

Office of Thrift Supervision
Financial Reporting System
Run Date: August 17, 2005, 12:06 PM

TFR Industry Aggregate Report
93010 - OTS-Regulated: Delaware
June 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description		Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
Number of Institutions		7	7	6	6	6
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 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	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 1,759,609	\$ 1,695,808	\$ 2,796,302	\$ 3,301,203	\$ 3,798,901
Cash and Non-Interest-Earning Deposits	SC110	\$ 745,716	\$ 625,225	\$ 669,234	\$ 833,454	\$ 613,055
Interest-Earning Deposits in FHLBs	SC112	\$ 18,415	\$ 19,966	\$ 14,416	\$ 11,872	\$ 14,488
Other Interest-Earning Deposits	SC118	\$ 108,309	\$ 157,183	\$ 88,373	\$ 85,706	\$ 27,976
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 200,650	\$ 132,500	\$ 1,241,093	\$ 1,425,553	\$ 1,568,909
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 620,907	\$ 697,262	\$ 701,183	\$ 854,617	\$ 1,382,012
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 8,334	\$ 7,086	\$ 21,826	\$ 26,054	\$ 128,444
State and Municipal Obligations	SC180	\$ 14,539	\$ 14,376	\$ 15,084	\$ 14,886	\$ 15,259
Securities Backed by Nonmortgage Loans	SC182	\$ 32,897	\$ 32,006	\$ 32,541	\$ 32,693	\$ 32,842
Other Investment Securities	SC185	\$ 359	\$ 359	\$ 359	\$ 616	\$ 675
Accrued Interest Receivable	SC191	\$ 9,483	\$ 9,845	\$ 12,193	\$ 15,752	\$ 15,241
Mortgage-Backed Securities - Gross	SUB0072	\$ 35,187,238	\$ 31,511,129	\$ 25,321,002	\$ 22,629,933	\$ 20,942,186
Mortgage-Backed Securities - Total	SC22	\$ 35,187,238	\$ 31,511,129	\$ 25,321,002	\$ 22,629,933	\$ 20,942,186
Pass-Through - Total	SUB0073	\$ 8,353,326	\$ 8,182,705	\$ 8,404,693	\$ 8,122,953	\$ 8,563,424
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 8,353,326	\$ 8,182,705	\$ 8,404,693	\$ 8,122,953	\$ 8,563,424
Other Pass-Through	SC215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 26,713,702	\$ 23,219,530	\$ 16,827,855	\$ 14,427,534	\$ 12,302,024
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 5,325,102	\$ 5,519,452	\$ 3,703,672	\$ 3,841,469	\$ 3,933,866
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 244,221	\$ 234,992	\$ 251,268	\$ 247,101	\$ 336,095
Other	SC222	\$ 21,144,379	\$ 17,465,086	\$ 12,872,915	\$ 10,338,964	\$ 8,032,063
Accrued Interest Receivable	SC228	\$ 120,210	\$ 108,894	\$ 88,454	\$ 79,446	\$ 76,738

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Schedule SC --- Consolidated Statement of Condition		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 69,090,485	\$ 65,339,282	\$ 61,414,671	\$ 55,076,526	\$ 52,777,593
Mortgage Loans - Total	SC26	\$ 68,983,982	\$ 65,232,332	\$ 61,310,164	\$ 54,975,361	\$ 52,680,048
Construction Loans - Total	SUB0100	\$ 93,449	\$ 87,828	\$ 53,789	\$ 68,110	\$ 57,934
Residential - Total	SUB0110	\$ 45,705	\$ 26,190	\$ 23,122	\$ 18,859	\$ 14,962
1-4 Dwelling Units	SC230	\$ 45,313	\$ 21,690	\$ 18,346	\$ 10,002	\$ 8,604
Multifamily (5 or more) Dwelling Units	SC235	\$ 392	\$ 4,500	\$ 4,776	\$ 8,857	\$ 6,358
Nonresidential Property	SC240	\$ 47,744	\$ 61,638	\$ 30,667	\$ 49,251	\$ 42,972
Permanent Loans - Total	SUB0121	\$ 68,690,269	\$ 64,970,208	\$ 61,094,646	\$ 54,783,051	\$ 52,512,303
Residential - Total	SUB0131	\$ 65,884,744	\$ 61,603,643	\$ 58,793,134	\$ 52,864,608	\$ 50,356,855
1-4 Dwelling Units - Total	SUB0141	\$ 65,857,424	\$ 61,583,279	\$ 58,774,742	\$ 52,837,904	\$ 50,291,908
Revolving Open-End Loans	SC251	\$ 1,011,123	\$ 991,811	\$ 1,183,582	\$ 1,280,817	\$ 905,889
All Other - First Liens	SC254	\$ 62,192,235	\$ 57,530,973	\$ 55,281,418	\$ 49,389,853	\$ 47,361,382
All Other - Junior Liens	SC255	\$ 2,654,066	\$ 3,060,495	\$ 2,309,742	\$ 2,167,234	\$ 2,024,637
Multifamily (5 or more) Dwelling Units	SC256	\$ 27,320	\$ 20,364	\$ 18,392	\$ 26,704	\$ 64,947
Nonresidential Property (Except Land)	SC260	\$ 2,665,585	\$ 3,242,327	\$ 2,189,885	\$ 1,872,882	\$ 2,138,585
Land	SC265	\$ 139,940	\$ 124,238	\$ 111,627	\$ 45,561	\$ 16,863
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 3,725,682	\$ 3,909,601	\$ 6,297,274	\$ 2,280,924	\$ 13,367,613
Accrued Interest Receivable	SC272	\$ 280,883	\$ 260,493	\$ 247,664	\$ 210,959	\$ 195,526
Advances for Taxes and Insurance	SC275	\$ 25,884	\$ 20,753	\$ 18,572	\$ 14,406	\$ 11,830
Allowance for Loan and Lease Losses	SC283	\$ 106,503	\$ 106,950	\$ 104,507	\$ 101,165	\$ 97,545
Nonmortgage Loans - Gross	SUB0162	\$ 4,199,312	\$ 4,424,851	\$ 4,629,068	\$ 4,224,015	\$ 4,002,504
Nonmortgage Loans - Total	SC31	\$ 4,106,397	\$ 4,309,011	\$ 4,510,878	\$ 4,110,526	\$ 3,895,601
Commercial Loans - Total	SC32	\$ 800,714	\$ 610,670	\$ 717,704	\$ 567,128	\$ 639,870
Secured	SC300	\$ 487,211	\$ 452,995	\$ 319,910	\$ 538,804	\$ 622,957
Unsecured	SC303	\$ 313,503	\$ 157,675	\$ 397,794	\$ 28,324	\$ 16,913
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 3,372,152	\$ 3,782,979	\$ 3,871,121	\$ 3,618,067	\$ 3,324,819
Loans on Deposits	SC310	\$ 391	\$ 459	\$ 426	\$ 433	\$ 316
Home Improvement Loans (Not secured by real estate)	SC316	\$ 292	\$ 60	\$ 78	\$ 92	\$ 119
Education Loans	SC320	\$ 3,911	\$ 10,570	\$ 8,920	\$ 11,146	\$ 2,512
Auto Loans	SC323	\$ 3,436	\$ 4,157	\$ 4,872	\$ 5,611	\$ 6,488
Mobile Home Loans	SC326	\$ 1,560	\$ 1,377	\$ 1,385	\$ 1,214	\$ 1,186
Credit Cards	SC328	\$ 3,295,022	\$ 3,190,297	\$ 3,220,801	\$ 2,983,477	\$ 2,808,664

