1-4 Dwelling Units	CF280	\$ 28,882,094	\$ 28,913,217	\$ 31,935,987	\$ 23,265,057	\$ 22,709,420
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF300	\$ 1,580,248	\$ 1,466,896	\$ 1,595,040	\$ 1,436,592	\$ 53,187
<b>Loans and Participations Sold - Total</b>	<b>SUB3890</b>	<b>\$ 44,814,742</b>	<b>\$ 46,954,333</b>	<b>\$ 49,999,619</b>	<b>\$ 38,563,186</b>	<b>\$ 35,291,536</b>
Secured by 1-4 Dwelling Units	CF310	\$ 43,510,385	\$ 45,395,424	\$ 47,729,638	\$ 38,223,044	\$ 34,458,708
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3,694
Secured by Nonresidential	CF330	\$ 1,304,357	\$ 1,558,909	\$ 2,269,981	\$ 340,142	\$ 829,134
<b>Net Purchases (Sales) of Loans and Participations - Total</b>	<b>SUB3885</b>	<b>\$- 14,352,400</b>	<b>\$- 16,574,220</b>	<b>\$- 16,468,592</b>	<b>\$- 13,861,537</b>	<b>\$- 12,528,929</b>
<b>Mortgage Loans - Cash Repayment of Principal</b>	<b>CF340</b>	<b>\$ 6,377,205</b>	<b>\$ 6,365,146</b>	<b>\$ 4,765,236</b>	<b>\$ 5,579,034</b>	<b>\$ 5,415,014</b>
<b>Mortgage Loans - Debits Less Credits Othr Than Repay of Prin</b>	<b>CF350</b>	<b>\$- 1,242,991</b>	<b>\$- 876,277</b>	<b>\$- 405,163</b>	<b>\$- 631,461</b>	<b>\$- 238,541</b>
<b>Mortgage Loans - Memo - Refinancing Loans</b>	<b>CF361</b>	<b>\$ 6,976,441</b>	<b>\$ 8,633,391</b>	<b>\$ 2,981,753</b>	<b>\$ 6,969,306</b>	<b>\$ 7,783,548</b>
<b>Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow</b>	<b>SUB3906</b>	<b>\$ 3,729,904</b>	<b>\$ 5,175,021</b>	<b>\$ 3,725,216</b>	<b>\$ 3,910,131</b>	<b>\$ 6,297,308</b>
<b>Nonmortgage Loans Closed or Purchased - Total</b>	<b>SUB3910</b>	<b>\$ 1,379,204</b>	<b>\$ 1,315,446</b>	<b>\$ 1,275,720</b>	<b>\$ 1,151,132</b>	<b>\$ 1,628,596</b>
Commercial	CF390	\$ 238,351	\$ 232,775	\$ 314,496	\$ 201,881	\$ 461,709
Consumer	CF400	\$ 1,140,853	\$ 1,082,671	\$ 961,224	\$ 949,251	\$ 1,166,887
<b>Nonmortgage Loans - Sales - Total</b>	<b>SUB3915</b>	<b>\$ 164,081</b>	<b>\$ 197,906</b>	<b>\$ 504,680</b>	<b>\$ 251,027</b>	<b>\$ 157,426</b>
Commercial	CF395	\$ 157,918	\$ 193,615	\$ 6,402	\$ 251,027	\$ 152,573
Consumer	CF405	\$ 6,163	\$ 4,291	\$ 498,278	\$ 0	\$ 4,853
<b>Net Purchases (Sales) of Nonmortgage Loans - Total</b>	<b>SUB3919</b>	<b>\$ 1,215,123</b>	<b>\$ 1,117,540</b>	<b>\$ 771,040</b>	<b>\$ 900,105</b>	<b>\$ 1,471,170</b>
<b>Net Deposit Gain (Loss), Excluding Acquired Deposits</b>	<b>SUB3920</b>	<b>\$ 7,198,476</b>	<b>\$ 5,889,248</b>	<b>\$ 4,329,412</b>	<b>\$ 4,720,174</b>	<b>\$ 3,372,908</b>
New Deposits Received less Deposits Withdrawn	CF420	\$ 6,802,937	\$ 5,562,679	\$ 4,058,553	\$ 4,513,075	\$ 3,196,149
Interest Credited to Deposits	CF430	\$ 395,539	\$ 326,569	\$ 270,859	\$ 207,099	\$ 176,759
<b>Deposits Acquired, Net of Dispositions in Bulk Transactions</b>	<b>CF435</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Schedule DI --- Consolidated Deposit Information</b>						
<b>Description</b>	<b>Line Item</b>	<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
		<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>BALANCES - END OF QUARTER</b>						

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<b>Schedule DI --- Consolidated Deposit Information</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Total Broker - Originated Deposits - Total	SUB4061	\$ 16,935,893	\$ 15,427,642	\$ 13,403,445	\$ 12,048,914	\$ 10,423,972
