

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:12 AM

TFR Industry Aggregate Report
93010 - OTS-Regulated: Delaware
March 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description		Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value
Number of Regulated Institutions		6	7	7	7	7
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 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						
Description	Line Item	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 1,873,212	\$ 1,864,231	\$ 2,000,758	\$ 1,759,609	\$ 1,695,808
Cash and Non-Interest-Earning Deposits	SC110	\$ 422,227	\$ 484,770	\$ 1,029,071	\$ 745,716	\$ 625,225
Interest-Earning Deposits in FHLBs	SC112	\$ 225,040	\$ 158,201	\$ 30,386	\$ 18,415	\$ 19,966
Other Interest-Earning Deposits	SC118	\$ 103,334	\$ 127,954	\$ 67,677	\$ 108,309	\$ 157,183
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 313,500	\$ 350,700	\$ 206,200	\$ 200,650	\$ 132,500
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 520,934	\$ 577,588	\$ 578,473	\$ 620,907	\$ 697,262
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 243,718	\$ 113,514	\$ 35,578	\$ 8,334	\$ 7,086
State and Municipal Obligations	SC180	\$ 7,010	\$ 12,512	\$ 13,098	\$ 14,539	\$ 14,376
Securities Backed by Nonmortgage Loans	SC182	\$ 28,523	\$ 29,579	\$ 31,070	\$ 32,897	\$ 32,006
Other Investment Securities	SC185	\$ 49	\$ 49	\$ 359	\$ 359	\$ 359
Accrued Interest Receivable	SC191	\$ 8,877	\$ 9,364	\$ 8,846	\$ 9,483	\$ 9,845
Mortgage-Backed Securities - Gross	SUB0072	\$ 45,813,237	\$ 39,710,492	\$ 38,465,305	\$ 35,187,238	\$ 31,511,129
Mortgage-Backed Securities - Total	SC22	\$ 45,813,237	\$ 39,710,492	\$ 38,465,305	\$ 35,187,238	\$ 31,511,129
Pass-Through - Total	SUB0073	\$ 7,230,347	\$ 7,669,190	\$ 7,948,490	\$ 8,353,326	\$ 8,182,705
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 7,230,347	\$ 7,669,190	\$ 7,948,490	\$ 8,353,326	\$ 8,182,705
Other Pass-Through	SC215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 38,414,854	\$ 31,893,370	\$ 30,376,632	\$ 26,713,702	\$ 23,219,530
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 7,010,361	\$ 4,367,416	\$ 4,568,462	\$ 5,325,102	\$ 5,519,452
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 176,953	\$ 188,720	\$ 205,025	\$ 244,221	\$ 234,992
Other	SC222	\$ 31,227,540	\$ 27,337,234	\$ 25,603,145	\$ 21,144,379	\$ 17,465,086
Accrued Interest Receivable	SC228	\$ 168,036	\$ 147,932	\$ 140,183	\$ 120,210	\$ 108,894

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:12 AM

TFR Industry Aggregate Report
93010 - OTS-Regulated: Delaware
March 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 68,301,497	\$ 78,095,979	\$ 74,304,788	\$ 69,090,485	\$ 65,339,282
Mortgage Loans - Total	SC26	\$ 68,200,909	\$ 77,977,944	\$ 74,177,233	\$ 68,983,982	\$ 65,232,332
Construction Loans - Total	SUB0100	\$ 147,104	\$ 160,396	\$ 124,700	\$ 93,449	\$ 87,828
Residential - Total	SUB0110	\$ 77,114	\$ 70,184	\$ 62,435	\$ 45,705	\$ 26,190
1-4 Dwelling Units	SC230	\$ 53,022	\$ 54,702	\$ 50,258	\$ 45,313	\$ 21,690
Multifamily (5 or more) Dwelling Units	SC235	\$ 24,092	\$ 15,482	\$ 12,177	\$ 392	\$ 4,500
Nonresidential Property	SC240	\$ 69,990	\$ 90,212	\$ 62,265	\$ 47,744	\$ 61,638
Permanent Loans - Total	SUB0121	\$ 67,778,872	\$ 77,526,153	\$ 73,832,192	\$ 68,690,269	\$ 64,970,208
Residential - Total	SUB0131	\$ 65,260,544	\$ 74,544,737	\$ 71,150,110	\$ 65,884,744	\$ 61,603,643
1-4 Dwelling Units - Total	SUB0141	\$ 65,238,958	\$ 74,523,652	\$ 71,122,264	\$ 65,857,424	\$ 61,583,279
Revolving Open-End Loans	SC251	\$ 959,553	\$ 1,209,149	\$ 1,034,414	\$ 1,011,123	\$ 991,811
All Other - First Liens	SC254	\$ 61,914,061	\$ 70,056,427	\$ 67,329,504	\$ 62,192,235	\$ 57,530,973
All Other - Junior Liens	SC255	\$ 2,365,344	\$ 3,258,076	\$ 2,758,346	\$ 2,654,066	\$ 3,060,495
Multifamily (5 or more) Dwelling Units	SC256	\$ 21,586	\$ 21,085	\$ 27,846	\$ 27,320	\$ 20,364
Nonresidential Property (Except Land)	SC260	\$ 2,351,996	\$ 2,837,736	\$ 2,537,109	\$ 2,665,585	\$ 3,242,327
Land	SC265	\$ 166,332	\$ 143,680	\$ 144,973	\$ 139,940	\$ 124,238
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 472,167	\$ 3,729,657	\$ 5,173,174	\$ 3,725,682	\$ 3,909,601
Accrued Interest Receivable	SC272	\$ 335,581	\$ 367,548	\$ 317,954	\$ 280,883	\$ 260,493
Advances for Taxes and Insurance	SC275	\$ 39,940	\$ 41,882	\$ 29,942	\$ 25,884	\$ 20,753
Allowance for Loan and Lease Losses	SC283	\$ 100,588	\$ 118,035	\$ 127,555	\$ 106,503	\$ 106,950
Nonmortgage Loans - Gross	SUB0162	\$ 4,473,118	\$ 4,616,472	\$ 4,375,351	\$ 4,199,312	\$ 4,424,851
Nonmortgage Loans - Total	SC31	\$ 4,381,125	\$ 4,523,535	\$ 4,283,039	\$ 4,106,397	\$ 4,309,011
Commercial Loans - Total	SC32	\$ 644,029	\$ 720,994	\$ 736,638	\$ 800,714	\$ 610,670
Secured	SC300	\$ 405,741	\$ 388,871	\$ 482,450	\$ 487,211	\$ 452,995
Unsecured	SC303	\$ 238,288	\$ 332,123	\$ 254,188	\$ 313,503	\$ 157,675
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 3,800,455	\$ 3,863,635	\$ 3,609,726	\$ 3,372,152	\$ 3,782,979
Loans on Deposits	SC310	\$ 2,037	\$ 2,269	\$ 2,269	\$ 391	\$ 459
Home Improvement Loans (Not secured by real estate)	SC316	\$ 254	\$ 266	\$ 279	\$ 292	\$ 60
Education Loans	SC320	\$ 14	\$ 37,800	\$ 32,368	\$ 3,911	\$ 10,570
Auto Loans	SC323	\$ 2,172	\$ 2,512	\$ 2,982	\$ 3,436	\$ 4,157
Mobile Home Loans	SC326	\$ 3,154	\$ 2,978	\$ 1,878	\$ 1,560	\$ 1,377
Credit Cards	SC328	\$ 3,748,228	\$ 3,764,315	\$ 3,513,873	\$ 3,295,022	\$ 3,190,297

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:12 AM

TFR Industry Aggregate Report
93010 - OTS-Regulated: Delaware
March 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 44,596	\$ 53,495	\$ 56,077	\$ 67,540	\$ 576,059
Accrued Interest Receivable	SC348	\$ 28,634	\$ 31,843	\$ 28,987	\$ 26,446	\$ 31,202
Allowance for Loan and Lease Losses	SC357	\$ 91,993	\$ 92,937	\$ 92,312	\$ 92,915	\$ 115,840
Repossessed Assets - Gross	SUB0201	\$ 51,464	\$ 45,036	\$ 38,829	\$ 29,216	\$ 20,687
Repossessed Assets - Total	SC40	\$ 51,464	\$ 45,036	\$ 38,829	\$ 29,141	\$ 20,653
Real Estate - Total	SUB0210	\$ 51,464	\$ 45,036	\$ 38,829	\$ 29,216	\$ 20,687
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 51,464	\$ 45,036	\$ 38,829	\$ 29,216	\$ 20,687
1-4 Dwelling Units	SC415	\$ 51,464	\$ 45,036	\$ 38,829	\$ 29,216	\$ 20,687
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
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	N/A	N/A	N/A	N/A
Other Repossessed Assets	SC430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 75	\$ 34
Real Estate Held for Investment	SC45	\$ 1,856	\$ 1,872	\$ 0	\$ 5,303	\$ 5,304
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 742,013	\$ 1,095,453	\$ 1,138,137	\$ 1,060,615	\$ 769,851
Federal Home Loan Bank Stock	SC510	\$ 734,244	\$ 1,087,907	\$ 1,131,361	\$ 1,055,387	\$ 765,381
Other	SC540	\$ 7,769	\$ 7,546	\$ 6,776	\$ 5,228	\$ 4,470
Office Premises and Equipment	SC55	\$ 160,437	\$ 152,064	\$ 150,483	\$ 142,216	\$ 146,207
Other Assets - Gross	SUB0262	\$ 1,387,836	\$ 1,287,581	\$ 1,480,175	\$ 837,877	\$ 1,191,357
Other Assets - Total	SC59	\$ 1,387,836	\$ 1,287,581	\$ 1,480,175	\$ 837,877	\$ 1,191,357
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 12,174	\$ 10,595	\$ 11,181	\$ 9,793	\$ 8,093
Bank-Owned Life Insurance - Other	SC625	\$ 54,681	\$ 54,193	\$ 53,712	\$ 53,213	\$ 52,686
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 319	\$ 308	\$ 230	\$ 146	\$ 144
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 146	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 259,277	\$ 246,920	\$ 243,817	\$ 246,665	\$ 248,507
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 1,061,385	\$ 975,565	\$ 1,171,089	\$ 528,060	\$ 881,927
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