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Schedule SC --- Consolidated Statement of Condition		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 67,540	\$ 576,059	\$ 634,639	\$ 616,094	\$ 505,534
Accrued Interest Receivable	SC348	\$ 26,446	\$ 31,202	\$ 40,243	\$ 38,820	\$ 37,815
Allowance for Loan and Lease Losses	SC357	\$ 92,915	\$ 115,840	\$ 118,190	\$ 113,489	\$ 106,903
Reposessed Assets - Gross	SUB0201	\$ 29,216	\$ 20,687	\$ 18,382	\$ 22,536	\$ 26,035
Reposessed Assets - Total	SC40	\$ 29,141	\$ 20,653	\$ 18,352	\$ 22,506	\$ 26,035
Real Estate - Total	SUB0210	\$ 29,216	\$ 20,687	\$ 18,382	\$ 22,536	\$ 26,035
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 29,216	\$ 20,687	\$ 18,382	\$ 22,536	\$ 26,035
1-4 Dwelling Units	SC415	\$ 29,216	\$ 20,687	\$ 18,382	\$ 22,536	\$ 26,035
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 Repossessed Assets	SC430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances	SC441	\$ 75	\$ 34	\$ 30	\$ 30	\$ 0
Real Estate Held for Investment	SC45	\$ 5,303	\$ 5,304	\$ 5,306	\$ 5,308	\$ 5,311
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 1,060,615	\$ 769,851	\$ 827,641	\$ 869,099	\$ 1,149,560
Federal Home Loan Bank Stock	SC510	\$ 1,055,387	\$ 765,381	\$ 826,509	\$ 868,839	\$ 1,149,560
Other	SC540	\$ 5,228	\$ 4,470	\$ 1,132	\$ 260	\$ 0
Office Premises and Equipment	SC55	\$ 142,216	\$ 146,207	\$ 145,469	\$ 120,115	\$ 116,910
Other Assets - Gross	SUB0262	\$ 837,877	\$ 1,191,357	\$ 1,011,913	\$ 861,040	\$ 1,102,972
Other Assets - Total	SC59	\$ 837,877	\$ 1,191,357	\$ 1,011,913	\$ 861,040	\$ 1,102,972
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 9,793	\$ 8,093	\$ 7,728	\$ 6,564	\$ 6,720
Bank-Owned Life Insurance - Other	SC625	\$ 53,213	\$ 52,686	\$ 52,190	\$ 51,663	\$ 51,105
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 146	\$ 144	\$ 25	\$ 30	\$ 34
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 246,665	\$ 248,507	\$ 227,806	\$ 226,408	\$ 223,231
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 147	\$ 165
Other Assets	SC689	\$ 528,060	\$ 881,927	\$ 724,164	\$ 576,228	\$ 821,717
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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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 199,493	\$ 222,824	\$ 222,727	\$ 214,684	\$ 204,448
Total Assets - Gross	SUB0283	\$ 112,311,871	\$ 105,104,476	\$ 96,169,754	\$ 87,109,775	\$ 83,921,972
Total Assets	SC60	\$ 112,112,378	\$ 104,881,652	\$ 95,947,027	\$ 86,895,091	\$ 83,717,524
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 54,087,021	\$ 49,708,331	\$ 44,990,715	\$ 41,639,696	\$ 36,679,787
Deposits	SC710	\$ 53,945,241	\$ 49,615,829	\$ 44,895,154	\$ 41,522,247	\$ 36,540,816
Escrows	SC712	\$ 123,767	\$ 58,325	\$ 42,493	\$ 49,081	\$ 44,837
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 18,013	\$ 34,177	\$ 53,068	\$ 68,368	\$ 94,134
Borrowings - Total	SC72	\$ 45,651,963	\$ 44,063,274	\$ 40,846,062	\$ 36,141,371	\$ 38,463,476
Advances from FHLBank	SC720	\$ 15,977,260	\$ 10,001,632	\$ 9,967,918	\$ 8,461,750	\$ 13,421,572
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 2,982,074	\$ 3,980,153	\$ 2,465,076	\$ 436,835	\$ 1,350,349
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	\$ 26,495,629	\$ 29,884,489	\$ 28,216,068	\$ 27,045,786	\$ 23,494,555
Other Liabilities - Total	SC75	\$ 2,731,326	\$ 2,135,916	\$ 2,357,025	\$ 2,034,850	\$ 1,969,245
Accrued Interest Payable - Deposits	SC763	\$ 222,563	\$ 192,210	\$ 156,732	\$ 159,415	\$ 135,775
Accrued Interest Payable - Other	SC766	\$ 27,097	\$ 21,753	\$ 17,821	\$ 12,941	\$ 9,137
Accrued Taxes	SC776	\$ 1,025,986	\$ 876,672	\$ 655,505	\$ 933,598	\$ 796,733
Accounts Payable	SC780	\$ 257,832	\$ 250,649	\$ 339,600	\$ 334,197	\$ 289,013
Deferred Income Taxes	SC790	\$ 85,698	\$ 75,753	\$ 66,436	\$ 0	\$ 0
Other Liabilities and Deferred Income	SC796	\$ 1,112,150	\$ 718,879	\$ 1,120,931	\$ 594,699	\$ 738,587
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 102,470,310	\$ 95,907,521	\$ 88,193,802	\$ 79,815,917	\$ 77,112,508

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Schedule SC --- Consolidated Statement of Condition		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 42	\$ 42	\$ 31,420	\$ 28,561	\$ 24,420
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 9,642,026	\$ 8,974,089	\$ 7,721,805	\$ 7,050,613	\$ 6,580,596
Stock - Total	SUB0311	\$ 5,918,752	\$ 5,813,182	\$ 4,803,902	\$ 4,380,167	\$ 4,378,409
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	\$ 7,606	\$ 7,606	\$ 7,605	\$ 7,605	\$ 7,605
Common Stock - Paid in Excess of Par	SC830	\$ 5,911,146	\$ 5,805,576	\$ 4,796,297	\$ 4,372,562	\$ 4,370,804
Accumulated Other Comprehensive Income - Total	SC86	\$- 63,364	\$- 175,235	\$- 65,865	\$- 51,168	\$- 145,635
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 63,364	\$- 175,235	\$- 65,865	\$- 51,168	\$- 145,635
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 3,786,638	\$ 3,336,142	\$ 2,983,768	\$ 2,721,614	\$ 2,347,822
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 112,112,378	\$ 104,881,652	\$ 95,947,027	\$ 86,895,091	\$ 83,717,524

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Other Codes As of Jun 2005

Other Asset Codes

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	2	\$ 65,945
4	Net deferred tax assets	5	\$ 131,824
7	Prepaid expenses	3	\$ 16,310
14	Other noninterest-bearing short-term accounts recv	3	\$ 59,897
19	Receivables fr a broker for unsettled transactions	2	\$ 100,834
20	F/V of all derivative instru. reportable as assets	2	\$ 43,828
99	Other	3	\$ 6,580

Other Liability Codes

Code	Description	Count	Amount
10	Amounts due brokers for unsettled transactions	2	\$ 780,131
11	The liability recorded for post-retirement benefit	2	\$ 13,994
17	Noninterest-bearing payables to Hold Co/Affiliates	2	\$ 70,960
20	F/V of all derivative instru. reportable as liab.	2	\$ 13,012
21	Liabilities for credit losses on OBS credit exposures	1	\$ 44
99	Other	6	\$ 139,960

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Schedule SO --- Consolidated Statement of Operations		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 1,481,917	\$ 1,366,676	\$ 1,236,177	\$ 1,155,510	\$ 915,960
Deposits and Investment Securities	SO115	\$ 10,045	\$ 9,083	\$ 20,377	\$ 20,942	\$ 20,910
Mortgage-Backed Securities	SO125	\$ 314,659	\$ 264,943	\$ 214,578	\$ 204,642	\$ 180,181
Mortgage Loans	SO141	\$ 1,063,374	\$ 994,630	\$ 915,428	\$ 845,354	\$ 635,683
Nonmortgage Loans - Total	SUB0950	\$ 93,839	\$ 98,020	\$ 85,794	\$ 84,572	\$ 79,186
Commercial Loans and Leases	SO160	\$ 9,791	\$ 6,991	\$ 3,910	\$ 9,156	\$ 6,600
Consumer Loans and Leases	SO171	\$ 84,048	\$ 91,029	\$ 81,884	\$ 75,416	\$ 72,586
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 7,557	\$ 5,920	\$ 3,717	\$ 2,747	\$ 2,627
Federal Home Loan Bank Stock	SO181	\$ 7,548	\$ 5,919	\$ 3,717	\$ 2,747	\$ 2,627
Other	SO185	\$ 9	\$ 1	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 752,787	\$ 602,586	\$ 508,109	\$ 485,007	\$ 343,462
Deposits	SO215	\$ 364,361	\$ 274,679	\$ 224,333	\$ 227,845	\$ 140,764
Escrows	SO225	\$ 46	\$ 49	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 107,410	\$ 63,865	\$ 54,830	\$ 49,211	\$ 40,796
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 1,592	\$ 1,561	\$ 1,182	\$ 1,182	\$ 803
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 279,378	\$ 262,432	\$ 227,764	\$ 206,769	\$ 161,099
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 736,687	\$ 770,010	\$ 731,785	\$ 673,250	\$ 575,125
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 44,761	\$ 47,169	\$ 48,421	\$ 47,303	\$ 36,646
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 691,926	\$ 722,841	\$ 683,364	\$ 625,947	\$ 538,479
Noninterest Income - Total	SO42	\$ 535,337	\$ 445,595	\$ 389,097	\$ 390,792	\$ 338,114
Mortgage Loan Serving Fees	SO410	\$ 46,736	\$ 46,233	\$ 53,190	\$ 19,275	\$ 19,154
Other Fees and Charges	SO420	\$ 256,366	\$ 212,761	\$ 156,354	\$ 241,851	\$ 205,334
Net Income (Loss) from Other - Total	SUB0451	\$ 212,171	\$ 165,386	\$ 170,715	\$ 124,980	\$ 110,157
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 207,107	\$ 166,344	\$ 171,638	\$ 90,581	\$ 111,117
Operations & Sale of Repossessed Assets	SO461	\$- 1,283	\$- 958	\$- 582	\$- 1,676	\$- 960
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 84	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 6,431	\$ 0	\$ 0	\$ 0	\$ 0