Fully Insured	DI100	\$ 16,380,730	\$ 14,904,593	\$ 12,920,910	\$ 11,581,470	\$ 10,008,511
Other	DI110	\$ 555,163	\$ 523,049	\$ 482,535	\$ 467,444	\$ 415,461
Deposits with Balances - \$100,000 or Less	DI120	\$ 45,820,681	\$ 42,185,076	\$ 37,928,699	\$ 34,212,943	\$ 30,304,042
Deposits with Balances - Greater than \$100,000	DI130	\$ 21,267,831	\$ 17,714,346	\$ 16,140,309	\$ 15,461,210	\$ 14,633,604
Number of Deposit Accounts - Total	SUB4062	16,360,489	15,282,921	13,328,584	12,348,841	10,521,701
Balances of \$100,000 or Less	DI150	16,284,232	15,209,572	13,260,557	12,284,638	10,462,228
Balances Greater than \$100,000	DI160	76,257	73,349	68,027	64,203	59,473
IRA/Keogh Accounts	DI200	\$ 712,804	\$ 713,254	\$ 686,992	\$ 712,215	\$ 35,263
Uninsured Deposits	DI210	\$ 18,390,426	\$ 14,322,569	\$ 12,968,691	\$ 12,554,043	\$ 12,039,912
Preferred Deposits	DI220	\$ 33,396	\$ 36,158	\$ 27,665	\$ 39,753	\$ 38,915
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 891,460	\$ 946,174	\$ 646,296	\$ 1,302,647	\$ 1,306,876
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 38,769,145	\$ 38,296,068	\$ 36,840,347	\$ 33,890,772	\$ 30,567,613
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 1,073,222	\$ 1,862,718	\$ 1,640,242	\$ 1,201,390	\$ 1,519,623
Deposits & Escrows - Time Deposits	DI340	\$ 26,354,685	\$ 18,794,464	\$ 14,942,124	\$ 13,279,344	\$ 11,543,533
<b>DEPOSITS &amp; ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS</b>						
Non- Interest-Bearing Demand Deposits	DI610	\$ 539,067	\$ 584,384	\$ 519,100	\$ 491,850	\$ 481,924
Outstd Checks Drawn Against FHLBs & FRBs Not Incd in SC710	DI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 21,488	\$ 21,391	\$ 17,185	\$ 16,598	\$ 16,498
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 100	\$ 100	\$ 100
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 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



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<b>Schedule DI --- Consolidated Deposit Information</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

<b>Schedule SI --- Consolidated Supplemental Information</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>MISCELLANEOUS DATA</b>						
Number of Full-time Equivalent Employees	SI370	10,020	9,677	9,586	9,330	9,342
Assets Held in Trading Accounts	SI375	\$ 11,951	\$ 11,951	\$ 11,951	\$ 11,951	\$ 11,951
Available-for-Sale Securities	SI385	\$ 39,560,626	\$ 38,331,541	\$ 35,041,628	\$ 31,348,616	\$ 25,145,173
Assets Held for Sale	SI387	\$ 25,495,580	\$ 26,784,003	\$ 23,924,782	\$ 22,601,767	\$ 20,414,880
Loans Serviced for Others	SI390	\$ 83,645,737	\$ 87,409,732	\$ 83,235,014	\$ 77,477,960	\$ 69,276,782
<b>RESIDUAL INTERESTS</b>						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>QUALIFIED THRIFT LENDER TEST</b>						
Actual Thrift Investment Percentage - First month of Qtr	SI581	91.52%	90.65%	92.28%	91.98%	96.05%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	91.37%	90.79%	91.73%	91.45%	96.71%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	90.16%	90.37%	91.68%	91.58%	96.25%