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:12 AM

TFR Industry Aggregate Report
93010 - OTS-Regulated: Delaware
March 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 192,581	\$ 210,972	\$ 219,867	\$ 199,493	\$ 222,824
Total Assets - Gross	SUB0283	\$ 122,804,670	\$ 126,869,180	\$ 121,953,826	\$ 112,311,871	\$ 105,104,476
Total Assets	SC60	\$ 122,612,089	\$ 126,658,208	\$ 121,733,959	\$ 112,112,378	\$ 104,881,652
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 69,370,587	\$ 67,089,737	\$ 59,906,203	\$ 54,087,021	\$ 49,708,331
Deposits	SC710	\$ 69,307,284	\$ 67,032,965	\$ 59,834,486	\$ 53,945,241	\$ 49,615,829
Escrows	SC712	\$ 67,748	\$ 55,547	\$ 64,938	\$ 123,767	\$ 58,325
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 4,445	\$ 1,225	\$ 6,779	\$ 18,013	\$ 34,177
Borrowings - Total	SC72	\$ 41,087,315	\$ 47,672,428	\$ 49,679,640	\$ 45,651,963	\$ 44,063,274
Advances from FHLBank	SC720	\$ 7,587,586	\$ 14,960,482	\$ 15,363,068	\$ 15,977,260	\$ 10,001,632
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 6,128,839	\$ 6,300,590	\$ 6,509,578	\$ 2,982,074	\$ 3,980,153
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	\$ 27,173,890	\$ 26,214,356	\$ 27,609,994	\$ 26,495,629	\$ 29,884,489
Other Liabilities - Total	SC75	\$ 2,498,480	\$ 1,933,223	\$ 2,574,718	\$ 2,731,326	\$ 2,135,916
Accrued Interest Payable - Deposits	SC763	\$ 344,723	\$ 329,718	\$ 269,233	\$ 222,563	\$ 192,210
Accrued Interest Payable - Other	SC766	\$ 527,410	\$ 95,790	\$ 55,703	\$ 27,097	\$ 21,753
Accrued Taxes	SC776	\$ 875,269	\$ 779,189	\$ 1,198,241	\$ 1,025,986	\$ 876,672
Accounts Payable	SC780	\$ 190,997	\$ 346,241	\$ 313,001	\$ 257,832	\$ 250,649
Deferred Income Taxes	SC790	\$ 85,524	\$ 83,746	\$ 84,386	\$ 85,698	\$ 75,753
Other Liabilities and Deferred Income	SC796	\$ 474,557	\$ 298,539	\$ 654,154	\$ 1,112,150	\$ 718,879
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

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:12 AM

TFR Industry Aggregate Report
93010 - OTS-Regulated: Delaware
March 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value
Total Liabilities	SC70	\$ 112,956,382	\$ 116,695,388	\$ 112,160,561	\$ 102,470,310	\$ 95,907,521
Minority Interest	SC800	\$ 38	\$ 38	\$ 42	\$ 42	\$ 42
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 9,655,669	\$ 9,962,782	\$ 9,573,356	\$ 9,642,026	\$ 8,974,089
Stock - Total	SUB0311	\$ 6,437,925	\$ 6,265,419	\$ 5,994,221	\$ 5,918,752	\$ 5,813,182
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	\$ 7,604	\$ 7,605	\$ 7,606	\$ 7,606	\$ 7,606
Common Stock - Paid in Excess of Par	SC830	\$ 6,430,321	\$ 6,257,814	\$ 5,986,615	\$ 5,911,146	\$ 5,805,576
Accumulated Other Comprehensive Income - Total	SC86	\$- 481,702	\$- 304,049	\$- 213,154	\$- 63,364	\$- 175,235
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 481,702	\$- 304,049	\$- 213,154	\$- 63,364	\$- 175,235
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 3,699,446	\$ 4,001,412	\$ 3,792,289	\$ 3,786,638	\$ 3,336,142
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 122,612,089	\$ 126,658,208	\$ 121,733,959	\$ 112,112,378	\$ 104,881,652

Office of Thrift Supervision
 Financial Reporting System
 Run Date: August 23, 2006, 11:12 AM

TFR Industry Aggregate Report
 93010 - OTS-Regulated: Delaware
 March 2006

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Other Codes As of Mar 2006

Other Asset Codes

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	1	\$ 7,419
4	Net deferred tax assets	3	\$ 371,505
7	Prepaid expenses	2	\$ 22,483
9	Advances for loans serviced for others	1	\$ 99,503
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 107,396
14	Other noninterest-bearing short-term accounts recv	2	\$ 28,052
19	Receivables fr a broker for unsettled transactions	1	\$ 23,940
20	F/V of all derivative instru. reportable as assets	1	\$ 272,528
99	Other	3	\$ 18,017

Other Liability Codes

Code	Description	Count	Amount
10	Amounts due brokers for unsettled transactions	2	\$ 186,854
11	The liability recorded for post-retirement benefit	2	\$ 17,841
17	Noninterest-bearing payables to Hold Co/Affiliates	1	\$ 40,731
20	F/V of all derivative instru. reportable as liab.	1	\$ 2
21	Liabilities for credit losses on OBS credit exposures	1	\$ 653
99	Other	5	\$ 188,411

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:12 AM

TFR Industry Aggregate Report
93010 - OTS-Regulated: Delaware
March 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 1,729,968	\$ 1,758,793	\$ 1,608,201	\$ 1,481,917	\$ 1,366,676
Deposits and Investment Securities	SO115	\$ 13,418	\$ 11,088	\$ 10,575	\$ 10,045	\$ 9,083
Mortgage-Backed Securities	SO125	\$ 510,216	\$ 452,126	\$ 387,416	\$ 314,659	\$ 264,943
Mortgage Loans	SO141	\$ 1,098,350	\$ 1,198,431	\$ 1,110,354	\$ 1,063,374	\$ 994,630
Nonmortgage Loans - Total	SUB0950	\$ 107,984	\$ 97,148	\$ 99,856	\$ 93,839	\$ 98,020
Commercial Loans and Leases	SO160	\$ 12,263	\$ 11,192	\$ 13,494	\$ 9,791	\$ 6,991
Consumer Loans and Leases	SO171	\$ 95,721	\$ 85,956	\$ 86,362	\$ 84,048	\$ 91,029
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 7,030	\$ 8,558	\$ 6,692	\$ 7,557	\$ 5,920
Federal Home Loan Bank Stock	SO181	\$ 7,020	\$ 8,547	\$ 6,683	\$ 7,548	\$ 5,919
Other	SO185	\$ 10	\$ 11	\$ 9	\$ 9	\$ 1
Interest Expense - Total	SO21	\$ 1,066,773	\$ 1,056,777	\$ 891,877	\$ 752,787	\$ 602,586
Deposits	SO215	\$ 647,539	\$ 559,034	\$ 444,412	\$ 364,361	\$ 274,679
Escrows	SO225	\$ 73	\$ 74	\$ 54	\$ 46	\$ 49
Advances from FHLBank	SO230	\$ 88,899	\$ 170,797	\$ 131,898	\$ 107,410	\$ 63,865
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 2,507	\$ 1,454	\$ 2,063	\$ 1,592	\$ 1,561
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 327,755	\$ 325,418	\$ 313,450	\$ 279,378	\$ 262,432
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 670,225	\$ 710,574	\$ 723,016	\$ 736,687	\$ 770,010
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 20,341	\$ 63,634	\$ 66,070	\$ 44,761	\$ 47,169
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 649,884	\$ 646,940	\$ 656,946	\$ 691,926	\$ 722,841
Noninterest Income - Total	SO42	\$ 307,456	\$ 432,493	\$ 502,174	\$ 535,337	\$ 445,595
Mortgage Loan Serving Fees	SO410	\$ 49,993	\$ 51,763	\$ 50,744	\$ 46,736	\$ 46,233
Other Fees and Charges	SO420	\$ 172,923	\$ 238,420	\$ 248,988	\$ 256,366	\$ 212,761
Net Income (Loss) from Other - Total	SUB0451	\$ 68,185	\$ 133,665	\$ 188,426	\$ 212,171	\$ 165,386
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 70,376	\$ 134,273	\$ 192,639	\$ 207,107	\$ 166,344
Operations & Sale of Repossessed Assets	SO461	\$- 1,325	\$ 43	\$- 4,472	\$- 1,283	\$- 958
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 866	\$- 256	\$- 85	\$- 84	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$- 395	\$ 344	\$ 6,431	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:12 AM