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 0	\$- 341	\$ 36,075	\$ 0
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 20,064	\$ 21,215	\$ 8,838	\$ 4,686	\$ 3,469
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	\$ 518,329	\$ 477,156	\$ 460,532	\$ 415,004	\$ 355,427
All Personnel Compensation and Expense	SO510	\$ 212,446	\$ 203,137	\$ 198,497	\$ 189,323	\$ 145,091
Legal Expense	SO520	\$ 2,933	\$ 2,529	\$ 8,644	\$ 1,653	\$ 3,492
Office Occupancy and Equipment Expense	SO530	\$ 31,729	\$ 31,667	\$ 34,663	\$ 30,517	\$ 26,414
Marketing and Other Professional Services	SO540	\$ 41,323	\$ 38,870	\$ 39,256	\$ 39,892	\$ 32,542
Loan Servicing Fees	SO550	\$ 10,817	\$ 10,058	\$ 10,404	\$ 9,382	\$ 9,282
Goodwill and Other Intangibles Expense	SO560	\$ 3,246	\$ 2,518	\$ 902	\$ 1,568	\$ 571
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Expense	SO580	\$ 215,835	\$ 188,377	\$ 168,166	\$ 142,669	\$ 138,035
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	\$ 708,934	\$ 691,280	\$ 611,929	\$ 601,735	\$ 521,166
Income Taxes - Total	SO71	\$ 258,438	\$ 265,391	\$ 224,779	\$ 227,884	\$ 206,961
Federal	SO710	\$ 247,050	\$ 225,407	\$ 212,383	\$ 193,288	\$ 173,383
State, Local & Other	SO720	\$ 11,388	\$ 39,984	\$ 12,396	\$ 34,596	\$ 33,578
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 450,496	\$ 425,889	\$ 387,150	\$ 373,851	\$ 314,205
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 450,496	\$ 425,889	\$ 387,150	\$ 373,851	\$ 314,205

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Other Codes As of Jun 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	1	\$ 184
15	Income from corporate-owned life insurance	1	\$ 528
19	Realized/unrealized gains on derivatives	1	\$ 15,939
99	Other	4	\$ 3,273

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	1	\$ 1,015
2	OTS assessments	2	\$ 1,051
7	Office supplies, printing, and postage	3	\$ 8,405
8	Telephone, including data lines	3	\$ 9,462
9	Loan origination expense	5	\$ 123,501
19	Realized/unrealized losses on derivatives	1	\$ 12,821
99	Other	2	\$ 3,782

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Schedule SO --- Consolidated Statement of Operations		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 2,848,593	\$ 1,366,676	\$ 4,111,504	\$ 2,875,327	\$ 1,719,817
YTD - Deposits and Investment Securities	Y_SO115	\$ 19,128	\$ 9,083	\$ 75,535	\$ 55,158	\$ 34,216
YTD - Mortgage-Backed Securities	Y_SO125	\$ 579,602	\$ 264,943	\$ 742,627	\$ 528,049	\$ 323,407
YTD - Mortgage Loans	Y_SO141	\$ 2,058,004	\$ 994,630	\$ 2,966,557	\$ 2,051,129	\$ 1,205,775
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 16,782	\$ 6,991	\$ 25,513	\$ 21,603	\$ 12,447
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 175,077	\$ 91,029	\$ 301,272	\$ 219,388	\$ 143,972
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 13,477	\$ 5,920	\$ 11,296	\$ 7,579	\$ 4,832
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 13,467	\$ 5,919	\$ 11,296	\$ 7,579	\$ 4,832
YTD - Other	Y_SO185	\$ 10	\$ 1	\$ 0	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 1,355,373	\$ 602,586	\$ 1,630,586	\$ 1,122,477	\$ 637,470
YTD - Deposits	Y_SO215	\$ 639,040	\$ 274,679	\$ 716,691	\$ 492,358	\$ 264,513
YTD - Escrows	Y_SO225	\$ 95	\$ 49	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 171,275	\$ 63,865	\$ 174,022	\$ 119,192	\$ 69,981
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 3,153	\$ 1,561	\$ 3,977	\$ 2,795	\$ 1,613
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 541,810	\$ 262,432	\$ 735,896	\$ 508,132	\$ 301,363
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	\$ 1,506,697	\$ 770,010	\$ 2,492,214	\$ 1,760,429	\$ 1,087,179
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 91,930	\$ 47,169	\$ 164,827	\$ 116,406	\$ 69,103
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 1,414,767	\$ 722,841	\$ 2,327,387	\$ 1,644,023	\$ 1,018,076
YTD - Noninterest Income - Total	Y_SO42	\$ 980,932	\$ 445,595	\$ 1,328,739	\$ 939,642	\$ 548,850
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 92,969	\$ 46,233	\$ 95,473	\$ 42,283	\$ 23,008
YTD - Other Fees and Charges	Y_SO420	\$ 469,127	\$ 212,761	\$ 680,055	\$ 523,701	\$ 281,850
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 377,557	\$ 165,386	\$ 533,110	\$ 362,395	\$ 237,415
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 373,451	\$ 166,344	\$ 501,853	\$ 330,215	\$ 239,634
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 2,241	\$- 958	\$- 4,477	\$- 3,895	\$- 2,219
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 84	\$ 0	\$ 0	\$ 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	\$ 6,431	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule SO --- Consolidated Statement of Operations		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 0	\$ 0	\$ 35,734	\$ 36,075	\$ 0
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 41,279	\$ 21,215	\$ 20,101	\$ 11,263	\$ 6,577
YTD - Noninterest Expense - Total	Y_SO51	\$ 995,485	\$ 477,156	\$ 1,483,929	\$ 1,023,397	\$ 608,393
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 415,583	\$ 203,137	\$ 587,735	\$ 389,238	\$ 199,915
YTD - Legal Expense	Y_SO520	\$ 5,462	\$ 2,529	\$ 15,041	\$ 6,397	\$ 4,744
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 63,396	\$ 31,667	\$ 108,844	\$ 74,181	\$ 43,664
YTD - Marketing and Other Professional Services	Y_SO540	\$ 80,193	\$ 38,870	\$ 146,188	\$ 106,932	\$ 67,040
YTD - Loan Servicing Fees	Y_SO550	\$ 20,875	\$ 10,058	\$ 36,685	\$ 26,281	\$ 16,899
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 5,764	\$ 2,518	\$ 3,447	\$ 2,545	\$ 977
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Expense	Y_SO580	\$ 404,212	\$ 188,377	\$ 585,989	\$ 417,823	\$ 275,154
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 1,400,214	\$ 691,280	\$ 2,172,197	\$ 1,560,268	\$ 958,533
YTD - Income Taxes - Total	Y_SO71	\$ 523,829	\$ 265,391	\$ 831,834	\$ 607,055	\$ 379,171
YTD - Federal	Y_SO710	\$ 472,457	\$ 225,407	\$ 720,141	\$ 507,758	\$ 314,470
YTD - State, Local, and Other	Y_SO720	\$ 51,372	\$ 39,984	\$ 111,693	\$ 99,297	\$ 64,701
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 876,385	\$ 425,889	\$ 1,340,363	\$ 953,213	\$ 579,362
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 876,385	\$ 425,889	\$ 1,340,363	\$ 953,213	\$ 579,362

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 222,825	\$ 222,727	\$ 214,684	\$ 204,448	\$ 160,288
Net Provision for Loss	VA115	\$ 44,763	\$ 46,757	\$ 47,074	\$ 47,460	\$ 35,548
Transfers	VA125	\$- 806	\$- 6,509	\$ 0	\$ 0	\$ 242
Recoveries	VA135	\$ 7,049	\$ 6,697	\$ 4,267	\$ 4,225	\$ 5,010
Adjustments	VA145	\$- 23,066	\$ 0	\$ 0	\$ 0	\$ 40,634
Charge-offs	VA155	\$ 51,273	\$ 46,847	\$ 43,298	\$ 41,449	\$ 37,274
General Valuation Allowances - Ending Balance	VA165	\$ 199,492	\$ 222,825	\$ 222,727	\$ 214,684	\$ 204,448
Specific Valuation Allowances - Beginning Balance	VA108	\$ 10,920	\$ 3,999	\$ 2,705	\$ 2,863	\$ 2,007
Net Provision for Loss	VA118	\$- 2	\$ 412	\$ 1,347	\$- 157	\$ 1,098