<b>IRS DOMESTIC BUILDING AND LOAN TEST</b>						
Percent of Assets Test	SI585	0.00%	0.00%	0.00%	0.00%	0.00%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
<b>Aggregate Investment in Service Corporations</b>	<b>SI588</b>	<b>\$ 8,604</b>	<b>\$ 8,580</b>	<b>\$ 6,933</b>	<b>\$ 6,740</b>	<b>\$ 740</b>
<b>CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS &amp; RELATED INTEREST</b>						
Aggregate amount of all extensions of credit	SI590	\$ 12,120	\$ 11,169	\$ 11,182	\$ 11,246	\$ 11,083
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	9	8	9	8	8
<b>RECONCILIATION OF EQUITY CAPITAL</b>						
<b>Beginning Equity Capital</b>	<b>SI600</b>	<b>\$ 9,573,356</b>	<b>\$ 9,642,025</b>	<b>\$ 8,974,089</b>	<b>\$ 7,723,957</b>	<b>\$ 7,050,614</b>
Net Income (Loss) (SO91)	SI610	\$ 359,622	\$ 406,951	\$ 450,496	\$ 425,889	\$ 387,150
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 150,500	\$ 401,300	\$ 0	\$ 110,000	\$ 125,000
Stock Issued	SI640	\$ 0	\$ 0	\$ 0	\$ 0	\$ 10,000
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 271,198	\$ 75,469	\$ 105,570	\$ 1,057,189	\$ 413,735
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 90,894	\$- 149,790	\$ 111,871	\$- 109,374	\$- 14,697



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<b>Schedule SI --- Consolidated Supplemental Information</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 1	\$- 13,574	\$ 0
Other Adjustments	SI671	\$ 0	\$ 1	\$- 2	\$ 1	\$ 3
<b>Ending Equity Capital (SC80)</b>	<b>SI680</b>	<b>\$ 9,962,782</b>	<b>\$ 9,573,356</b>	<b>\$ 9,642,025</b>	<b>\$ 8,974,088</b>	<b>\$ 7,721,805</b>
<b>TRANSACTIONS WITH AFFILIATES</b>						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 1,731,739	\$ 1,802,655	\$ 1,463,361	\$ 1,137,261	\$ 1,458,753
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 9,640,174	\$ 10,055,145	\$ 9,165,103	\$ 7,634,333	\$ 8,393,989
<b>MUTUAL FUNDS AND ANNUITIES</b>						
Sell private-label/third-party mutual funds/annuities?	SI805	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 259,575	\$ 236,606	\$ 208,762	\$ 184,324	\$ 153,928
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 360	\$ 529	\$ 460	\$ 444	\$ 311
<b>AVERAGE MONTH-END BALANCES</b>						
Total Assets	SI870	\$ 123,213,859	\$ 115,273,871	\$ 107,726,159	\$ 98,472,985	\$ 90,443,750
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,019,545	\$ 1,001,420	\$ 1,046,884	\$ 1,201,371	\$ 2,512,798
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 114,295,056	\$ 107,005,201	\$ 99,954,129	\$ 90,040,754	\$ 81,194,307
Nonmortgage Loans	SI885	\$ 4,415,094	\$ 4,300,168	\$ 4,063,086	\$ 4,377,044	\$ 4,266,761
Deposits and Excrows	SI890	\$ 61,419,952	\$ 56,182,660	\$ 51,807,515	\$ 46,215,339	\$ 42,789,653
Total Borrowings	SI895	\$ 49,483,487	\$ 46,639,017	\$ 44,233,463	\$ 40,923,379	\$ 37,527,668
<b>LOANS TO EXECUTIVE OFFICERS</b>						
Number of Loans Made to Executive Officers During Quarter	SI900	1	0	4	1	2
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 908	\$ 0	\$ 1,788	\$ 71	\$ 585
Interest Charged on Loans Made During Quarter - Minimum	SI920	3.06	0.00	4.16	4.49	5.42
Interest Charged on Loans Made During Quarter - Maximum	SI930	3.06	0.00	4.53	4.49	5.42