TFR Industry Aggregate Report
93010 - OTS-Regulated: Delaware
March 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 16,355	\$ 8,645	\$ 14,016	\$ 20,064	\$ 21,215
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 459,087	\$ 497,209	\$ 522,678	\$ 518,329	\$ 477,156
All Personnel Compensation and Expense	SO510	\$ 220,720	\$ 221,724	\$ 223,435	\$ 212,446	\$ 203,137
Legal Expense	SO520	\$ 2,012	\$ 3,885	\$ 2,105	\$ 2,933	\$ 2,529
Office Occupancy and Equipment Expense	SO530	\$ 41,001	\$ 36,429	\$ 36,251	\$ 31,729	\$ 31,667
Marketing and Other Professional Services	SO540	\$ 41,185	\$ 42,777	\$ 36,927	\$ 41,323	\$ 38,870
Loan Servicing Fees	SO550	\$ 7,379	\$ 13,126	\$ 13,457	\$ 10,817	\$ 10,058
Goodwill and Other Intangibles Expense	SO560	\$ 3,057	\$ 2,973	\$ 3,046	\$ 3,246	\$ 2,518
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Expense	SO580	\$ 143,733	\$ 176,295	\$ 207,457	\$ 215,835	\$ 188,377
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 498,253	\$ 582,224	\$ 636,442	\$ 708,934	\$ 691,280
Income Taxes - Total	SO71	\$ 192,585	\$ 222,602	\$ 229,491	\$ 258,438	\$ 265,391
Federal	SO710	\$ 162,489	\$ 183,696	\$ 217,613	\$ 247,050	\$ 225,407
State, Local & Other	SO720	\$ 30,096	\$ 38,906	\$ 11,878	\$ 11,388	\$ 39,984
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 305,668	\$ 359,622	\$ 406,951	\$ 450,496	\$ 425,889
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 305,668	\$ 359,622	\$ 406,951	\$ 450,496	\$ 425,889

Office of Thrift Supervision
 Financial Reporting System
 Run Date: August 23, 2006, 11:12 AM

TFR Industry Aggregate Report
 93010 - OTS-Regulated: Delaware
 March 2006

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Other Codes As of Mar 2006

Other Noninterest Income Codes

Code	Description	Count	Amount
15	Income from corporate-owned life insurance	1	\$ 488
19	Realized/unrealized gains on derivatives	1	\$ 168
99	Other	5	\$ 6,535

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	1	\$ 1,241
2	OTS assessments	1	\$ 176
7	Office supplies, printing, and postage	3	\$ 6,955
8	Telephone, including data lines	3	\$ 10,986
9	Loan origination expense	4	\$ 66,752
99	Other	2	\$ 2,712

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:12 AM

TFR Industry Aggregate Report
93010 - OTS-Regulated: Delaware
March 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 1,729,968	\$ 6,215,587	\$ 4,456,794	\$ 2,848,593	\$ 1,366,676
YTD - Deposits and Investment Securities	Y_SO115	\$ 13,418	\$ 40,791	\$ 29,703	\$ 19,128	\$ 9,083
YTD - Mortgage-Backed Securities	Y_SO125	\$ 510,216	\$ 1,419,144	\$ 967,018	\$ 579,602	\$ 264,943
YTD - Mortgage Loans	Y_SO141	\$ 1,098,350	\$ 4,366,789	\$ 3,168,358	\$ 2,058,004	\$ 994,630
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 12,263	\$ 41,468	\$ 30,276	\$ 16,782	\$ 6,991
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 95,721	\$ 347,395	\$ 261,439	\$ 175,077	\$ 91,029
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 7,030	\$ 28,727	\$ 20,169	\$ 13,477	\$ 5,920
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 7,020	\$ 28,697	\$ 20,150	\$ 13,467	\$ 5,919
YTD - Other	Y_SO185	\$ 10	\$ 30	\$ 19	\$ 10	\$ 1
YTD - Interest Expense - Total	Y_SO21	\$ 1,066,773	\$ 3,304,027	\$ 2,247,250	\$ 1,355,373	\$ 602,586
YTD - Deposits	Y_SO215	\$ 647,539	\$ 1,642,486	\$ 1,083,452	\$ 639,040	\$ 274,679
YTD - Escrows	Y_SO225	\$ 73	\$ 223	\$ 149	\$ 95	\$ 49
YTD - Advances from FHLBank	Y_SO230	\$ 88,899	\$ 473,970	\$ 303,173	\$ 171,275	\$ 63,865
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 2,507	\$ 6,670	\$ 5,216	\$ 3,153	\$ 1,561
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 327,755	\$ 1,180,678	\$ 855,260	\$ 541,810	\$ 262,432
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 670,225	\$ 2,940,287	\$ 2,229,713	\$ 1,506,697	\$ 770,010
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 20,341	\$ 221,634	\$ 158,000	\$ 91,930	\$ 47,169
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 649,884	\$ 2,718,653	\$ 2,071,713	\$ 1,414,767	\$ 722,841
YTD - Noninterest Income - Total	Y_SO42	\$ 307,456	\$ 1,915,599	\$ 1,483,106	\$ 980,932	\$ 445,595
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 49,993	\$ 195,476	\$ 143,713	\$ 92,969	\$ 46,233
YTD - Other Fees and Charges	Y_SO420	\$ 172,923	\$ 956,535	\$ 718,115	\$ 469,127	\$ 212,761
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 68,185	\$ 699,648	\$ 565,983	\$ 377,557	\$ 165,386
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 70,376	\$ 700,363	\$ 566,090	\$ 373,451	\$ 166,344
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ - 1,325	\$ - 6,670	\$ - 6,713	\$ - 2,241	\$ - 958
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ - 866	\$ - 425	\$ - 169	\$ - 84	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$ 6,380	\$ 6,775	\$ 6,431	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:12 AM

TFR Industry Aggregate Report
93010 - OTS-Regulated: Delaware
March 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 16,355	\$ 63,940	\$ 55,295	\$ 41,279	\$ 21,215
YTD - Noninterest Expense - Total	Y_SO51	\$ 459,087	\$ 2,015,372	\$ 1,518,163	\$ 995,485	\$ 477,156
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 220,720	\$ 860,742	\$ 639,018	\$ 415,583	\$ 203,137
YTD - Legal Expense	Y_SO520	\$ 2,012	\$ 11,452	\$ 7,567	\$ 5,462	\$ 2,529
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 41,001	\$ 136,076	\$ 99,647	\$ 63,396	\$ 31,667
YTD - Marketing and Other Professional Services	Y_SO540	\$ 41,185	\$ 159,897	\$ 117,120	\$ 80,193	\$ 38,870
YTD - Loan Servicing Fees	Y_SO550	\$ 7,379	\$ 47,458	\$ 34,332	\$ 20,875	\$ 10,058
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 3,057	\$ 11,783	\$ 8,810	\$ 5,764	\$ 2,518
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Expense	Y_SO580	\$ 143,733	\$ 787,964	\$ 611,669	\$ 404,212	\$ 188,377
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 498,253	\$ 2,618,880	\$ 2,036,656	\$ 1,400,214	\$ 691,280
YTD - Income Taxes - Total	Y_SO71	\$ 192,585	\$ 975,922	\$ 753,320	\$ 523,829	\$ 265,391
YTD - Federal	Y_SO710	\$ 162,489	\$ 873,766	\$ 690,070	\$ 472,457	\$ 225,407
YTD - State, Local, and Other	Y_SO720	\$ 30,096	\$ 102,156	\$ 63,250	\$ 51,372	\$ 39,984
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 305,668	\$ 1,642,958	\$ 1,283,336	\$ 876,385	\$ 425,889
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 305,668	\$ 1,642,958	\$ 1,283,336	\$ 876,385	\$ 425,889

Schedule VA --- Consolidated Valuation Allowances and Related Data						
Description	Line Item	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 202,309	\$ 219,866	\$ 199,492	\$ 222,825	\$ 222,727
Net Provision for Loss	VA115	\$ 20,320	\$ 63,374	\$ 64,032	\$ 44,763	\$ 46,757
Transfers	VA125	\$- 3,103	\$- 8,847	\$- 6,801	\$- 806	\$- 6,509
Recoveries	VA135	\$ 5,838	\$ 6,422	\$ 5,876	\$ 7,049	\$ 6,697
Adjustments	VA145	\$ 0	\$- 8,738	\$- 21	\$- 23,066	\$ 0
Charge-offs	VA155	\$ 32,784	\$ 61,107	\$ 42,712	\$ 51,273	\$ 46,847
General Valuation Allowances - Ending Balance	VA165	\$ 192,580	\$ 210,970	\$ 219,866	\$ 199,492	\$ 222,825
Specific Valuation Allowances - Beginning Balance	VA108	\$ 11,245	\$ 11,127	\$ 8,301	\$ 10,920	\$ 3,999
Net Provision for Loss	VA118	\$ 21	\$ 260	\$ 2,038	\$- 2	\$ 412

