

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 3:15 PM

TFR Industry Aggregate Report  
93010 - OTS-Regulated: Delaware  
December 2008

Frozen Aggregated Data  
(\$Thousands)

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Description		Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
<b>Number of Regulated Institutions</b>		6	6	6	6	7
<b>Schedule NS --- Optional Narrative Statement</b>						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0	1	1
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
<b>Schedule SC --- Consolidated Statement of Condition</b>						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
<b>ASSETS</b>						
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 8,719,241</b>	<b>\$ 5,349,074</b>	<b>\$ 3,084,826</b>	<b>\$ 2,681,924</b>	<b>\$ 3,917,548</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 567,676	\$ 1,699,281	\$ 452,489	\$ 433,732	\$ 492,182
Interest-Earning Deposits in FHLBs	SC112	\$ 128,994	\$ 49,232	\$ 10,793	\$ 6,141	\$ 13,528
Other Interest-Earning Deposits	SC118	\$ 5,016,372	\$ 208,171	\$ 10,779	\$ 216,554	\$ 27,526
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 2,474,945	\$ 2,971,850	\$ 2,300,500	\$ 1,535,000	\$ 2,786,670
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 108,134	\$ 393,029	\$ 190,442	\$ 214,393	\$ 359,146
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 403,665	\$ 4,720	\$ 97,594	\$ 97,267	\$ 22,111
State and Municipal Obligations	SC180	\$ 17,124	\$ 17,690	\$ 16,355	\$ 16,436	\$ 16,837
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 159,007	\$ 183,101
Other Investment Securities	SC185	\$ 49	\$ 49	\$ 49	\$ 49	\$ 49
Accrued Interest Receivable	SC191	\$ 2,282	\$ 5,052	\$ 5,825	\$ 3,345	\$ 16,398
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 37,025,931</b>	<b>\$ 41,018,075</b>	<b>\$ 45,950,093</b>	<b>\$ 47,941,341</b>	<b>\$ 51,380,649</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 37,025,931</b>	<b>\$ 41,018,075</b>	<b>\$ 45,950,093</b>	<b>\$ 47,941,341</b>	<b>\$ 51,380,649</b>
Pass-Through - Total	SUB0073	\$ 4,167,130	\$ 4,397,221	\$ 4,862,886	\$ 5,827,451	\$ 5,594,383
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 4,167,130	\$ 4,397,221	\$ 4,862,886	\$ 5,641,987	\$ 5,353,748
Other Pass-Through	SC215	\$ 0	\$ 0	\$ 0	\$ 185,464	\$ 240,635
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 32,698,150	\$ 36,447,820	\$ 40,905,888	\$ 41,921,216	\$ 45,594,054
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 4,945,738	\$ 5,086,704	\$ 5,277,638	\$ 5,404,690	\$ 4,963,839
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 103,368	\$ 91,772	\$ 66,259	\$ 60,509	\$ 105,168
Other	SC222	\$ 27,649,044	\$ 31,269,344	\$ 35,561,991	\$ 36,456,017	\$ 40,525,047
Accrued Interest Receivable	SC228	\$ 160,651	\$ 173,034	\$ 181,319	\$ 192,674	\$ 192,212