<b>Schedule SQ --- Consolidated Supplemental Questions</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
		<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
Acquire assets by merger with another depository inst?	SQ100	0	0	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	0	0
Change in Control of Association?	SQ130	0	0	1	0	0
Merger Accounted for under the Purchase Method?	SQ160	0	0	0	0	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A

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<b>Schedule SQ --- Consolidated Supplemental Questions</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
		<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	0	0	0	0	0
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	4	4	4	4	4

<b>Schedule FS --- Fiduciary and Related Services</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>FIDUCIARY AND RELATED SERVICES</b>						
Does your institution have fiduciary powers?	FS110	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	4 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]	3 [Yes]
Do you have any activity to report on this schedule?	FS130	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]	3 [Yes]
<b>FIDUCIARY AND RELATED ASSETS</b>						
<b>Total Assets (\$) - Fiduciary, Custody &amp; Safekeeping Accounts</b>	<b>SUB6150</b>	<b>\$ 25,089,072</b>	<b>\$ 25,233,476</b>	<b>\$ 24,068,257</b>	<b>\$ 22,283,902</b>	<b>\$ 22,062,627</b>
<b>Managed Assets (\$) -Total Fiduciary Accounts</b>	<b>FS20</b>	<b>\$ 3,604,739</b>	<b>\$ 3,453,739</b>	<b>\$ 3,179,060</b>	<b>\$ 3,061,345</b>	<b>\$ 3,114,292</b>
Personal Trust and Agency Accounts	FS210	\$ 3,187,612	\$ 3,044,014	\$ 2,836,635	\$ 2,705,908	\$ 2,733,302
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 34,103	\$ 34,181	\$ 33,110	\$ 35,758	\$ 37,467
Employee Benefit - Defined Contribution	FS220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 34,103	\$ 34,181	\$ 33,110	\$ 35,758	\$ 37,467
Corporate Trust and Agency Accounts	FS250	\$ 5,915	\$ 5,856	\$ 5,792	\$ 5,661	\$ 5,712
Investment Management Agency Accounts	FS260	\$ 377,109	\$ 369,688	\$ 303,523	\$ 314,018	\$ 337,811
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp</b>	<b>FS290</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Nonmanaged Assets (\$) -Total Fiduciary Accounts</b>	<b>FS21</b>	<b>\$ 2,492,900</b>	<b>\$ 2,332,772</b>	<b>\$ 729,586</b>	<b>\$ 550,028</b>	<b>\$ 486,852</b>
Personal Trust and Agency Accounts	FS211	\$ 666,770	\$ 570,392	\$ 709,431	\$ 530,538	\$ 466,315
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 1,824,504	\$ 1,761,583	\$ 19,731	\$ 19,122	\$ 20,537
Employee Benefit - Defined Contribution	FS221	\$ 1,803,389	\$ 1,741,179	\$ 0	\$ 0	\$ 0

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<b>Schedule FS --- Fiduciary and Related Services</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 21,115	\$ 20,404	\$ 19,731	\$ 19,122	\$ 20,537
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 1,626	\$ 797	\$ 424	\$ 368	\$ 0
<b>Nonmanaged Assets (\$) - Custody and Safekeeping Accounts</b>	<b>FS280</b>	<b>\$ 18,991,433</b>	<b>\$ 19,446,965</b>	<b>\$ 20,159,611</b>	<b>\$ 18,672,529</b>	<b>\$ 18,461,483</b>