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:12 AM

TFR Industry Aggregate Report
93010 - OTS-Regulated: Delaware
March 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 3,103	\$ 8,847	\$ 6,801	\$ 806	\$ 6,509
Adjustments	VA148	\$ 0	\$ 0	\$ - 47	\$ - 3,423	\$ 0
Charge-offs	VA158	\$ 3,522	\$ 8,989	\$ 5,966	\$ 0	\$ 0
Specific Valuation Allowances - Ending Balance	VA168	\$ 10,847	\$ 11,245	\$ 11,127	\$ 8,301	\$ 10,920
Total Valuation Allowances - Beginning Balance	VA110	\$ 213,554	\$ 230,993	\$ 207,793	\$ 233,745	\$ 226,726
Net Provision for Loss	VA120	\$ 20,341	\$ 63,634	\$ 66,070	\$ 44,761	\$ 47,169
Recoveries	VA140	\$ 5,838	\$ 6,422	\$ 5,876	\$ 7,049	\$ 6,697
Adjustments	VA150	\$ 0	\$ - 8,738	\$ - 68	\$ - 26,489	\$ 0
Charge-offs	VA160	\$ 36,306	\$ 70,096	\$ 48,678	\$ 51,273	\$ 46,847
Total Valuation Allowances - Ending Balance	VA170	\$ 203,427	\$ 222,215	\$ 230,993	\$ 207,793	\$ 233,745
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 32,784	\$ 61,107	\$ 42,712	\$ 51,273	\$ 46,847
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 9,626	\$ 15,698	\$ 9,715	\$ 17,123	\$ 14,059
Construction - Total	SUB2030	\$ 0	\$ 104	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 104	\$ 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	\$ 9,626	\$ 15,594	\$ 9,715	\$ 17,123	\$ 14,059
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 236	\$ 53	\$ 243	\$ 420	\$ 393
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 8,135	\$ 14,379	\$ 8,721	\$ 14,568	\$ 11,971
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 1,255	\$ 1,162	\$ 751	\$ 2,135	\$ 1,695
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 23,158	\$ 45,377	\$ 32,920	\$ 34,147	\$ 32,788
Commercial Loans	VA520	\$ 30	\$ 302	\$ 222	\$ 458	\$ 66
Consumer Loans - Total	SUB2061	\$ 23,128	\$ 45,075	\$ 32,698	\$ 33,689	\$ 32,722
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	\$ 0	\$ 8
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 22,913	\$ 44,221	\$ 32,359	\$ 32,807	\$ 26,660

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:12 AM

TFR Industry Aggregate Report
93010 - OTS-Regulated: Delaware
March 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Other	VA560	\$ 215	\$ 854	\$ 339	\$ 882	\$ 6,054
Reposessed Assets - Total	VA60	\$ 0	\$ 19	\$ 76	\$ 3	\$ 0
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 19	\$ 76	\$ 3	\$ 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 Reposessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 13	\$ 1	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 5,838	\$ 6,422	\$ 5,876	\$ 7,049	\$ 6,697
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 576	\$ 489	\$ 492	\$ 1,179	\$ 1,045
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	\$ 576	\$ 489	\$ 492	\$ 1,179	\$ 1,045
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 17	\$ 1	\$ 3	\$ 21
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 353	\$ 408	\$ 324	\$ 963	\$ 837
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 76	\$ 64	\$ 166	\$ 172	\$ 187
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 147	\$ 0	\$ 1	\$ 41	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 5,262	\$ 5,933	\$ 5,384	\$ 5,869	\$ 5,652
Commercial Loans	VA521	\$ 47	\$ 53	\$ 115	\$ 29	\$ 10
Consumer Loans - Total	SUB2161	\$ 5,215	\$ 5,880	\$ 5,269	\$ 5,840	\$ 5,642
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	\$ 2	\$ 0	\$ 1	\$ 0	\$ 1
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 4,900	\$ 5,449	\$ 4,591	\$ 5,396	\$ 5,221
Other	VA561	\$ 313	\$ 431	\$ 677	\$ 444	\$ 420
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:12 AM

TFR Industry Aggregate Report
93010 - OTS-Regulated: Delaware
March 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 3,124	\$ 9,107	\$ 8,839	\$ 803	\$ 6,921
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 3,575	\$ 9,218	\$ 8,113	\$- 31	\$ 197
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 3,575	\$ 9,218	\$ 8,113	\$- 31	\$ 197
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$- 16	\$- 4	\$ 156	\$- 79	\$- 15
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 3,376	\$ 8,407	\$ 7,309	\$ 85	\$ 160
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 215	\$ 815	\$ 648	\$- 37	\$ 52
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
Nonmortgage Loans - Total	VA58	\$- 451	\$- 111	\$ 726	\$ 834	\$ 6,724
Commercial Loans	VA522	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2261	\$- 451	\$- 111	\$ 726	\$ 834	\$ 6,724
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	\$- 424	\$- 124	\$ 735	\$ 806	\$ 6,509
Other	VA562	\$- 27	\$ 13	\$- 9	\$ 28	\$ 215
Reposessed Assets - Total	VA62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
 Financial Reporting System
 Run Date: August 23, 2006, 11:12 AM

TFR Industry Aggregate Report
 93010 - OTS-Regulated: Delaware
 March 2006

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 30,070	\$ 63,792	\$ 45,675	\$ 45,027	\$ 47,071
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 12,625	\$ 24,427	\$ 17,336	\$ 15,913	\$ 13,211
Construction - Total	SUB2330	\$ 0	\$ 104	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA425	\$ 0	\$ 104	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 12,625	\$ 24,323	\$ 17,336	\$ 15,913	\$ 13,211
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 220	\$ 32	\$ 398	\$ 338	\$ 357
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 11,158	\$ 22,378	\$ 15,706	\$ 13,690	\$ 11,294
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 1,394	\$ 1,913	\$ 1,233	\$ 1,926	\$ 1,560
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$- 147	\$ 0	\$- 1	\$- 41	\$ 0
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 17,445	\$ 39,333	\$ 28,262	\$ 29,112	\$ 33,860
Commercial Loans	VA525	\$- 17	\$ 249	\$ 107	\$ 429	\$ 56
Consumer Loans - Total	SUB2361	\$ 17,462	\$ 39,084	\$ 28,155	\$ 28,683	\$ 33,804
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	\$- 2	\$ 0	\$- 1	\$ 0	\$ 7
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA559	\$ 17,589	\$ 38,648	\$ 28,503	\$ 28,217	\$ 27,948
Other	VA565	\$- 125	\$ 436	\$- 347	\$ 466	\$ 5,849
Reposessed Assets - Total	VA65	\$ 0	\$ 19	\$ 76	\$ 3	\$ 0
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ 19	\$ 76	\$ 3	\$ 0
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 Reposessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:12 AM

TFR Industry Aggregate Report
93010 - OTS-Regulated: Delaware
March 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 13	\$ 1	\$- 1	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 367,845	\$ 436,878	\$ 358,537	\$ 243,252	\$ 187,280
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 1,465,282	\$ 1,290,158	\$ 1,165,879	\$ 941,877	\$ 786,684
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 35,010	\$ 29,116	\$ 29,753	\$ 21,920	\$ 15,420
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 35,010	\$ 29,116	\$ 29,753	\$ 21,920	\$ 15,420
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
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 434,595	\$ 429,615	\$ 442,419	\$ 376,036	\$ 270,969
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 676,375	\$ 631,708	\$ 558,350	\$ 463,911	\$ 324,805
Substandard	VA965	\$ 552,860	\$ 496,221	\$ 430,621	\$ 331,755	\$ 259,475
Doubtful	VA970	\$ 123,515	\$ 135,487	\$ 127,729	\$ 132,156	\$ 65,330
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0	N/A	N/A
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0	N/A	N/A
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	N/A	N/A
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 880,394	\$ 1,002,798	\$ 961,102	\$ 952,017	\$ 794,679
Mortgages - Total	SUB2421	\$ 794,884	\$ 914,151	\$ 868,398	\$ 862,673	\$ 710,086
Construction and Land Loans	SUB2430	\$ 36	\$ 36	\$ 140	\$ 140	\$ 0
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 794,339	\$ 913,266	\$ 867,519	\$ 848,828	\$ 709,083
Permanent Loans Secured by All Other Property	SUB2450	\$ 509	\$ 849	\$ 739	\$ 13,705	\$ 1,003
Nonmortgages - Total	SUB2461	\$ 85,510	\$ 88,647	\$ 92,704	\$ 89,344	\$ 84,593
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 511,015	\$ 585,073	\$ 482,448	\$ 582,911	\$ 420,023