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 806	\$ 6,509	\$ 0	\$ 0	\$- 242
Adjustments	VA148	\$- 3,423	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 0	\$ 0	\$ 53	\$ 0	\$ 0
Specific Valuation Allowances - Ending Balance	VA168	\$ 8,301	\$ 10,920	\$ 3,999	\$ 2,706	\$ 2,863
Total Valuation Allowances - Beginning Balance	VA110	\$ 233,745	\$ 226,726	\$ 217,389	\$ 207,311	\$ 162,295
Net Provision for Loss	VA120	\$ 44,761	\$ 47,169	\$ 48,421	\$ 47,303	\$ 36,646
Recoveries	VA140	\$ 7,049	\$ 6,697	\$ 4,267	\$ 4,225	\$ 5,010
Adjustments	VA150	\$- 26,489	\$ 0	\$ 0	\$ 0	\$ 40,634
Charge-offs	VA160	\$ 51,273	\$ 46,847	\$ 43,351	\$ 41,449	\$ 37,274
Total Valuation Allowances - Ending Balance	VA170	\$ 207,793	\$ 233,745	\$ 226,726	\$ 217,390	\$ 207,311
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 51,273	\$ 46,847	\$ 43,298	\$ 41,449	\$ 37,274
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 17,123	\$ 14,059	\$ 7,977	\$ 6,318	\$ 6,475
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 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	\$ 17,123	\$ 14,059	\$ 7,977	\$ 6,318	\$ 6,475
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 420	\$ 393	\$ 184	\$ 184	\$ 431
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 14,568	\$ 11,971	\$ 6,798	\$ 5,580	\$ 5,614
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 2,135	\$ 1,695	\$ 847	\$ 554	\$ 430
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 148	\$ 0	\$ 0
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 34,147	\$ 32,788	\$ 35,321	\$ 35,131	\$ 30,799
Commercial Loans	VA520	\$ 458	\$ 66	\$ 458	\$ 25	\$ 133
Consumer Loans - Total	SUB2061	\$ 33,689	\$ 32,722	\$ 34,863	\$ 35,106	\$ 30,666
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	\$ 8	\$ 20	\$ 10	\$ 12
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 32,807	\$ 26,660	\$ 29,727	\$ 31,235	\$ 27,340
Other	VA560	\$ 882	\$ 6,054	\$ 5,116	\$ 3,861	\$ 3,314
Repossessed Assets - Total	VA60	\$ 3	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 3	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 7,049	\$ 6,697	\$ 4,267	\$ 4,225	\$ 5,010
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 1,179	\$ 1,045	\$ 451	\$ 346	\$ 719
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	\$ 1,179	\$ 1,045	\$ 451	\$ 346	\$ 719
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 3	\$ 21	\$ 35	\$ 1	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 963	\$ 837	\$ 373	\$ 301	\$ 538
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 172	\$ 187	\$ 43	\$ 44	\$ 181
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 41	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 5,869	\$ 5,652	\$ 3,816	\$ 3,879	\$ 4,291
Commercial Loans	VA521	\$ 29	\$ 10	\$ 159	\$ 48	\$ 45
Consumer Loans - Total	SUB2161	\$ 5,840	\$ 5,642	\$ 3,657	\$ 3,831	\$ 4,246
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	\$ 3	\$ 1	\$ 5

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 5,396	\$ 5,221	\$ 3,111	\$ 3,382	\$ 3,808
Other	VA561	\$ 444	\$ 420	\$ 543	\$ 448	\$ 433
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 803	\$ 6,921	\$ 1,347	\$- 158	\$ 855
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$- 31	\$ 197	\$ 148	\$ 2	\$ 80
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 18	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 18	\$ 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	\$- 31	\$ 197	\$ 130	\$ 2	\$ 80
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$- 79	\$- 15	\$ 99	\$ 78	\$- 44
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 85	\$ 160	\$ 66	\$- 25	\$ 130
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$- 37	\$ 52	\$- 35	\$- 51	\$- 6
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	\$ 834	\$ 6,724	\$ 1,199	\$- 160	\$ 775
Commercial Loans	VA522	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2261	\$ 834	\$ 6,724	\$ 1,199	\$- 160	\$ 775
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	\$ 806	\$ 6,509	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 28	\$ 215	\$ 1,199	\$- 160	\$ 775
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

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 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
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 45,027	\$ 47,071	\$ 40,378	\$ 37,066	\$ 33,119
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 15,913	\$ 13,211	\$ 7,674	\$ 5,974	\$ 5,836
Construction - Total	SUB2330	\$ 0	\$ 0	\$ 18	\$ 0	\$ 0
1-4 Dwelling Units	VA425	\$ 0	\$ 0	\$ 18	\$ 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	\$ 15,913	\$ 13,211	\$ 7,656	\$ 5,974	\$ 5,836
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 338	\$ 357	\$ 248	\$ 261	\$ 387
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 13,690	\$ 11,294	\$ 6,491	\$ 5,254	\$ 5,206
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 1,926	\$ 1,560	\$ 769	\$ 459	\$ 243
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ - 41	\$ 0	\$ 148	\$ 0	\$ 0
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 29,112	\$ 33,860	\$ 32,704	\$ 31,092	\$ 27,283
Commercial Loans	VA525	\$ 429	\$ 56	\$ 299	\$ - 23	\$ 88
Consumer Loans - Total	SUB2361	\$ 28,683	\$ 33,804	\$ 32,405	\$ 31,115	\$ 27,195
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	\$ 7	\$ 17	\$ 9	\$ 7
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA559	\$ 28,217	\$ 27,948	\$ 26,616	\$ 27,853	\$ 23,532
Other	VA565	\$ 466	\$ 5,849	\$ 5,772	\$ 3,253	\$ 3,656
Repossessed Assets - Total	VA65	\$ 3	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 3	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
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
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ - 1	\$ 0	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 243,252	\$ 187,280	\$ 223,085	\$ 192,417	\$ 71,314
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 941,877	\$ 786,684	\$ 669,805	\$ 518,257	\$ 378,071
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 21,920	\$ 15,420	\$ 12,517	\$ 10,527	\$ 10,161
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 21,920	\$ 15,420	\$ 12,517	\$ 10,527	\$ 10,161
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	\$ 376,036	\$ 270,969	\$ 282,243	\$ 269,404	\$ 166,955
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 463,911	\$ 324,805	\$ 289,815	\$ 249,793	\$ 225,901
Substandard	VA965	\$ 331,755	\$ 259,475	\$ 241,757	\$ 214,250	\$ 188,711
Doubtful	VA970	\$ 132,156	\$ 65,330	\$ 48,058	\$ 35,543	\$ 37,190
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 952,017	\$ 794,679	\$ 889,559	\$ 820,329	\$ 707,501
Mortgages - Total	SUB2421	\$ 862,673	\$ 710,086	\$ 802,323	\$ 732,223	\$ 623,911
Construction and Land Loans	SUB2430	\$ 140	\$ 0	\$ 0	\$ 0	\$ 368
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 848,828	\$ 709,083	\$ 801,255	\$ 731,371	\$ 622,691
Permanent Loans Secured by All Other Property	SUB2450	\$ 13,705	\$ 1,003	\$ 1,068	\$ 852	\$ 852
Nonmortgages - Total	SUB2461	\$ 89,344	\$ 84,593	\$ 87,236	\$ 88,106	\$ 83,590
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 582,911	\$ 420,023	\$ 550,601	\$ 487,489	\$ 378,250