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Schedule SC --- Consolidated Statement of Condition		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 55,231,770</b>	<b>\$ 53,700,452</b>	<b>\$ 52,619,792</b>	<b>\$ 51,497,786</b>	<b>\$ 53,555,683</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 54,742,773</b>	<b>\$ 53,383,917</b>	<b>\$ 52,416,199</b>	<b>\$ 51,401,282</b>	<b>\$ 53,479,755</b>
Construction Loans - Total	SUB0100	\$ 173,741	\$ 202,159	\$ 227,239	\$ 279,073	\$ 268,830
Residential - Total	SUB0110	\$ 85,988	\$ 113,736	\$ 124,006	\$ 157,254	\$ 162,241
1-4 Dwelling Units	SC230	\$ 59,883	\$ 71,342	\$ 71,381	\$ 89,895	\$ 93,542
Multifamily (5 or more) Dwelling Units	SC235	\$ 26,105	\$ 42,394	\$ 52,625	\$ 67,359	\$ 68,699
Nonresidential Property	SC240	\$ 87,753	\$ 88,423	\$ 103,233	\$ 121,819	\$ 106,589
Permanent Loans - Total	SUB0121	\$ 54,825,698	\$ 53,254,889	\$ 52,113,359	\$ 50,944,795	\$ 53,005,128
Residential - Total	SUB0131	\$ 53,073,069	\$ 51,350,528	\$ 49,542,412	\$ 47,975,272	\$ 49,381,696
1-4 Dwelling Units - Total	SUB0141	\$ 52,972,580	\$ 51,262,087	\$ 49,323,179	\$ 47,724,259	\$ 49,187,080
Revolving Open-End Loans	SC251	\$ 700,698	\$ 645,830	\$ 590,610	\$ 542,787	\$ 534,164
All Other - First Liens	SC254	\$ 51,307,310	\$ 49,500,590	\$ 47,242,267	\$ 45,595,470	\$ 46,768,846
All Other - Junior Liens	SC255	\$ 964,572	\$ 1,115,667	\$ 1,490,302	\$ 1,586,002	\$ 1,884,070
Multifamily (5 or more) Dwelling Units	SC256	\$ 100,489	\$ 88,441	\$ 219,233	\$ 251,013	\$ 194,616
Nonresidential Property (Except Land)	SC260	\$ 1,608,760	\$ 1,753,002	\$ 2,398,196	\$ 2,779,034	\$ 3,428,578
Land	SC265	\$ 143,869	\$ 151,359	\$ 172,751	\$ 190,489	\$ 194,854
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 1,542,391	\$ 1,116,450	\$ 1,116,730	\$- 2,050,090	\$- 1,262,836
Accrued Interest Receivable	SC272	\$ 232,141	\$ 242,949	\$ 244,886	\$ 241,026	\$ 249,889
Advances for Taxes and Insurance	SC275	\$ 190	\$ 455	\$ 34,308	\$ 32,892	\$ 31,836
Allowance for Loan and Lease Losses	SC283	\$ 488,997	\$ 316,535	\$ 203,593	\$ 96,504	\$ 75,928
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 5,293,383</b>	<b>\$ 5,468,158</b>	<b>\$ 5,873,511</b>	<b>\$ 6,109,212</b>	<b>\$ 6,310,839</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 4,883,673</b>	<b>\$ 5,137,669</b>	<b>\$ 5,593,576</b>	<b>\$ 5,907,307</b>	<b>\$ 6,110,617</b>
Commercial Loans - Total	SC32	\$ 796,075	\$ 797,804	\$ 1,252,498	\$ 1,492,624	\$ 1,482,258
Secured	SC300	\$ 594,832	\$ 580,207	\$ 717,318	\$ 823,355	\$ 692,429
Unsecured	SC303	\$ 200,719	\$ 217,073	\$ 534,645	\$ 668,718	\$ 789,260
Lease Receivables	SC306	\$ 524	\$ 524	\$ 535	\$ 551	\$ 569
Consumer Loans - Total	SC35	\$ 4,224,365	\$ 4,413,007	\$ 4,373,946	\$ 4,557,013	\$ 4,765,616
Loans on Deposits	SC310	\$ 898	\$ 420	\$ 376	\$ 1,114	\$ 412
Home Improvement Loans (Not secured by real estate)	SC316	\$ 7	\$ 8	\$ 78	\$ 80	\$ 190
Education Loans	SC320	\$ 413,717	\$ 513,219	\$ 408,483	\$ 374,813	\$ 326,050
Auto Loans	SC323	\$ 1,082	\$ 1,103	\$ 1,101	\$ 1,096	\$ 1,158
Mobile Home Loans	SC326	\$ 4,044	\$ 4,146	\$ 5,020	\$ 5,026	\$ 4,368
Credit Cards	SC328	\$ 3,740,524	\$ 3,833,276	\$ 3,890,684	\$ 4,136,112	\$ 4,372,946