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:12 AM

TFR Industry Aggregate Report
93010 - OTS-Regulated: Delaware
March 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 487,339	\$ 566,982	\$ 463,912	\$ 569,065	\$ 407,507
Mortgage Loans - Total	SUB2481	\$ 439,232	\$ 517,453	\$ 411,211	\$ 517,921	\$ 360,286
Construction	PD115	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 2,926	\$ 5,759	\$ 5,227	\$ 4,617	\$ 7,208
Secured by First Liens	PD123	\$ 411,932	\$ 491,713	\$ 380,621	\$ 475,329	\$ 331,870
Secured by Junior Liens	PD124	\$ 24,321	\$ 19,832	\$ 25,363	\$ 25,298	\$ 21,208
Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD135	\$ 53	\$ 149	\$ 0	\$ 12,677	\$ 0
Land	PD138	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 416	\$ 366	\$ 516	\$ 91	\$ 25
Consumer Loans - Total	SUB2511	\$ 47,691	\$ 49,163	\$ 52,185	\$ 51,053	\$ 47,196
Loans on Deposits	PD161	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0	\$ 0	\$ 6
Education Loans	PD165	\$ 0	\$ 154	\$ 1	\$ 0	\$ 2
Auto Loans	PD167	\$ 17	\$ 44	\$ 32	\$ 53	\$ 20
Mobile Home Loans	PD169	\$ 0	\$ 6	\$ 0	\$ 0	\$ 8
Credit Cards	PD171	\$ 46,751	\$ 47,652	\$ 50,927	\$ 49,177	\$ 40,373
Other	PD180	\$ 923	\$ 1,307	\$ 1,225	\$ 1,823	\$ 6,787
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 74,331	\$ 93,651	\$ 47,314	\$ 61,655	\$ 42,736
Held for Sale Included in PD115:PD180	PD192	\$ 103,849	\$ 86,310	\$ 85,643	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 21,848	\$ 39,597	\$ 60,738	\$ 88,937	\$ 0
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 0	\$ 0	N/A	N/A
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 23,676	\$ 18,091	\$ 18,536	\$ 13,846	\$ 12,516
Mortgage Loans - Total	SUB2491	\$ 23,646	\$ 18,031	\$ 18,476	\$ 13,753	\$ 12,462
Construction	PD215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:12 AM

TFR Industry Aggregate Report
93010 - OTS-Regulated: Delaware
March 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 1,416	\$ 1,419	\$ 3,210
Secured by First Liens	PD223	\$ 23,646	\$ 18,017	\$ 17,030	\$ 12,158	\$ 9,107
Secured by Junior Liens	PD224	\$ 0	\$ 14	\$ 30	\$ 176	\$ 145
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	\$ 30	\$ 60	\$ 60	\$ 93	\$ 54
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 24	\$ 6	\$ 23	\$ 27	\$ 22
Other	PD280	\$ 6	\$ 54	\$ 37	\$ 66	\$ 32
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0	N/A	N/A
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 369,379	\$ 417,725	\$ 478,654	\$ 369,106	\$ 374,656
Mortgage Loans - Total	SUB2501	\$ 332,006	\$ 378,667	\$ 438,711	\$ 330,999	\$ 337,338
Construction	PD315	\$ 36	\$ 36	\$ 140	\$ 140	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 1,971	\$ 3,411	\$ 840	\$ 722	\$ 1,255
Secured by First Liens	PD323	\$ 315,945	\$ 360,440	\$ 416,108	\$ 314,163	\$ 301,944
Secured by Junior Liens	PD324	\$ 13,598	\$ 14,080	\$ 20,884	\$ 14,946	\$ 33,136
Multifamily (5 or more) Dwelling Units	PD325	\$ 187	\$ 188	\$ 195	\$ 195	\$ 32
Nonresidential Property (Except Land)	PD335	\$ 269	\$ 512	\$ 544	\$ 833	\$ 971

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:12 AM

TFR Industry Aggregate Report
93010 - OTS-Regulated: Delaware
March 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Land	PD338	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 405	\$ 385	\$ 812	\$ 1,874	\$ 2,332
Consumer Loans - Total	SUB2531	\$ 36,968	\$ 38,673	\$ 39,131	\$ 36,233	\$ 34,986
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	\$ 0	\$ 13	\$ 0	\$ 0
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 36,609	\$ 38,276	\$ 38,719	\$ 35,541	\$ 32,219
Other	PD380	\$ 359	\$ 397	\$ 399	\$ 692	\$ 2,767
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 40,291	\$ 32,429	\$ 17,171	\$ 27,109	\$ 22,216
Held for Sale Included in PD315:PD380	PD392	\$ 192,982	\$ 241,475	\$ 310,381	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 68,544	\$ 137,682	\$ 180,583	\$ 97,724	\$ 147
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 0	\$ 0	N/A	N/A
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	N/A	N/A

Schedule LD --- Loan Data		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 3,271,427	\$ 2,407,653	\$ 4,346,087	\$ 2,071,251	\$ 2,566,781
90% up to 100% LTV	LD110	\$ 2,178,683	\$ 1,642,959	\$ 3,200,473	\$ 1,356,641	\$ 1,636,318
100% and greater LTV	LD120	\$ 1,092,744	\$ 764,694	\$ 1,145,614	\$ 714,610	\$ 930,463
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 43,377	\$ 41,888	\$ 46,961	\$ 29,832	\$ 33,637
Past Due and Still Accruing - Total	SUB5240	\$ 9,667	\$ 11,627	\$ 9,920	\$ 10,378	\$ 8,590
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 9,667	\$ 11,567	\$ 9,920	\$ 10,270	\$ 7,486
90% up to 100% LTV	LD210	\$ 5,417	\$ 6,565	\$ 5,665	\$ 8,888	\$ 6,697
100% and greater LTV	LD220	\$ 4,250	\$ 5,002	\$ 4,255	\$ 1,382	\$ 789
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 60	\$ 0	\$ 108	\$ 1,104
90% up to 100% LTV	LD230	\$ 0	\$ 60	\$ 0	\$ 108	\$ 1,019
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 85
Nonaccrual - Total	SUB5230	\$ 33,710	\$ 30,261	\$ 37,041	\$ 19,454	\$ 25,047
90% up to 100% LTV	LD250	\$ 19,741	\$ 17,359	\$ 22,366	\$ 16,521	\$ 20,050
100% and greater LTV	LD260	\$ 13,969	\$ 12,902	\$ 14,675	\$ 2,933	\$ 4,997

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:12 AM

TFR Industry Aggregate Report
93010 - OTS-Regulated: Delaware
March 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule LD --- Loan Data		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Net Charge-offs - Total	SUB5300	\$ 0	\$ 19	\$- 1	\$ 251	\$ 309
90% up to 100% LTV	LD310	\$ 0	\$ 19	\$- 1	\$ 214	\$ 212
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 37	\$ 97
Purchases - Total	SUB5320	\$ 2,187,667	\$ 1,404,714	\$ 3,569,313	\$ 1,296,480	\$ 1,608,487
90% up to 100% LTV	LD410	\$ 1,587,017	\$ 1,076,994	\$ 2,787,495	\$ 951,452	\$ 1,082,619
100% and greater LTV	LD420	\$ 600,650	\$ 327,720	\$ 781,818	\$ 345,028	\$ 525,868
Originations - Total	SUB5330	\$ 2,445,479	\$ 3,190,629	\$ 4,441,853	\$ 4,243,603	\$ 3,237,006
90% up to 100% LTV	LD430	\$ 1,206,482	\$ 1,619,492	\$ 2,482,667	\$ 2,266,734	\$ 1,878,950
100% and greater LTV	LD440	\$ 1,238,997	\$ 1,571,137	\$ 1,959,186	\$ 1,976,869	\$ 1,358,056
Sales - Total	SUB5340	\$ 3,702,663	\$ 6,575,310	\$ 4,497,125	\$ 5,081,581	\$ 3,627,712
90% up to 100% LTV	LD450	\$ 2,215,296	\$ 4,281,564	\$ 2,511,793	\$ 2,761,646	\$ 2,170,786
100% and greater LTV	LD460	\$ 1,487,367	\$ 2,293,746	\$ 1,985,332	\$ 2,319,935	\$ 1,456,926