<b>Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp</b>	<b>FS291</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Managed Assets (#) - Total Fiduciary Accounts</b>	<b>FS22</b>	<b>5,526</b>	<b>5,415</b>	<b>5,399</b>	<b>5,319</b>	<b>5,249</b>
Personal Trust and Agency Accounts	FS212	5,234	5,137	5,141	5,063	4,994
Retirement-related Trust and Agency Accounts - Total	SUB6120	42	41	41	43	44
Employee Benefit - Defined Contribution	FS222	0	0	0	0	0
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	42	41	41	43	44
Corporate Trust and Agency Accounts	FS252	5	5	5	5	5
Investment Management Agency Accounts	FS262	245	232	212	208	206
Other Fiduciary Accounts	FS272	0	0	0	0	0
<b>Nonmanaged Assets (#) - Total Fiduciary Accounts</b>	<b>FS23</b>	<b>431</b>	<b>419</b>	<b>204</b>	<b>198</b>	<b>185</b>
Personal Trust and Agency Accounts	FS213	159	170	175	169	155
Retirement-related Trust and Agency Accounts - Total	SUB6130	222	217	16	17	30
Employee Benefit - Defined Contribution	FS223	209	202	0	0	0
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	13	15	16	17	30
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	50	32	13	12	0
<b>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</b>	<b>FS281</b>	<b>269,257</b>	<b>264,594</b>	<b>257,202</b>	<b>267,345</b>	<b>266,381</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>\$ 38,028</b>	<b>\$ 27,533</b>	<b>\$ 17,721</b>	<b>\$ 8,823</b>	<b>\$ 70,049</b>
Personal Trust and Agency Accounts	FS310	\$ 32,748	\$ 23,649	\$ 15,420	\$ 7,576	\$ 28,497
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 645	\$ 483	\$ 240	\$ 147	\$ 584
Employee Benefit - Defined Contribution	FS320	\$ 105	\$ 76	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 540	\$ 407	\$ 240	\$ 147	\$ 584
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 2,785	\$ 2,080	\$ 1,334	\$ 731	\$ 2,578

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<b>Schedule FS --- Fiduciary and Related Services</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Other Fiduciary Accounts	FS370	\$ 354	\$ 0	\$ 0	\$ 1	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 1,471	\$ 1,101	\$ 651	\$ 332	\$ 495
Other Fiduciary and Related Services	FS390	\$ 25	\$ 220	\$ 76	\$ 36	\$ 37,895
<b>YTD - Expenses - Fiduciary and Related Services</b>	<b>FS391</b>	<b>\$ 24,830</b>	<b>\$ 17,939</b>	<b>\$ 19,055</b>	<b>\$ 9,100</b>	<b>\$ 48,642</b>
<b>YTD - Net Losses from Fiduciary and Related Services</b>	<b>FS392</b>	<b>\$ 5</b>	<b>\$ 6</b>	<b>\$ 3</b>	<b>\$ 0</b>	<b>\$ 924</b>
<b>YTD - Intracompany Inc Credits for Fiduciary/Related Service</b>	<b>FS393</b>	<b>\$ 0</b>	<b>\$ 40</b>	<b>\$ 10,931</b>	<b>\$ 4,797</b>	<b>\$ 3,700</b>
<b>YTD - Income - Net Fiduciary and Related Services Income</b>	<b>FS35</b>	<b>\$ 13,193</b>	<b>\$ 9,628</b>	<b>\$ 9,594</b>	<b>\$ 4,520</b>	<b>\$ 24,183</b>
<b>FIDUCIARY MEMORANDA</b>						
<b>Managed Assets in Personal Trust and Agency Accounts - Total</b>	<b>FS40</b>	<b>\$ 3,187,612</b>	<b>\$ 3,038,123</b>	<b>\$ 2,830,241</b>	<b>\$ 2,699,535</b>	<b>\$ 2,733,302</b>
Non-Interest-Bearing Deposits	FS410	\$ 7,108	\$ 0	\$ 0	\$ 0	\$ 12,057
Interest-Bearing Deposits	FS415	\$ 68,733	\$ 76,892	\$ 1,169	\$ 300	\$ 963