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 569,065	\$ 407,507	\$ 538,807	\$ 476,101	\$ 372,511
Mortgage Loans - Total	SUB2481	\$ 517,921	\$ 360,286	\$ 488,450	\$ 425,399	\$ 326,850
Construction	PD115	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 4,617	\$ 7,208	\$ 12,027	\$ 10,546	\$ 2,771
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 475,329	\$ 331,870	\$ 455,270	\$ 399,095	\$ 316,563
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 25,298	\$ 21,208	\$ 21,153	\$ 15,758	\$ 7,516
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential Property (Except Land)	PD135	\$ 12,677	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Land	PD138	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Commercial Loans	PD140	\$ 91	\$ 25	\$ 211	\$ 359	\$ 55
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 51,053	\$ 47,196	\$ 50,146	\$ 50,343	\$ 45,606
Loans on Deposits	PD161	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD163	\$ 0	\$ 6	\$ 0	\$ 0	\$ 0
Education Loans	PD165	\$ 0	\$ 2	\$ 3	\$ 0	\$ 0
Auto Loans	PD167	\$ 53	\$ 20	\$ 79	\$ 41	\$ 51
Mobile Home Loans	PD169	\$ 0	\$ 8	\$ 0	\$ 0	\$ 0
Credit Cards	PD171	\$ 49,177	\$ 40,373	\$ 43,586	\$ 44,927	\$ 40,623
Other	PD180	\$ 1,823	\$ 6,787	\$ 6,478	\$ 5,375	\$ 4,932
Memo - Troubled Debt Restructured Included Above	PD190	\$ 61,655	\$ 42,736	\$ 37,593	\$ 27,563	\$ 1,077
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 88,937	\$ 0	\$ 87	\$ 87	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 13,846	\$ 12,516	\$ 11,794	\$ 11,388	\$ 5,739
Mortgage Loans - Total	SUB2491	\$ 13,753	\$ 12,462	\$ 11,679	\$ 11,336	\$ 5,711
Construction	PD215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 1,419	\$ 3,210	\$ 6,070	\$ 5,655	\$ 1,327
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 12,158	\$ 9,107	\$ 5,132	\$ 5,400	\$ 4,009
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 176	\$ 145	\$ 477	\$ 281	\$ 375
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Commercial Loans	PD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 93	\$ 54	\$ 115	\$ 52	\$ 28
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 4	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 0	\$ 0	\$ 11	\$ 0	\$ 0
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 27	\$ 22	\$ 31	\$ 32	\$ 15
Other	PD280	\$ 66	\$ 32	\$ 69	\$ 20	\$ 13
Memo - Troubled Debt Restructured Included Above	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 0	\$ 0	\$ 64	\$ 64	\$ 35
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 369,106	\$ 374,656	\$ 338,958	\$ 332,840	\$ 329,251
Mortgage Loans - Total	SUB2501	\$ 330,999	\$ 337,338	\$ 302,194	\$ 295,488	\$ 291,350
Construction	PD315	\$ 140	\$ 0	\$ 0	\$ 0	\$ 368
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 722	\$ 1,255	\$ 1,009	\$ 624	\$ 436
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 314,163	\$ 301,944	\$ 269,042	\$ 264,199	\$ 275,015
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 14,946	\$ 33,136	\$ 31,075	\$ 29,813	\$ 14,679
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 195	\$ 32	\$ 33	\$ 0	\$ 0
Permanent - Nonresidential Property (Except Land)	PD335	\$ 833	\$ 971	\$ 1,035	\$ 852	\$ 852
Permanent - Land	PD338	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Commercial Loans	PD340	\$ 1,874	\$ 2,332	\$ 721	\$ 1,275	\$ 1,326
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 36,233	\$ 34,986	\$ 36,043	\$ 36,077	\$ 36,575
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	\$ 0	\$ 31	\$ 0
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 35,541	\$ 32,219	\$ 33,200	\$ 33,975	\$ 34,721
Other	PD380	\$ 692	\$ 2,767	\$ 2,843	\$ 2,071	\$ 1,854
Memo - Troubled Debt Restructured Included Above	PD390	\$ 27,109	\$ 22,216	\$ 17,152	\$ 15,224	\$ 650
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 97,724	\$ 147	\$ 0	\$ 0	\$ 35
Schedule LD --- Loan Data						
Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 2,071,251	\$ 2,566,781	\$ 2,050,449	\$ 1,684,539	\$ 2,252,530

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Schedule LD --- Loan Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	\$ 1,356,641	\$ 1,636,318	\$ 1,418,815	\$ 1,268,171	\$ 1,832,509
100% and greater LTV	LD120	\$ 714,610	\$ 930,463	\$ 631,634	\$ 416,368	\$ 420,021
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 29,832	\$ 33,637	\$ 34,167	\$ 34,020	\$ 33,194
Past Due and Still Accruing - Total	SUB5240	\$ 10,378	\$ 8,590	\$ 10,277	\$ 11,094	\$ 10,533
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 10,270	\$ 7,486	\$ 10,071	\$ 11,094	\$ 10,533
90% up to 100% LTV	LD210	\$ 8,888	\$ 6,697	\$ 9,144	\$ 10,116	\$ 9,111
100% and greater LTV	LD220	\$ 1,382	\$ 789	\$ 927	\$ 978	\$ 1,422
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 108	\$ 1,104	\$ 206	\$ 0	\$ 0
90% up to 100% LTV	LD230	\$ 108	\$ 1,019	\$ 206	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 85	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 19,454	\$ 25,047	\$ 23,890	\$ 22,926	\$ 22,661
90% up to 100% LTV	LD250	\$ 16,521	\$ 20,050	\$ 18,987	\$ 18,164	\$ 16,757
100% and greater LTV	LD260	\$ 2,933	\$ 4,997	\$ 4,903	\$ 4,762	\$ 5,904
Net Charge-offs - Total	SUB5300	\$ 251	\$ 309	\$ 0	\$ 29	\$ 205
90% up to 100% LTV	LD310	\$ 214	\$ 212	\$ 0	\$ 29	\$ 190
100% and greater LTV	LD320	\$ 37	\$ 97	\$ 0	\$ 0	\$ 15
Purchases - Total	SUB5320	\$ 1,296,480	\$ 1,608,487	\$ 1,359,128	\$ 1,205,497	\$ 1,683,978
90% up to 100% LTV	LD410	\$ 951,452	\$ 1,082,619	\$ 1,150,270	\$ 1,008,663	\$ 1,400,390
100% and greater LTV	LD420	\$ 345,028	\$ 525,868	\$ 208,858	\$ 196,834	\$ 283,588
Originations - Total	SUB5330	\$ 4,243,603	\$ 3,237,006	\$ 4,305,837	\$ 1,639,396	\$ 1,374,662
90% up to 100% LTV	LD430	\$ 2,266,734	\$ 1,878,950	\$ 2,552,081	\$ 1,089,365	\$ 1,106,400
100% and greater LTV	LD440	\$ 1,976,869	\$ 1,358,056	\$ 1,753,756	\$ 550,031	\$ 268,262
Sales - Total	SUB5340	\$ 5,081,581	\$ 3,627,712	\$ 2,298,658	\$ 2,601,624	\$ 1,836,944
90% up to 100% LTV	LD450	\$ 2,761,646	\$ 2,170,786	\$ 1,546,400	\$ 1,926,012	\$ 1,519,226
100% and greater LTV	LD460	\$ 2,319,935	\$ 1,456,926	\$ 752,258	\$ 675,612	\$ 317,718

Schedule CC --- Consolidated Commitments and Contingencies		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 543,608	\$ 578,201	\$ 873,353	\$ 733,958	\$ 715,023
Mortgage Construction Loans	CC105	\$ 56,269	\$ 54,379	\$ 42,978	\$ 45,238	\$ 31,640
Other Mortgage Loans	CC115	\$ 487,339	\$ 523,822	\$ 830,375	\$ 688,720	\$ 683,383
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 15,268	\$ 10,395	\$ 6,977	\$ 9,064	\$ 6,862
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 5,279,021	\$ 7,272,633	\$ 3,788,715	\$ 4,411,426	\$ 3,042,803
1-4 Dwelling Units	CC280	\$ 5,087,378	\$ 7,118,015	\$ 3,749,611	\$ 4,394,473	\$ 3,038,823

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Schedule CC --- Consolidated Commitments and Contingencies		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
All Other Real Estate	CC300	\$ 191,643	\$ 154,618	\$ 39,104	\$ 16,953	\$ 3,980
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 7,106	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Loans	CC320	\$ 12,553,974	\$ 6,933,017	\$ 696,900	\$ 897,763	\$ 245,883
Commitments Outstanding to Sell Loans	CC330	\$ 25,755,727	\$ 24,712,031	\$ 19,591,811	\$ 19,621,462	\$ 21,810,268
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 2,674,704	\$ 1,213,917	\$ 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	\$ 37,080,237	\$ 36,037,284	\$ 33,600,523	\$ 31,880,080	\$ 31,446,893
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 1,320,197	\$ 1,261,877	\$ 1,262,587	\$ 1,265,553	\$ 1,108,421
Commercial Lines	CC420	\$ 6,438,621	\$ 6,195,461	\$ 5,758,065	\$ 5,198,014	\$ 6,508,734
Open-End Consumer Lines - Credit Cards	CC423	\$ 29,283,893	\$ 28,543,244	\$ 26,543,056	\$ 25,380,094	\$ 23,793,799
Open-End Consumer Lines - Other	CC425	\$ 37,526	\$ 36,702	\$ 36,815	\$ 36,419	\$ 35,939
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 260,803	\$ 311,071	\$ 300,077	\$ 191,625	\$ 98,554
Commercial	CC430	\$ 241,954	\$ 296,338	\$ 286,729	\$ 179,488	\$ 83,805
Standby, Not Included on CC465 or CC468	CC435	\$ 18,849	\$ 14,733	\$ 13,348	\$ 12,137	\$ 14,749
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 0	\$ 0	\$ 0	\$ 22,181	\$ 24,930
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	\$ 147	\$ 165
Other Contingent Liabilities	CC480	\$ 4,250,000	\$ 0	\$ 0	\$ 500,000	\$ 234,074
Contingent Assets	CC490	\$ 3,725	\$ 3,803	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 6,442,299	\$ 8,689,731	\$ 5,246,186	\$ 3,291,707	\$ 4,463,822
Pass-Through Securities	CF143	\$ 822,189	\$ 344,048	\$ 1,032,474	\$ 62,507	\$ 1,270,253
Other Mortgage-Backed Securities	CF153	\$ 5,620,110	\$ 8,345,683	\$ 4,213,712	\$ 3,229,200	\$ 3,193,569
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 474,375	\$ 569,844	\$ 978,966	\$ 385,879	\$ 215,131
Pass-Through Securities	CF145	\$ 197,243	\$ 44,483	\$ 238,229	\$ 14,346	\$ 1,812
Other Mortgage-Backed Securities	CF155	\$ 277,132	\$ 525,361	\$ 740,737	\$ 371,533	\$ 213,319
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 5,967,924	\$ 8,119,887	\$ 4,267,220	\$ 2,905,828	\$ 4,248,691