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 139,356	\$ 761,962	\$ 632,679	\$ 543,608	\$ 578,201
Mortgage Construction Loans	CC105	\$ 50,099	\$ 68,262	\$ 64,306	\$ 56,269	\$ 54,379
Other Mortgage Loans	CC115	\$ 89,257	\$ 693,700	\$ 568,373	\$ 487,339	\$ 523,822
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 12,987	\$ 14,687	\$ 14,130	\$ 15,268	\$ 10,395
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 1,683,943	\$ 3,002,891	\$ 4,688,845	\$ 5,279,021	\$ 7,272,633
1-4 Dwelling Units	CC280	\$ 1,410,703	\$ 2,760,424	\$ 4,435,377	\$ 5,087,378	\$ 7,118,015
Multifamily (5 or more) Dwelling Units	CC290	\$ 28,000	\$ 36,600	\$ 0	\$ 0	\$ 0
All Other Real Estate	CC300	\$ 245,240	\$ 205,867	\$ 253,468	\$ 191,643	\$ 154,618
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 1,970	\$ 1,966	\$ 964	\$ 7,106	\$ 0
Commitments Outstanding to Purchase Loans	CC320	\$ 7,371,632	\$ 9,843,504	\$ 11,803,211	\$ 12,553,974	\$ 6,933,017
Commitments Outstanding to Sell Loans	CC330	\$ 16,693,184	\$ 27,125,320	\$ 28,062,964	\$ 25,755,727	\$ 24,712,031
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 36,545,242	\$ 36,958,968	\$ 36,839,089	\$ 37,080,237	\$ 36,037,284
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 967,924	\$ 1,422,715	\$ 1,422,386	\$ 1,320,197	\$ 1,261,877
Commercial Lines	CC420	\$ 5,780,741	\$ 6,251,268	\$ 6,247,997	\$ 6,438,621	\$ 6,195,461

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:12 AM

TFR Industry Aggregate Report
93010 - OTS-Regulated: Delaware
March 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies						
Description	Line Item	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value
Open-End Consumer Lines - Credit Cards	CC423	\$ 29,758,916	\$ 29,247,221	\$ 29,131,636	\$ 29,283,893	\$ 28,543,244
Open-End Consumer Lines - Other	CC425	\$ 37,661	\$ 37,764	\$ 37,070	\$ 37,526	\$ 36,702
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 495,879	\$ 547,107	\$ 433,603	\$ 260,803	\$ 311,071
Commercial	CC430	\$ 0	\$ 4,781	\$ 403,750	\$ 241,954	\$ 296,338
Standby, Not Included on CC465 or CC468	CC435	\$ 495,879	\$ 542,326	\$ 29,853	\$ 18,849	\$ 14,733
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	\$ 1,500,000	\$ 2,400,000	\$ 3,984,000	\$ 4,250,000	\$ 0
Contingent Assets	CC490	\$ 2,769	\$ 2,979	\$ 3,821	\$ 3,725	\$ 3,803

Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 8,789,300	\$ 4,614,280	\$ 7,387,221	\$ 6,442,299	\$ 8,689,731
Pass-Through Securities	CF143	\$ 20,550	\$ 391,620	\$ 791,465	\$ 822,189	\$ 344,048
Other Mortgage-Backed Securities	CF153	\$ 8,768,750	\$ 4,222,660	\$ 6,595,756	\$ 5,620,110	\$ 8,345,683
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 194,067	\$ 358,052	\$ 619,589	\$ 474,375	\$ 569,844
Pass-Through Securities	CF145	\$ 58,821	\$ 128,706	\$ 319,346	\$ 197,243	\$ 44,483
Other Mortgage-Backed Securities	CF155	\$ 135,246	\$ 229,346	\$ 300,243	\$ 277,132	\$ 525,361
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 8,595,233	\$ 4,256,228	\$ 6,767,632	\$ 5,967,924	\$ 8,119,887
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 374,824	\$- 529,101	\$- 655,653	\$- 513,807	\$- 437,850
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 1,775,315	\$- 2,329,902	\$- 2,560,976	\$- 1,916,525	\$- 1,345,219
Mortgage Loans Disbursed - Total	SUB3831	\$ 17,452,952	\$ 25,702,500	\$ 28,990,664	\$ 25,364,207	\$ 23,982,163
Construction Loans - Total	SUB3840	\$ 23,146	\$ 30,266	\$ 36,794	\$ 16,791	\$ 21,895
1-4 Dwelling Units	CF190	\$ 2,327	\$ 7,193	\$ 8,006	\$ 10,033	\$ 6,624
Multifamily (5 or more) Dwelling Units	CF200	\$ 8,647	\$ 3,607	\$ 13,190	\$ 225	\$ 188
Nonresidential	CF210	\$ 12,172	\$ 19,466	\$ 15,598	\$ 6,533	\$ 15,083
Permanent Loans - Total	SUB3851	\$ 17,429,806	\$ 25,672,234	\$ 28,953,870	\$ 25,347,416	\$ 23,960,268
1-4 Dwelling Units	CF225	\$ 17,364,501	\$ 25,579,307	\$ 28,886,457	\$ 25,224,020	\$ 23,861,741
Multifamily (5 or more) Dwelling Units	CF245	\$ 30	\$ 50	\$ 507	\$ 6,531	\$ 1,725
Nonresidential (Except Land)	CF260	\$ 31,111	\$ 80,353	\$ 35,797	\$ 93,190	\$ 89,218

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:12 AM

TFR Industry Aggregate Report
93010 - OTS-Regulated: Delaware
March 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Land	CF270	\$ 34,164	\$ 12,524	\$ 31,109	\$ 23,675	\$ 7,584
Loans and Participations Purchased - Total	SUB3880	\$ 20,060,215	\$ 30,462,342	\$ 30,380,113	\$ 33,531,027	\$ 24,701,649
Secured by 1-4 Dwelling Units	CF280	\$ 19,143,646	\$ 28,882,094	\$ 28,913,217	\$ 31,935,987	\$ 23,265,057
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF300	\$ 916,569	\$ 1,580,248	\$ 1,466,896	\$ 1,595,040	\$ 1,436,592
Loans and Participations Sold - Total	SUB3890	\$ 33,919,661	\$ 44,814,742	\$ 46,954,333	\$ 49,999,619	\$ 38,563,186
Secured by 1-4 Dwelling Units	CF310	\$ 32,549,907	\$ 43,510,385	\$ 45,395,424	\$ 47,729,638	\$ 38,223,044
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF330	\$ 1,369,754	\$ 1,304,357	\$ 1,558,909	\$ 2,269,981	\$ 340,142
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 13,859,446	\$- 14,352,400	\$- 16,574,220	\$- 16,468,592	\$- 13,861,537
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 2,972,403	\$ 6,377,205	\$ 6,365,146	\$ 4,765,236	\$ 5,579,034
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 1,093,221	\$- 1,242,991	\$- 876,277	\$- 405,163	\$- 631,461
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 6,967,274	\$ 6,976,441	\$ 8,633,391	\$ 2,981,753	\$ 6,969,306
Mortgage Loans - Net Change in Mtg Loan Portfolio - Flow	SUB3906	\$- 472,118	\$ 3,729,904	\$ 5,175,021	\$ 3,725,216	\$ 3,910,131
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 1,210,310	\$ 1,379,204	\$ 1,315,446	\$ 1,275,720	\$ 1,151,132
Commercial	CF390	\$ 126,971	\$ 238,351	\$ 232,775	\$ 314,496	\$ 201,881
Consumer	CF400	\$ 1,083,339	\$ 1,140,853	\$ 1,082,671	\$ 961,224	\$ 949,251
Nonmortgage Loans - Sales - Total	SUB3915	\$ 167,707	\$ 164,081	\$ 197,906	\$ 504,680	\$ 251,027
Commercial	CF395	\$ 162,304	\$ 157,918	\$ 193,615	\$ 6,402	\$ 251,027
Consumer	CF405	\$ 5,403	\$ 6,163	\$ 4,291	\$ 498,278	\$ 0
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 1,042,603	\$ 1,215,123	\$ 1,117,540	\$ 771,040	\$ 900,105
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 6,492,804	\$ 7,198,476	\$ 5,889,248	\$ 4,329,412	\$ 4,720,174
New Deposits Received less Deposits Withdrawn	CF420	\$ 6,041,150	\$ 6,802,937	\$ 5,562,679	\$ 4,058,553	\$ 4,513,075
Interest Credited to Deposits	CF430	\$ 451,654	\$ 395,539	\$ 326,569	\$ 270,859	\$ 207,099
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule DI --- Consolidated Deposit Information		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 16,417,934	\$ 16,935,893	\$ 15,427,642	\$ 13,403,445	\$ 12,048,914
Fully Insured	DI100	\$ 16,113,248	\$ 16,380,730	\$ 14,904,593	\$ 12,920,910	\$ 11,581,470
Other	DI110	\$ 304,686	\$ 555,163	\$ 523,049	\$ 482,535	\$ 467,444
Deposits with Balances - \$100,000 or Less	DI120	\$ 47,611,219	\$ 45,820,681	\$ 42,185,076	\$ 37,928,699	\$ 34,212,943