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 205,088	\$ 170,485	\$ 165,359	\$ 167,897	\$ 164,586
State, County and Municipal Obligations	FS425	\$ 365,742	\$ 365,651	\$ 363,687	\$ 345,234	\$ 330,024
Money Market Mutual Funds	FS430	\$ 252,546	\$ 243,673	\$ 235,655	\$ 221,412	\$ 198,549
Other Short-term Obligations	FS435	\$ 15	\$ 31	\$ 42,456	\$ 52,739	\$ 65,453
Other Notes and Bonds	FS440	\$ 190,022	\$ 138,824	\$ 121,585	\$ 141,546	\$ 148,157
Common and Preferred Stock	FS445	\$ 1,962,165	\$ 1,924,102	\$ 1,755,625	\$ 1,636,317	\$ 1,674,656
Real Estate Mortgages	FS450	\$ 1,427	\$ 1,443	\$ 1,657	\$ 1,902	\$ 1,931
Real Estate	FS455	\$ 76,377	\$ 48,240	\$ 45,756	\$ 41,439	\$ 48,372
Miscellaneous Assets	FS460	\$ 58,389	\$ 68,782	\$ 97,292	\$ 90,749	\$ 88,554
<b>Corporate Trust and Agency Accounts - No. of Issues - Total</b>	<b>SUB6300</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
<b>Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships</b>	<b>FS515</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Number of Funds - Total Collective Investment Funds</b>	<b>FS60</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Domestic Equity	FS610	1	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	1	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: February 21, 2006, 4:53 PM</b>	<b>TFR Industry Aggregate Report</b> <b>93010 - OTS-Regulated: Delaware</b> <b>December 2005</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
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<b>Schedule FS --- Fiduciary and Related Services</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
<b>Market Value - Total Collective Investment Funds</b>	<b>FS65</b>	<b>\$ 122,035</b>	<b>\$ 163,532</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Domestic Equity	FS615	\$ 23,023	\$ 5,449	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 99,012	\$ 99,401	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 58,682	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>FIDUCIARY SETTLEMENTS, SURCHARGES &amp; OTHER LOSSES (CALENDAR YTD)</b>						
<b>Managed Accts - Total Fid Settlements/Surcharges/Othr Losses</b>	<b>FS70</b>	<b>\$ 5</b>	<b>\$ 6</b>	<b>\$ 3</b>	<b>\$ 0</b>	<b>\$ 924</b>
Personal Trust and Agency Accounts	FS710	\$ 5	\$ 6	\$ 3	\$ 0	\$ 924
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses</b>	<b>FS71</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Total Fid Settlements/Surcharges/Otr Losses - Recoveries</b>	<b>FS72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

<b>Schedule CCR --- Consolidated Capital Requirement</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>TIER 1 (CORE ) CAPITAL REQUIREMENT</b>						
Equity Capital (SC80)	CCR100	\$ 9,962,782	\$ 9,573,356	\$ 9,642,026	\$ 8,974,089	\$ 7,721,805
Equity Capital Deductions - Total	SUB1631	\$ 235,632	\$ 231,022	\$ 233,778	\$ 229,070	\$ 227,806
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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<b>Schedule CCR --- Consolidated Capital Requirement</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Goodwill and Certain Other Intangible Assets	CCR115	\$ 235,601	\$ 230,999	\$ 233,763	\$ 229,058	\$ 227,806