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Schedule CF --- Consolidated Cash Flow Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 513,807	\$- 437,850	\$- 455,816	\$- 468,353	\$- 574,229
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 1,916,525	\$- 1,345,219	\$- 1,140,459	\$- 914,816	\$- 1,608,261
Mortgage Loans Disbursed - Total	SUB3831	\$ 25,364,207	\$ 23,982,163	\$ 24,479,792	\$ 19,354,118	\$ 29,442,490
Construction Loans - Total	SUB3840	\$ 16,791	\$ 21,895	\$ 17,083	\$ 5,781	\$ 7,950
1-4 Dwelling Units	CF190	\$ 10,033	\$ 6,624	\$ 9,499	\$ 1,344	\$ 4,383
Multifamily (5 or more) Dwelling Units	CF200	\$ 225	\$ 188	\$ 1,293	\$ 2,259	\$ 3,567
Nonresidential	CF210	\$ 6,533	\$ 15,083	\$ 6,291	\$ 2,178	\$ 0
Permanent Loans - Total	SUB3851	\$ 25,347,416	\$ 23,960,268	\$ 24,462,709	\$ 19,348,337	\$ 29,434,540
1-4 Dwelling Units	CF225	\$ 25,224,020	\$ 23,861,741	\$ 23,487,829	\$ 18,579,903	\$ 28,205,804
Multifamily (5 or more) Dwelling Units	CF245	\$ 6,531	\$ 1,725	\$ 1,798	\$ 1,900	\$ 8,837
Nonresidential (Except Land)	CF260	\$ 93,190	\$ 89,218	\$ 941,248	\$ 737,933	\$ 1,207,232
Land	CF270	\$ 23,675	\$ 7,584	\$ 31,834	\$ 28,601	\$ 12,667
Loans and Participations Purchased - Total	SUB3880	\$ 33,531,027	\$ 24,701,649	\$ 22,762,607	\$ 22,262,038	\$ 14,993,961
Secured by 1-4 Dwelling Units	CF280	\$ 31,935,987	\$ 23,265,057	\$ 22,709,420	\$ 22,262,038	\$ 14,993,961
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF300	\$ 1,595,040	\$ 1,436,592	\$ 53,187	\$ 0	\$ 0
Loans and Participations Sold - Total	SUB3890	\$ 49,999,619	\$ 38,563,186	\$ 35,291,536	\$ 34,499,102	\$ 32,545,832
Secured by 1-4 Dwelling Units	CF310	\$ 47,729,638	\$ 38,223,044	\$ 34,458,708	\$ 33,695,223	\$ 31,301,176
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 3,694	\$ 39,693	\$ 15,700
Secured by Nonresidential	CF330	\$ 2,269,981	\$ 340,142	\$ 829,134	\$ 764,186	\$ 1,228,956
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 16,468,592	\$- 13,861,537	\$- 12,528,929	\$- 12,237,064	\$- 17,551,871
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 4,765,236	\$ 5,579,034	\$ 5,415,014	\$ 4,584,347	\$ 5,051,543
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 405,163	\$- 631,461	\$- 238,541	\$- 251,588	\$- 583,290
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 2,981,753	\$ 6,969,306	\$ 7,783,548	\$ 5,979,317	\$ 8,458,191
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 3,725,216	\$ 3,910,131	\$ 6,297,308	\$ 2,281,119	\$ 6,255,786
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 1,275,720	\$ 1,151,132	\$ 1,628,596	\$ 1,200,162	\$ 1,205,414
Commercial	CF390	\$ 314,496	\$ 201,881	\$ 461,709	\$ 95,420	\$ 308,014
Consumer	CF400	\$ 961,224	\$ 949,251	\$ 1,166,887	\$ 1,104,742	\$ 897,400
Nonmortgage Loans - Sales - Total	SUB3915	\$ 504,680	\$ 251,027	\$ 157,426	\$ 113,687	\$ 113,433
Commercial	CF395	\$ 6,402	\$ 251,027	\$ 152,573	\$ 113,687	\$ 73,028
Consumer	CF405	\$ 498,278	\$ 0	\$ 4,853	\$ 0	\$ 40,405

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Schedule CF --- Consolidated Cash Flow Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 771,040	\$ 900,105	\$ 1,471,170	\$ 1,086,475	\$ 1,091,981
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 4,329,412	\$ 4,720,174	\$ 3,372,908	\$ 4,981,430	\$ 4,750,829
New Deposits Received less Deposits Withdrawn	CF420	\$ 4,058,553	\$ 4,513,075	\$ 3,196,149	\$ 4,789,185	\$ 4,634,969
Interest Credited to Deposits	CF430	\$ 270,859	\$ 207,099	\$ 176,759	\$ 192,245	\$ 115,860
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule DI --- Consolidated Deposit Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 13,403,445	\$ 12,048,914	\$ 10,423,972	\$ 10,141,966	\$ 9,176,336
Fully Insured	DI100	\$ 12,920,910	\$ 11,581,470	\$ 10,008,511	\$ 9,768,814	\$ 8,775,594
Other	DI110	\$ 482,535	\$ 467,444	\$ 415,461	\$ 373,152	\$ 400,742
Deposits with Balances - \$100,000 or Less	DI120	\$ 37,928,699	\$ 34,212,943	\$ 30,304,042	\$ 28,373,576	\$ 23,851,654
Deposits with Balances - Greater than \$100,000	DI130	\$ 16,140,309	\$ 15,461,210	\$ 14,633,604	\$ 13,197,747	\$ 12,733,994
Number of Deposit Accounts - Total	SUB4062	13,328,584	12,348,841	10,521,701	10,187,253	9,018,194
Balances of \$100,000 or Less	DI150	13,260,557	12,284,638	10,462,228	10,133,380	8,968,145
Balances Greater than \$100,000	DI160	68,027	64,203	59,473	53,873	50,049
IRA/Keogh Accounts	DI200	\$ 686,992	\$ 712,215	\$ 35,263	\$ 33,290	\$ 33,352
Uninsured Deposits	DI210	\$ 12,968,691	\$ 12,554,043	\$ 12,039,912	\$ 10,423,544	\$ 4,082,015
Preferred Deposits	DI220	\$ 27,665	\$ 39,753	\$ 38,915	\$ 40,048	\$ 32,764
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 1,350,578	\$ 1,302,647	\$ 1,306,876	\$ 1,224,357	\$ 1,282,276
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 36,840,347	\$ 33,890,772	\$ 30,567,613	\$ 28,537,325	\$ 24,804,231
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 935,960	\$ 1,201,390	\$ 1,519,623	\$ 788,878	\$ 669,261
Deposits & Escrows - Time Deposits	DI340	\$ 14,942,124	\$ 13,279,344	\$ 11,543,533	\$ 11,020,768	\$ 9,829,884
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non- Interest-Bearing Demand Deposits	DI610	\$ 519,100	\$ 491,850	\$ 481,924	\$ 503,921	\$ 517,714
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 17,185	\$ 16,598	\$ 16,498	\$ 31,642	\$ 35,772
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

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Schedule DI --- Consolidated Deposit Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 100	\$ 100	\$ 100	\$ 100	\$ 0
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		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	9,586	9,330	9,342	8,767	9,195
Assets Held in Trading Accounts	SI375	\$ 11,951	\$ 11,951	\$ 11,951	\$ 12,053	\$ 11,934
Available-for-Sale Securities	SI385	\$ 35,041,628	\$ 31,348,616	\$ 25,145,173	\$ 22,571,299	\$ 21,467,123
Assets Held for Sale	SI387	\$ 23,924,782	\$ 22,601,767	\$ 20,414,880	\$ 18,761,512	\$ 20,687,623
Loans Serviced for Others	SI390	\$ 83,235,014	\$ 77,477,960	\$ 69,276,782	\$ 61,586,985	\$ 64,796,391
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 147	\$ 165
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	92.28%	91.98%	96.05%	96.62%	94.74%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	91.73%	91.45%	96.71%	97.00%	95.17%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	91.68%	91.58%	96.25%	96.78%	95.12%
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	\$ 6,933	\$ 6,740	\$ 740	\$ 0	\$ 0
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 11,182	\$ 11,246	\$ 11,083	\$ 12,621	\$ 11,421
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	9	8	8	8	8
RECONCILIATION OF EQUITY CAPITAL						