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:12 AM

TFR Industry Aggregate Report
93010 - OTS-Regulated: Delaware
March 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Deposits with Balances - Greater than \$100,000	DI130	\$ 21,763,812	\$ 21,267,831	\$ 17,714,346	\$ 16,140,309	\$ 15,461,210
Number of Deposit Accounts - Total	SUB4062	17,677,249	16,360,489	15,282,921	13,328,584	12,348,841
Balances of \$100,000 or Less	DI150	17,582,028	16,284,232	15,209,572	13,260,557	12,284,638
Balances Greater than \$100,000	DI160	95,221	76,257	73,349	68,027	64,203
IRA/Keogh Accounts	DI200	\$ 714,894	\$ 712,804	\$ 713,254	\$ 686,992	\$ 712,215
Uninsured Deposits	DI210	\$ 11,309,173	\$ 18,390,426	\$ 14,322,569	\$ 12,968,691	\$ 12,554,043
Preferred Deposits	DI220	\$ 70,528	\$ 33,396	\$ 36,158	\$ 27,665	\$ 39,753
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 632,995	\$ 891,460	\$ 946,174	\$ 646,296	\$ 1,302,647
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 43,384,760	\$ 38,769,145	\$ 38,296,068	\$ 36,840,347	\$ 33,890,772
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 4,920,371	\$ 1,073,222	\$ 1,862,718	\$ 1,640,242	\$ 1,201,390
Deposits & Escrows - Time Deposits	DI340	\$ 20,436,907	\$ 26,354,685	\$ 18,794,464	\$ 14,942,124	\$ 13,279,344
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 512,893	\$ 539,067	\$ 584,384	\$ 519,100	\$ 491,850
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 21,426	\$ 21,488	\$ 21,391	\$ 17,185	\$ 16,598
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	\$ 0	\$ 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
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
		Value	Value	Value	Value	Value
MISCELLANEOUS DATA						

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:12 AM

TFR Industry Aggregate Report
93010 - OTS-Regulated: Delaware
March 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value
Number of Full-time Equivalent Employees	SI370	9,722	10,020	9,677	9,586	9,330
Assets Held in Trading Accounts	SI375	\$ 12,105	\$ 11,951	\$ 11,951	\$ 11,951	\$ 11,951
Available-for-Sale Securities	SI385	\$ 45,657,722	\$ 39,560,626	\$ 38,331,541	\$ 35,041,628	\$ 31,348,616
Assets Held for Sale	SI387	\$ 20,248,164	\$ 25,495,580	\$ 26,784,003	\$ 23,924,782	\$ 22,601,767
Loans Serviced for Others	SI390	\$ 89,587,357	\$ 83,645,737	\$ 87,409,732	\$ 83,235,014	\$ 77,477,960
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	89.73%	91.52%	90.65%	92.28%	91.98%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	94.66%	91.37%	90.79%	91.73%	91.45%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	91.19%	90.16%	90.37%	91.68%	91.58%
IRS DOMESTIC BUILDING AND LOAN TEST						
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]
Aggregate Investment in Service Corporations	SI588	\$ 8,473	\$ 8,604	\$ 8,580	\$ 6,933	\$ 6,740
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 12,867	\$ 12,120	\$ 11,169	\$ 11,182	\$ 11,246
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	10	9	8	9	8
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 9,253,997	\$ 9,573,356	\$ 9,642,025	\$ 8,974,089	\$ 7,723,957
Net Income (Loss) (SO91)	SI610	\$ 305,668	\$ 359,622	\$ 406,951	\$ 450,496	\$ 425,889
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 289,400	\$ 150,500	\$ 401,300	\$ 0	\$ 110,000
Stock Issued	SI640	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 563,826	\$ 271,198	\$ 75,469	\$ 105,570	\$ 1,057,189
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 177,706	\$- 90,895	\$- 149,790	\$ 111,871	\$- 109,374
Prior Period Adjustments	SI668	\$- 715	\$ 0	\$ 0	\$ 1	\$- 13,574
Other Adjustments	SI671	\$- 1	\$ 0	\$ 1	\$- 2	\$ 1
Ending Equity Capital (SC80)	SI680	\$ 9,655,669	\$ 9,962,781	\$ 9,573,356	\$ 9,642,025	\$ 8,974,088
TRANSACTIONS WITH AFFILIATES						

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:12 AM

TFR Industry Aggregate Report
93010 - OTS-Regulated: Delaware
March 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 1,731,739	\$ 1,802,655	\$ 1,463,361	\$ 1,137,261
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 776,409	\$ 9,640,174	\$ 10,055,145	\$ 9,165,103	\$ 7,634,333
MUTUAL FUNDS AND ANNUITIES						
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	\$ 321,111	\$ 259,575	\$ 236,606	\$ 208,762	\$ 184,324
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 544	\$ 360	\$ 529	\$ 460	\$ 444
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 117,429,149	\$ 123,213,859	\$ 115,273,871	\$ 107,726,159	\$ 98,472,985
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,232,117	\$ 1,019,545	\$ 1,001,420	\$ 1,046,884	\$ 1,201,371
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 108,971,564	\$ 114,295,056	\$ 107,005,201	\$ 99,954,129	\$ 90,040,754
Nonmortgage Loans	SI885	\$ 4,482,753	\$ 4,415,094	\$ 4,300,168	\$ 4,063,086	\$ 4,377,044
Deposits and Excrows	SI890	\$ 63,858,216	\$ 61,419,952	\$ 56,182,660	\$ 51,807,515	\$ 46,215,339
Total Borrowings	SI895	\$ 41,258,467	\$ 49,483,487	\$ 46,639,017	\$ 44,233,463	\$ 40,923,379
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	3	1	0	4	1
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 901	\$ 908	\$ 0	\$ 1,788	\$ 71
Interest Charged on Loans Made During Quarter - Minimum	SI920	10.00	3.06	0.00	4.16	4.49
Interest Charged on Loans Made During Quarter - Maximum	SI930	10.00	3.06	0.00	4.53	4.49

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	0	0
Change in Control of Association?	SQ130	0	0	0	1	0
Merger Accounted for under the Purchase Method?	SQ160	0	0	0	0	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	0	0	0	0	0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:12 AM

TFR Industry Aggregate Report
93010 - OTS-Regulated: Delaware
March 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SQ --- Consolidated Supplemental Questions		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
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	3	4	4	4	4

Schedule FS --- Fiduciary and Related Services		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	4 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]
Do you have any activity to report on this schedule?	FS130	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 26,977,236	\$ 25,089,072	\$ 25,233,476	\$ 24,068,257	\$ 22,283,902
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 3,712,148	\$ 3,604,739	\$ 3,453,739	\$ 3,179,060	\$ 3,061,345
Personal Trust and Agency Accounts	FS210	\$ 3,250,365	\$ 3,187,612	\$ 3,044,014	\$ 2,836,635	\$ 2,705,908
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 36,579	\$ 34,103	\$ 34,181	\$ 33,110	\$ 35,758
Employee Benefit - Defined Contribution	FS220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 36,579	\$ 34,103	\$ 34,181	\$ 33,110	\$ 35,758
Corporate Trust and Agency Accounts	FS250	\$ 5,957	\$ 5,915	\$ 5,856	\$ 5,792	\$ 5,661
Investment Management Agency Accounts	FS260	\$ 419,247	\$ 377,109	\$ 369,688	\$ 303,523	\$ 314,018
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 2,915,991	\$ 2,492,900	\$ 2,332,772	\$ 729,586	\$ 550,028
Personal Trust and Agency Accounts	FS211	\$ 766,399	\$ 666,770	\$ 570,392	\$ 709,431	\$ 530,538
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 2,148,163	\$ 1,824,504	\$ 1,761,583	\$ 19,731	\$ 19,122
Employee Benefit - Defined Contribution	FS221	\$ 2,126,191	\$ 1,803,389	\$ 1,741,179	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 21,972	\$ 21,115	\$ 20,404	\$ 19,731	\$ 19,122
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 1,429	\$ 1,626	\$ 797	\$ 424	\$ 368

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:12 AM

TFR Industry Aggregate Report
93010 - OTS-Regulated: Delaware
March 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 20,349,097	\$ 18,991,433	\$ 19,446,965	\$ 20,159,611	\$ 18,672,529
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	6,137	5,526	5,415	5,399	5,319
Personal Trust and Agency Accounts	FS212	5,826	5,234	5,137	5,141	5,063
Retirement-related Trust and Agency Accounts - Total	SUB6120	47	42	41	41	43
Employee Benefit - Defined Contribution	FS222	0	0	0	0	0
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	47	42	41	41	43
Corporate Trust and Agency Accounts	FS252	5	5	5	5	5
Investment Management Agency Accounts	FS262	259	245	232	212	208
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	475	431	419	204	198
Personal Trust and Agency Accounts	FS213	189	159	170	175	169
Retirement-related Trust and Agency Accounts - Total	SUB6130	224	222	217	16	17
Employee Benefit - Defined Contribution	FS223	211	209	202	0	0
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	13	13	15	16	17
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	62	50	32	13	12
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	254,258	269,257	264,594	257,202	267,345
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 10,310	\$ 38,028	\$ 27,533	\$ 17,721	\$ 8,823
Personal Trust and Agency Accounts	FS310	\$ 8,845	\$ 32,748	\$ 23,649	\$ 15,420	\$ 7,576
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 168	\$ 645	\$ 483	\$ 240	\$ 147
Employee Benefit - Defined Contribution	FS320	\$ 28	\$ 105	\$ 76	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 140	\$ 540	\$ 407	\$ 240	\$ 147
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 787	\$ 2,785	\$ 2,080	\$ 1,334	\$ 731
Other Fiduciary Accounts	FS370	\$ 105	\$ 354	\$ 0	\$ 0	\$ 1
Custody and Safekeeping Accounts	FS380	\$ 369	\$ 1,471	\$ 1,101	\$ 651	\$ 332
Other Fiduciary and Related Services	FS390	\$ 36	\$ 25	\$ 220	\$ 76	\$ 36
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 6,874	\$ 24,830	\$ 17,939	\$ 19,055	\$ 9,100