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 31	\$ 23	\$ 15	\$ 0	\$ 0
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 12	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 304,087	\$ 213,197	\$ 63,406	\$ 175,277	\$ 65,907
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 304,049	\$ 213,155	\$ 63,364	\$ 175,235	\$ 65,865
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 38	\$ 42	\$ 42	\$ 42	\$ 42
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Tier 1 (Core) Capital</b>	<b>CCR20</b>	<b>\$ 10,031,237</b>	<b>\$ 9,555,531</b>	<b>\$ 9,471,654</b>	<b>\$ 8,920,296</b>	<b>\$ 7,559,906</b>
<b>Total Assets (SC60)</b>	<b>CCR205</b>	<b>\$ 126,658,208</b>	<b>\$ 121,733,959</b>	<b>\$ 112,112,378</b>	<b>\$ 104,881,652</b>	<b>\$ 95,947,027</b>
Asset Deductions - Total	SUB1651	\$ 235,632	\$ 231,022	\$ 233,778	\$ 229,058	\$ 227,806
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 235,601	\$ 230,999	\$ 233,763	\$ 229,058	\$ 227,806
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 31	\$ 23	\$ 15	\$ 0	\$ 0
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 476,097	\$ 333,671	\$ 98,788	\$ 276,765	\$ 102,730
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 476,097	\$ 333,671	\$ 98,788	\$ 276,765	\$ 102,730
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Adjusted Total Assets</b>	<b>CCR25</b>	<b>\$ 126,898,673</b>	<b>\$ 121,836,608</b>	<b>\$ 111,977,388</b>	<b>\$ 104,929,359</b>	<b>\$ 95,821,951</b>
<b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>	<b>CCR27</b>	<b>\$ 5,075,678</b>	<b>\$ 4,848,718</b>	<b>\$ 4,479,095</b>	<b>\$ 4,196,955</b>	<b>\$ 3,813,646</b>
<b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>						
<b>Tier 1 (Core) Capital</b>	<b>CCR30</b>	<b>\$ 10,031,237</b>	<b>\$ 9,555,531</b>	<b>\$ 9,471,654</b>	<b>\$ 8,920,296</b>	<b>\$ 7,559,906</b>
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 197,000	\$ 197,000	\$ 197,000	\$ 197,000	\$ 197,000
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 210,051	\$ 218,883	\$ 197,839	\$ 220,600	\$ 219,801
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Tier 2 (Supplementary) Capital</b>	<b>CCR33</b>	<b>\$ 407,051</b>	<b>\$ 415,883</b>	<b>\$ 394,839</b>	<b>\$ 417,600</b>	<b>\$ 416,801</b>
<b>Allowable Tier 2 (Supplementary) Capital</b>	<b>CCR35</b>	<b>\$ 407,051</b>	<b>\$ 415,883</b>	<b>\$ 394,839</b>	<b>\$ 417,600</b>	<b>\$ 416,801</b>

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<b>Schedule CCR --- Consolidated Capital Requirement</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 3,088	\$ 1,483	\$ 5,506	\$ 6,983	\$ 5,416
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Total Risk-Based Capital</b>	<b>CCR39</b>	<b>\$ 10,435,200</b>	<b>\$ 9,969,931</b>	<b>\$ 9,860,987</b>	<b>\$ 9,330,913</b>	<b>\$ 7,971,291</b>
0% R/W Category - Cash	CCR400	\$ 189,173	\$ 154,892	\$ 148,420	\$ 139,239	\$ 144,915
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 723,376	\$ 764,686	\$ 838,169	\$ 961,757	\$ 1,085,492
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 68,748	\$ 81,574	\$ 67,045	\$ 56,999	\$ 56,281
0% R/W Category - Assets Total	CCR420	\$ 981,297	\$ 1,001,152	\$ 1,053,634	\$ 1,157,995	\$ 1,286,688