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Schedule SI --- Consolidated Supplemental Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Beginning Equity Capital	SI600	\$ 8,974,089	\$ 7,723,957	\$ 7,050,614	\$ 6,580,596	\$ 6,333,634
Net Income (Loss) (SO91)	SI610	\$ 450,496	\$ 425,889	\$ 387,150	\$ 373,851	\$ 314,205
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 0	\$ 110,000	\$ 125,000	\$ 0	\$ 315,000
Stock Issued	SI640	\$ 0	\$ 0	\$ 10,000	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 105,570	\$ 1,057,189	\$ 413,735	\$ 1,758	\$ 507,960
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 111,871	\$- 109,374	\$- 14,697	\$ 94,467	\$- 260,202
Prior Period Adjustments	SI668	\$ 1	\$- 13,574	\$ 0	\$ 0	\$ 0
Other Adjustments	SI671	\$- 2	\$ 1	\$ 3	\$- 58	\$ 0
Ending Equity Capital (SC80)	SI680	\$ 9,642,025	\$ 8,974,088	\$ 7,721,805	\$ 7,050,614	\$ 6,580,597
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 1,463,361	\$ 1,137,261	\$ 1,458,753	\$ 423,772	\$ 560,738
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 9,165,103	\$ 7,634,333	\$ 8,393,989	\$ 4,124,723	\$ 7,128,964
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	\$ 208,762	\$ 184,324	\$ 153,928	\$ 117,863	\$ 108,649
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 460	\$ 444	\$ 311	\$ 404	\$ 464
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 107,726,159	\$ 98,472,985	\$ 90,443,750	\$ 84,685,452	\$ 70,825,592
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,046,884	\$ 1,201,371	\$ 2,512,798	\$ 3,324,675	\$ 3,185,601
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 99,954,129	\$ 90,040,754	\$ 81,194,307	\$ 74,863,662	\$ 60,366,380
Nonmortgage Loans	SI885	\$ 4,063,086	\$ 4,377,044	\$ 4,266,761	\$ 4,037,525	\$ 4,773,794
Deposits and Excrows	SI890	\$ 51,807,515	\$ 46,215,339	\$ 42,789,653	\$ 39,058,796	\$ 33,862,098
Total Borrowings	SI895	\$ 44,233,463	\$ 40,923,379	\$ 37,527,668	\$ 36,448,226	\$ 28,309,856
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	4	1	2	0	0
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 1,788	\$ 71	\$ 585	\$ 0	\$ 0
Interest Charged on Loans Made During Quarter - Minimum	SI920	4.16	4.49	5.42	0.00	0.00
Interest Charged on Loans Made During Quarter - Maximum	SI930	4.53	4.49	5.42	0.00	0.00

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Schedule SQ --- Consolidated Supplemental Questions		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	0	1
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	0	1
Change in Control of Association?	SQ130	1	0	0	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
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	5	4

Schedule SB --- Consolidated Small Business Loans		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Do you have any small business loans to report in this sched?	SB010	3 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	3 [Yes]
Do you have any farm or agriculture loans?	SB100	0 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	0 [Yes]
Are all your commercial loans \$100,000 or less?	SB110	0 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	0 [Yes]
Number of Loans on SC260	SB200	0	N/A	N/A	N/A	0
Number of Loans on SC300, SC303, and SC306	SB210	0	N/A	N/A	N/A	0
Nonfarm Mtges Orig. at \$100,000 or less - Number	SB300	63	N/A	N/A	N/A	35
Nonfarm Mtges Orig. at \$100,000 or less - Outstd Bal	SB310	\$ 3,737	N/A	N/A	N/A	\$ 2,237
Nonfarm Mortg Orig. at \$100-250,000 - Number	SB320	135	N/A	N/A	N/A	79
Nonfarm Mortg Orig. at \$100-250,000 - Outstd Bal	SB330	\$ 23,660	N/A	N/A	N/A	\$ 13,442
Nonfarm Mortg Orig. at \$250,000 - \$1 million - Number	SB340	302	N/A	N/A	N/A	137
Nonfarm Mortg Orig. at \$250,000 - \$1 mill. - Outstd Bal	SB350	\$ 201,429	N/A	N/A	N/A	\$ 63,365
Nonfarm Comml Lns Orig at \$100,000 or Less - Number	SB400	614	N/A	N/A	N/A	526
Nonfarm Comml Lns Orig at \$100,000 or Less - Outstd Bal	SB410	\$ 24,033	N/A	N/A	N/A	\$ 22,612
Nonfarm Comml Lns Orig at \$100-250,000 - Number	SB420	235	N/A	N/A	N/A	262
Nonfarm Comml Lns Orig at \$100-250,000 - Outstd Bal	SB430	\$ 38,781	N/A	N/A	N/A	\$ 43,924
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Number	SB440	185	N/A	N/A	N/A	203

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Schedule SB --- Consolidated Small Business Loans		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Outst Bal	SB450	\$ 129,955	N/A	N/A	N/A	\$ 94,423
Farm Mortgages Orig at \$100,000 or Less - Number	SB500	0	N/A	N/A	N/A	0
Farm Mortgages Orig at \$100,000 or Less - Outstd Bal	SB510	\$ 0	N/A	N/A	N/A	\$ 0
Farm Mortgages Orig at \$100-250,000 - Number	SB520	0	N/A	N/A	N/A	0
Farm Mortgages Orig at \$100-250,000 - Outstd Bal	SB530	\$ 0	N/A	N/A	N/A	\$ 0
Farm Mortgages Orig at \$250,000 - \$500,000 - Number	SB540	0	N/A	N/A	N/A	0
Farm Mortgages Orig at \$250,000 - \$500,000 - Outstd Bal	SB550	\$ 0	N/A	N/A	N/A	\$ 0
Farm Nonmtge Loans Orig at \$100,000 or Less - Number	SB600	0	N/A	N/A	N/A	0
Farm Nonmtge Loans Orig at \$100,000 or Less - Bal.	SB610	\$ 0	N/A	N/A	N/A	\$ 0
Farm Nonmtge Loans Orig at \$100-250,000 - Number	SB620	0	N/A	N/A	N/A	0
Farm Nonmtge Loans Orig at \$100-250,000 - Outstd Bal	SB630	\$ 0	N/A	N/A	N/A	\$ 0
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - No.	SB640	0	N/A	N/A	N/A	0
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - Bal.	SB650	\$ 0	N/A	N/A	N/A	\$ 0

Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	5 [Yes]	5 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	4 [Yes]	4 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
Do you have any activity to report on this schedule?	FS130	4 [Yes]	4 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 24,771,774	\$ 22,283,902	\$ 22,062,627	\$ 20,224,676	\$ 19,832,458
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 3,179,060	\$ 3,061,345	\$ 3,114,292	\$ 2,846,944	\$ 2,852,345
Personal Trust and Agency Accounts	FS210	\$ 2,836,635	\$ 2,705,908	\$ 2,733,302	\$ 2,496,621	\$ 2,504,055
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 33,110	\$ 35,758	\$ 37,467	\$ 35,836	\$ 37,099
Employee Benefit - Defined Contribution	FS220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 33,110	\$ 35,758	\$ 37,467	\$ 35,836	\$ 37,099
Corporate Trust and Agency Accounts	FS250	\$ 5,792	\$ 5,661	\$ 5,712	\$ 5,607	\$ 5,527
Investment Management Agency Accounts	FS260	\$ 303,523	\$ 314,018	\$ 337,811	\$ 308,880	\$ 305,664
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 729,586	\$ 550,028	\$ 486,852	\$ 470,901	\$ 472,412
Personal Trust and Agency Accounts	FS211	\$ 709,431	\$ 530,538	\$ 466,315	\$ 448,591	\$ 450,020
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 19,731	\$ 19,122	\$ 20,537	\$ 22,310	\$ 22,392
Employee Benefit - Defined Contribution	FS221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 19,731	\$ 19,122	\$ 20,537	\$ 22,310	\$ 22,392
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 424	\$ 368	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 20,863,128	\$ 18,672,529	\$ 18,461,483	\$ 16,906,831	\$ 16,507,701
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	5,399	5,319	5,249	5,237	5,228
Personal Trust and Agency Accounts	FS212	5,141	5,063	4,994	4,980	4,967
Retirement-related Trust and Agency Accounts - Total	SUB6120	41	43	44	45	45
Employee Benefit - Defined Contribution	FS222	0	0	0	0	0
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	41	43	44	45	45
Corporate Trust and Agency Accounts	FS252	5	5	5	5	5
Investment Management Agency Accounts	FS262	212	208	206	207	211
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	204	198	185	195	197
Personal Trust and Agency Accounts	FS213	175	169	155	164	166
Retirement-related Trust and Agency Accounts - Total	SUB6130	16	17	30	31	31
Employee Benefit - Defined Contribution	FS223	0	0	0	0	0
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	16	17	30	31	31
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	13	12	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	257,202	267,345	266,381	265,961	265,093
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 17,721	\$ 8,823	\$ 70,049	\$ 52,439	\$ 36,072
Personal Trust and Agency Accounts	FS310	\$ 15,420	\$ 7,576	\$ 28,497	\$ 21,214	\$ 13,805
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 240	\$ 147	\$ 584	\$ 445	\$ 299
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 240	\$ 147	\$ 584	\$ 445	\$ 299
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 1,334	\$ 731	\$ 2,578	\$ 1,952	\$ 1,264
Other Fiduciary Accounts	FS370	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 651	\$ 332	\$ 495	\$ 340	\$ 364
Other Fiduciary and Related Services	FS390	\$ 76	\$ 36	\$ 37,895	\$ 28,488	\$ 20,340
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 19,055	\$ 9,100	\$ 48,642	\$ 36,612	\$ 25,194
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 3	\$ 0	\$ 924	\$ 931	\$ 852
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 10,931	\$ 4,797	\$ 3,700	\$ 1,948	\$ 1,683
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 9,594	\$ 4,520	\$ 24,183	\$ 16,844	\$ 11,709
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 2,830,241	\$ 2,699,535	\$ 2,733,302	\$ 2,491,111	\$ 2,496,866
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 12,057	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 1,169	\$ 300	\$ 963	\$ 1,125	\$ 803
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 165,359	\$ 167,897	\$ 164,586	\$ 157,963	\$ 163,881
State, County and Municipal Obligations	FS425	\$ 363,687	\$ 345,234	\$ 330,024	\$ 340,803	\$ 330,695
Money Market Mutual Funds	FS430	\$ 235,655	\$ 221,412	\$ 198,549	\$ 182,658	\$ 192,756
Other Short-term Obligations	FS435	\$ 42,456	\$ 52,739	\$ 65,453	\$ 41,737	\$ 26,955
Other Notes and Bonds	FS440	\$ 121,585	\$ 141,546	\$ 148,157	\$ 119,177	\$ 117,273
Common and Preferred Stock	FS445	\$ 1,755,625	\$ 1,636,317	\$ 1,674,656	\$ 1,529,006	\$ 1,547,694
Real Estate Mortgages	FS450	\$ 1,657	\$ 1,902	\$ 1,931	\$ 1,956	\$ 2,055
Real Estate	FS455	\$ 45,756	\$ 41,439	\$ 48,372	\$ 35,865	\$ 30,843
Miscellaneous Assets	FS460	\$ 97,292	\$ 90,749	\$ 88,554	\$ 80,821	\$ 83,911
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	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0