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:12 AM

TFR Industry Aggregate Report
93010 - OTS-Regulated: Delaware
March 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services						
Description	Line Item	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ - 2	\$ 5	\$ 6	\$ 3	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 40	\$ 10,931	\$ 4,797
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 3,438	\$ 13,193	\$ 9,628	\$ 9,594	\$ 4,520
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 3,234,487	\$ 3,187,612	\$ 3,038,123	\$ 2,830,241	\$ 2,699,535
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 7,108	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 72,905	\$ 68,733	\$ 76,892	\$ 1,169	\$ 300
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 206,525	\$ 205,088	\$ 170,485	\$ 165,359	\$ 167,897
State, County and Municipal Obligations	FS425	\$ 343,655	\$ 365,742	\$ 365,651	\$ 363,687	\$ 345,234
Money Market Mutual Funds	FS430	\$ 263,304	\$ 252,546	\$ 243,673	\$ 235,655	\$ 221,412
Other Short-term Obligations	FS435	\$ 4	\$ 15	\$ 31	\$ 42,456	\$ 52,739
Other Notes and Bonds	FS440	\$ 186,313	\$ 190,022	\$ 138,824	\$ 121,585	\$ 141,546
Common and Preferred Stock	FS445	\$ 2,046,401	\$ 1,962,165	\$ 1,924,102	\$ 1,755,625	\$ 1,636,317
Real Estate Mortgages	FS450	\$ 1,413	\$ 1,427	\$ 1,443	\$ 1,657	\$ 1,902
Real Estate	FS455	\$ 57,493	\$ 61,163	\$ 48,240	\$ 45,756	\$ 41,439
Miscellaneous Assets	FS460	\$ 56,474	\$ 73,603	\$ 68,782	\$ 97,292	\$ 90,749
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	2	2	0	0	0
Domestic Equity	FS610	1	1	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	1	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 110,103	\$ 122,035	\$ 163,532	\$ 0	\$ 0
Domestic Equity	FS615	\$ 25,109	\$ 23,023	\$ 5,449	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:12 AM

TFR Industry Aggregate Report
93010 - OTS-Regulated: Delaware
March 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 84,994	\$ 99,012	\$ 99,401	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 58,682	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 5	\$ 6	\$ 3	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 5	\$ 6	\$ 3	\$ 0
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
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 2	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 2	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
		Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 9,655,669	\$ 9,962,782	\$ 9,573,356	\$ 9,642,026	\$ 8,974,089
Equity Capital Deductions - Total	SUB1631	\$ 249,015	\$ 235,632	\$ 231,022	\$ 233,778	\$ 229,070
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 248,983	\$ 235,601	\$ 230,999	\$ 233,763	\$ 229,058
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 32	\$ 31	\$ 23	\$ 15	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:12 AM

TFR Industry Aggregate Report
93010 - OTS-Regulated: Delaware
March 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 12
Equity Capital Additions - Total	SUB1641	\$ 481,740	\$ 304,087	\$ 213,197	\$ 63,406	\$ 175,277
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 481,702	\$ 304,049	\$ 213,155	\$ 63,364	\$ 175,235
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 38	\$ 38	\$ 42	\$ 42	\$ 42
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 9,888,394	\$ 10,031,237	\$ 9,555,531	\$ 9,471,654	\$ 8,920,296
Total Assets (SC60)	CCR205	\$ 122,612,089	\$ 126,658,208	\$ 121,733,959	\$ 112,112,378	\$ 104,881,652
Asset Deductions - Total	SUB1651	\$ 249,015	\$ 235,632	\$ 231,022	\$ 233,778	\$ 229,058
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 248,983	\$ 235,601	\$ 230,999	\$ 233,763	\$ 229,058
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 32	\$ 31	\$ 23	\$ 15	\$ 0
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 763,460	\$ 476,097	\$ 333,671	\$ 98,788	\$ 276,765
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 763,460	\$ 476,097	\$ 333,671	\$ 98,788	\$ 276,765
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 123,126,534	\$ 126,898,673	\$ 121,836,608	\$ 111,977,388	\$ 104,929,359
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 4,923,528	\$ 5,075,947	\$ 4,848,718	\$ 4,479,095	\$ 4,196,955
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 9,888,394	\$ 10,031,237	\$ 9,555,531	\$ 9,471,654	\$ 8,920,296
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	\$ 191,656	\$ 210,051	\$ 218,883	\$ 197,839	\$ 220,600
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 388,656	\$ 407,051	\$ 415,883	\$ 394,839	\$ 417,600
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 388,656	\$ 407,051	\$ 415,883	\$ 394,839	\$ 417,600
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 4,308	\$ 3,088	\$ 1,483	\$ 5,506	\$ 6,983
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Risk-Based Capital	CCR39	\$ 10,272,742	\$ 10,435,200	\$ 9,969,931	\$ 9,860,987	\$ 9,330,913

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:12 AM

TFR Industry Aggregate Report
93010 - OTS-Regulated: Delaware
March 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
0% R/W Category - Cash	CCR400	\$ 184,004	\$ 189,173	\$ 154,892	\$ 148,420	\$ 139,239
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 713,833	\$ 723,376	\$ 764,686	\$ 838,169	\$ 961,757
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 82,256	\$ 68,748	\$ 81,574	\$ 67,045	\$ 56,999
0% R/W Category - Assets Total	CCR420	\$ 980,093	\$ 981,297	\$ 1,001,152	\$ 1,053,634	\$ 1,157,995
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 44,248,329	\$ 38,221,179	\$ 37,006,682	\$ 33,607,535	\$ 13,706,476
20% R/W Category - Claims on FHLBs	CCR435	\$ 959,284	\$ 1,247,823	\$ 1,163,254	\$ 1,075,107	\$ 786,082
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 1,706	\$ 6,919	\$ 6,858	\$ 7,272	\$ 7,188
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 408,190	\$ 527,284	\$ 888,158	\$ 650,858	\$ 628,907
20% R/W Category - Other	CCR450	\$ 796,855	\$ 919,067	\$ 1,158,226	\$ 1,046,411	\$ 860,094
20% R/W Category - Assets Total	CCR455	\$ 46,414,364	\$ 40,922,272	\$ 40,223,178	\$ 36,387,183	\$ 15,988,747
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 9,282,874	\$ 8,184,455	\$ 8,044,636	\$ 7,277,437	\$ 3,197,748
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 61,001,722	\$ 69,280,383	\$ 65,537,654	\$ 62,618,071	\$ 57,881,112
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	\$ 28,548	\$ 28,428	\$ 28,528	\$ 32,915	\$ 16,274,911
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 7,462	\$ 5,925	\$ 6,552	\$ 8,626	\$ 7,627
50% R/W Category - Other	CCR480	\$ 48,118	\$ 45,742	\$ 44,673	\$ 34,053	\$ 31,307
50% R/W Category - Assets Total	CCR485	\$ 61,085,850	\$ 69,360,478	\$ 65,617,407	\$ 62,693,665	\$ 74,194,957
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 30,542,925	\$ 34,680,241	\$ 32,808,705	\$ 31,346,833	\$ 37,097,480
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	\$ 17,174,066	\$ 18,703,086	\$ 17,960,995	\$ 14,963,575	\$ 16,101,219
100% R/W Category - Assets Total	CCR510	\$ 17,174,066	\$ 18,703,086	\$ 17,960,995	\$ 14,963,575	\$ 16,101,219
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 17,174,066	\$ 18,703,086	\$ 17,960,995	\$ 14,963,575	\$ 16,101,219
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 125,654,373	\$ 129,967,133	\$ 124,802,732	\$ 115,098,057	\$ 107,442,918
Subtotal Risk-Weighted Assets	CCR75	\$ 56,999,865	\$ 61,567,781	\$ 58,814,334	\$ 53,587,844	\$ 56,396,447

Office of Thrift Supervision
 Financial Reporting System
 Run Date: August 23, 2006, 11:12 AM

TFR Industry Aggregate Report
 93010 - OTS-Regulated: Delaware
 March 2006

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Excess Allowances for Loan and Lease Losses	CCR530	\$ 23	\$ 326	\$ 984	\$ 1,579	\$ 2,190
Total Risk-Weighted Assets	CCR78	\$ 56,999,842	\$ 61,567,455	\$ 58,813,350	\$ 53,586,265	\$ 56,394,257
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 4,559,987	\$ 4,925,397	\$ 4,705,067	\$ 4,286,901	\$ 4,511,539
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	8.03%	7.90%	7.84%	8.46%	8.50%
Total Risk-Based Capital Ratio	CCR820	18.02%	16.95%	16.95%	18.40%	16.55%
Tier 1 Risk-Based Capital Ratio	CCR830	17.35%	16.29%	16.25%	17.68%	15.82%
Tangible Equity Ratio	CCR840	8.03%	7.90%	7.84%	8.46%	8.50%

*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.