<b>0% Risk-Weight Total for R/B Capital (CCR420 x 0%)</b>	<b>CCR40</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 38,221,179	\$ 37,006,682	\$ 33,607,535	\$ 13,706,476	\$ 11,845,045
20% R/W Category - Claims on FHLBs	CCR435	\$ 1,247,823	\$ 1,163,254	\$ 1,075,107	\$ 786,082	\$ 841,469
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 6,919	\$ 6,858	\$ 7,272	\$ 7,188	\$ 7,724
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 527,284	\$ 888,158	\$ 650,858	\$ 628,907	\$ 1,697,028
20% R/W Category - Other	CCR450	\$ 919,067	\$ 1,158,226	\$ 1,046,411	\$ 860,094	\$ 837,887
20% R/W Category - Assets Total	CCR455	\$ 40,922,272	\$ 40,223,178	\$ 36,387,183	\$ 15,988,747	\$ 15,229,153
<b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>	<b>CCR45</b>	<b>\$ 8,184,455</b>	<b>\$ 8,044,636</b>	<b>\$ 7,277,437</b>	<b>\$ 3,197,748</b>	<b>\$ 3,045,830</b>
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 69,280,383	\$ 65,537,654	\$ 62,618,071	\$ 57,881,112	\$ 54,036,994
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 28,428	\$ 28,528	\$ 32,915	\$ 16,274,911	\$ 11,795,483
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 5,925	\$ 6,552	\$ 8,626	\$ 7,627	\$ 7,713
50% R/W Category - Other	CCR480	\$ 45,742	\$ 44,673	\$ 34,053	\$ 31,307	\$ 24,215
50% R/W Category - Assets Total	CCR485	\$ 69,360,478	\$ 65,617,407	\$ 62,693,665	\$ 74,194,957	\$ 65,864,405
<b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>	<b>CCR50</b>	<b>\$ 34,680,241</b>	<b>\$ 32,808,705</b>	<b>\$ 31,346,833</b>	<b>\$ 37,097,480</b>	<b>\$ 32,932,203</b>
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% R/W Category - All Other Assets	CCR506	\$ 18,703,086	\$ 17,960,995	\$ 14,963,575	\$ 16,101,219	\$ 16,091,324
100% R/W Category - Assets Total	CCR510	\$ 18,703,086	\$ 17,960,995	\$ 14,963,575	\$ 16,101,219	\$ 16,091,324
<b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>	<b>CCR55</b>	<b>\$ 18,703,086</b>	<b>\$ 17,960,995</b>	<b>\$ 14,963,575</b>	<b>\$ 16,101,219</b>	<b>\$ 16,091,324</b>
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0



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Schedule CCR --- Consolidated Capital Requirement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 129,967,133	\$ 124,802,732	\$ 115,098,057	\$ 107,442,918	\$ 98,471,570
Subtotal Risk-Weighted Assets	CCR75	\$ 61,567,781	\$ 58,814,334	\$ 53,587,844	\$ 56,396,447	\$ 52,069,356
Excess Allowances for Loan and Lease Losses	CCR530	\$ 326	\$ 984	\$ 1,579	\$ 2,190	\$ 2,896
Total Risk-Weighted Assets	CCR78	\$ 61,567,455	\$ 58,813,350	\$ 53,586,265	\$ 56,394,257	\$ 52,066,460
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 4,925,396	\$ 4,705,067	\$ 4,286,901	\$ 4,511,539	\$ 4,165,317
<b>CAPITAL &amp; PROMPT CORRECTIVE ACTION RATIOS</b>						
Tier 1 (Core) Capital Ratio	CCR810	7.90%	7.84%	8.46%	8.50%	7.89%
Total Risk-Based Capital Ratio	CCR820	16.95%	16.95%	18.40%	16.55%	15.31%
Tier 1 Risk-Based Capital Ratio	CCR830	16.29%	16.25%	17.68%	15.82%	14.52%
Tangible Equity Ratio	CCR840	7.90%	7.84%	8.46%	8.50%	7.89%

## \*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.



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