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Description	Line Item	Value	Value	Value	Value	Value
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Otr Losses	FS70	\$ 3	\$ 0	\$ 924	\$ 931	\$ 852
Personal Trust and Agency Accounts	FS710	\$ 3	\$ 0	\$ 924	\$ 931	\$ 852
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						

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Schedule CCR --- Consolidated Capital Requirement		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Equity Capital (SC80)	CCR100	\$ 9,642,026	\$ 8,974,089	\$ 7,721,805	\$ 7,050,613	\$ 6,580,596
Equity Capital Deductions - Total	SUB1631	\$ 233,778	\$ 229,070	\$ 227,806	\$ 226,408	\$ 223,231
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 233,763	\$ 229,058	\$ 227,806	\$ 226,408	\$ 223,231
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 15	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR134	\$ 0	\$ 12	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 63,406	\$ 175,277	\$ 65,907	\$ 51,215	\$ 145,681
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 63,364	\$ 175,235	\$ 65,865	\$ 51,169	\$ 145,635
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 42	\$ 42	\$ 42	\$ 46	\$ 46
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 9,471,654	\$ 8,920,296	\$ 7,559,906	\$ 6,875,420	\$ 6,503,046
Total Assets (SC60)	CCR205	\$ 112,112,378	\$ 104,881,652	\$ 95,947,027	\$ 86,895,091	\$ 83,717,524
Asset Deductions - Total	SUB1651	\$ 233,778	\$ 229,058	\$ 227,806	\$ 226,408	\$ 223,231
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 233,763	\$ 229,058	\$ 227,806	\$ 226,408	\$ 223,231
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 15	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 98,788	\$ 276,765	\$ 102,730	\$ 80,428	\$ 227,197
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 98,788	\$ 276,765	\$ 102,730	\$ 80,428	\$ 227,197
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 111,977,388	\$ 104,929,359	\$ 95,821,951	\$ 86,749,111	\$ 83,721,490
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 4,457,753	\$ 4,196,955	\$ 3,813,646	\$ 3,062,017	\$ 3,340,166
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 9,471,654	\$ 8,920,296	\$ 7,559,906	\$ 6,875,420	\$ 6,503,046
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

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Schedule CCR --- Consolidated Capital Requirement		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 197,839	\$ 220,600	\$ 219,801	\$ 211,024	\$ 200,714
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 394,839	\$ 417,600	\$ 416,801	\$ 408,024	\$ 397,714
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 394,839	\$ 417,600	\$ 416,801	\$ 408,024	\$ 397,714
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 5,506	\$ 6,983	\$ 5,416	\$ 5,308	\$ 5,911
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Risk-Based Capital	CCR39	\$ 9,860,987	\$ 9,330,913	\$ 7,971,291	\$ 7,278,136	\$ 6,894,849
0% R/W Category - Cash	CCR400	\$ 148,420	\$ 139,239	\$ 144,915	\$ 135,535	\$ 135,064
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 838,169	\$ 961,757	\$ 1,085,492	\$ 1,300,071	\$ 1,549,340
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 38,810	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 28,235	\$ 56,999	\$ 56,281	\$ 63,387	\$ 151,819
0% R/W Category - Assets Total	CCR420	\$ 1,053,634	\$ 1,157,995	\$ 1,286,688	\$ 1,498,993	\$ 1,836,223
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	\$ 33,607,535	\$ 13,706,476	\$ 11,845,045	\$ 11,536,036	\$ 12,043,136
20% R/W Category - Claims on FHLBs	CCR435	\$ 1,075,107	\$ 786,082	\$ 841,469	\$ 881,019	\$ 1,164,490
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 7,272	\$ 7,188	\$ 7,724	\$ 7,625	\$ 8,026
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 650,858	\$ 628,907	\$ 1,697,028	\$ 2,159,818	\$ 2,013,277
20% R/W Category - Other	CCR450	\$ 1,046,411	\$ 860,094	\$ 837,887	\$ 1,032,982	\$ 3,240,884
20% R/W Category - Assets Total	CCR455	\$ 36,387,183	\$ 15,988,747	\$ 15,229,153	\$ 15,617,480	\$ 18,469,813
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 7,277,437	\$ 3,197,748	\$ 3,045,830	\$ 3,123,495	\$ 3,693,964
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 62,618,071	\$ 57,881,112	\$ 54,036,994	\$ 48,392,094	\$ 44,308,821
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	\$ 32,915	\$ 16,274,911	\$ 11,795,483	\$ 9,358,163	\$ 7,199,615
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 8,626	\$ 7,627	\$ 7,713	\$ 7,767	\$ 7,848
50% R/W Category - Other	CCR480	\$ 34,053	\$ 31,307	\$ 24,215	\$ 38,022	\$ 20,503
50% R/W Category - Assets Total	CCR485	\$ 62,693,665	\$ 74,194,957	\$ 65,864,405	\$ 57,796,046	\$ 51,536,787
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 31,346,833	\$ 37,097,480	\$ 32,932,203	\$ 28,898,024	\$ 25,768,394
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - All Other Assets	CCR506	\$ 14,963,575	\$ 16,101,219	\$ 16,091,324	\$ 14,037,956	\$ 13,864,984
100% R/W Category - Assets Total	CCR510	\$ 14,963,575	\$ 16,101,219	\$ 16,091,324	\$ 14,037,956	\$ 13,864,984
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 14,963,575	\$ 16,101,219	\$ 16,091,324	\$ 14,037,956	\$ 13,864,984
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	\$ 115,098,057	\$ 107,442,918	\$ 98,471,570	\$ 88,950,475	\$ 85,707,807
Subtotal Risk-Weighted Assets	CCR75	\$ 53,587,844	\$ 56,396,447	\$ 52,069,356	\$ 46,059,475	\$ 43,327,341
Excess Allowances for Loan and Lease Losses	CCR530	\$ 1,579	\$ 2,190	\$ 2,896	\$ 3,630	\$ 3,734
Total Risk-Weighted Assets	CCR78	\$ 53,586,265	\$ 56,394,257	\$ 52,066,460	\$ 46,055,845	\$ 43,323,607
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 4,286,901	\$ 4,511,539	\$ 4,165,317	\$ 3,684,467	\$ 3,465,889
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	8.46%	8.50%	7.89%	7.93%	7.77%
Total Risk-Based Capital Ratio	CCR820	18.40%	16.55%	15.31%	15.80%	15.91%
Tier 1 Risk-Based Capital Ratio	CCR830	17.68%	15.82%	14.52%	14.93%	15.01%
Tangible Equity Ratio	CCR840	8.46%	8.50%	7.89%	7.93%	7.77%

***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.