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Schedule SC --- Consolidated Statement of Condition		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 64,093	\$ 60,835	\$ 68,204	\$ 38,772	\$ 60,492
Accrued Interest Receivable	SC348	\$ 272,943	\$ 257,347	\$ 247,067	\$ 59,575	\$ 62,965
Allowance for Loan and Lease Losses	SC357	\$ 409,710	\$ 330,489	\$ 279,935	\$ 201,905	\$ 200,222
<b>Repossessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 114,602</b>	<b>\$ 121,174</b>	<b>\$ 98,498</b>	<b>\$ 85,617</b>	<b>\$ 82,049</b>
<b>Repossessed Assets - Total</b>	<b>SC40</b>	<b>\$ 114,602</b>	<b>\$ 121,174</b>	<b>\$ 98,498</b>	<b>\$ 85,617</b>	<b>\$ 82,049</b>
Real Estate - Total	SUB0210	\$ 114,502	\$ 121,074	\$ 98,043	\$ 85,167	\$ 81,599
Construction	SC405	\$ 750	\$ 1,291	\$ 1,291	\$ 4,354	\$ 3,233
Residential - Total	SUB0225	\$ 104,727	\$ 104,353	\$ 83,222	\$ 58,032	\$ 50,624
1-4 Dwelling Units	SC415	\$ 104,727	\$ 104,353	\$ 83,222	\$ 57,927	\$ 50,549
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 105	\$ 75
Nonresidential (Except Land)	SC426	\$ 9,025	\$ 15,430	\$ 13,530	\$ 15,776	\$ 20,564
Land	SC428	\$ 0	\$ 0	\$ 0	\$ 7,005	\$ 7,178
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 100	\$ 100	\$ 455	\$ 450	\$ 450
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 336</b>	<b>\$ 408</b>	<b>\$ 408</b>	<b>\$ 408</b>	<b>\$ 408</b>
<b>Equity Investments Not Subj to FASB Statement 115 - Total</b>	<b>SC51</b>	<b>\$ 784,289</b>	<b>\$ 781,276</b>	<b>\$ 882,459</b>	<b>\$ 964,634</b>	<b>\$ 1,051,790</b>
Federal Home Loan Bank Stock	SC510	\$ 760,973	\$ 757,977	\$ 869,111	\$ 952,055	\$ 1,039,519
Other	SC540	\$ 23,316	\$ 23,299	\$ 13,348	\$ 12,579	\$ 12,271
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 198,644</b>	<b>\$ 202,917</b>	<b>\$ 203,280</b>	<b>\$ 203,454</b>	<b>\$ 204,878</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 9,137,481</b>	<b>\$ 7,237,299</b>	<b>\$ 6,163,320</b>	<b>\$ 5,368,859</b>	<b>\$ 3,218,230</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 8,433,481</b>	<b>\$ 6,991,299</b>	<b>\$ 6,163,320</b>	<b>\$ 5,368,859</b>	<b>\$ 3,218,230</b>
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 14,882	\$ 18,545	\$ 20,001	\$ 18,770	\$ 20,664
Other	SC625	\$ 1,061,955	\$ 1,051,302	\$ 1,039,038	\$ 591,235	\$ 583,571
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 329	\$ 546	\$ 576	\$ 598	\$ 588
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 258,381	\$ 247,687	\$ 458,611	\$ 456,819	\$ 493,175
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 1	\$ 13
Other Assets	SC689	\$ 7,801,934	\$ 5,919,219	\$ 4,645,094	\$ 4,301,436	\$ 2,120,219
Other Assets Detail - Code #1	SC691	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 #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
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 704,000	\$ 246,000	\$ 0	\$ 0	\$ 0
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 1,602,707</b>	<b>\$ 893,024</b>	<b>\$ 483,528</b>	<b>\$ 298,409</b>	<b>\$ 276,150</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 116,505,677</b>	<b>\$ 113,878,833</b>	<b>\$ 114,876,187</b>	<b>\$ 114,853,235</b>	<b>\$ 119,722,074</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 114,902,970</b>	<b>\$ 112,985,809</b>	<b>\$ 114,392,659</b>	<b>\$ 114,554,826</b>	<b>\$ 119,445,924</b>
<b>LIABILITIES</b>						
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 88,649,771</b>	<b>\$ 85,056,278</b>	<b>\$ 84,851,388</b>	<b>\$ 84,087,189</b>	<b>\$ 81,465,205</b>
Deposits	SC710	\$ 88,525,567	\$ 85,055,127	\$ 84,844,217	\$ 84,081,767	\$ 81,462,083
Escrows	SC712	\$ 3,923	\$ 1,657	\$ 7,786	\$ 6,155	\$ 4,072
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 120,281	\$ - 506	\$ - 615	\$ - 733	\$ - 950
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 19,964,340</b>	<b>\$ 19,235,439</b>	<b>\$ 20,787,184</b>	<b>\$ 22,015,405</b>	<b>\$ 26,233,526</b>
Advances from FHLBank	SC720	\$ 5,715,957	\$ 6,705,628	\$ 9,032,961	\$ 11,089,253	\$ 13,652,055
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 5,134,519	\$ 5,153,422	\$ 4,148,520	\$ 4,617,445	\$ 6,244,770
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 39,105	\$ 39,438	\$ 339,772	\$ 340,106	\$ 340,439
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 9,074,759	\$ 7,336,951	\$ 7,265,931	\$ 5,968,601	\$ 5,996,262
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 1,262,179</b>	<b>\$ 1,492,367</b>	<b>\$ 1,975,956</b>	<b>\$ 1,454,060</b>	<b>\$ 1,813,091</b>
Accrued Interest Payable - Deposits	SC763	\$ 173,882	\$ 171,414	\$ 231,141	\$ 248,708	\$ 343,716
Accrued Interest Payable - Other	SC766	\$ 189,294	\$ 244,078	\$ 236,804	\$ 174,916	\$ 154,603
Accrued Taxes	SC776	\$ 40,177	\$ 71,905	\$ 268,461	\$ 279,044	\$ 210,417
Accounts Payable	SC780	\$ 174,020	\$ 124,798	\$ 186,033	\$ 208,594	\$ 251,917
Deferred Income Taxes	SC790	\$ 14,345	\$ 26,903	\$ 41,471	\$ 47,819	\$ 53,224
Other Liabilities and Deferred Income	SC796	\$ 670,461	\$ 853,269	\$ 1,012,046	\$ 494,979	\$ 799,214
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

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Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
<b>Total Liabilities</b>	<b>SC70</b>	<b>\$ 109,876,290</b>	<b>\$ 105,784,084</b>	<b>\$ 107,614,528</b>	<b>\$ 107,556,654</b>	<b>\$ 109,511,822</b>
<b>Minority Interest</b>	<b>SC800</b>	<b>\$- 84</b>	<b>\$ 32</b>	<b>\$ 66</b>	<b>\$- 487</b>	<b>\$ 0</b>
<b>EQUITY CAPITAL</b>						
<b>Perpetual Preferred Stock:</b>						
Stock - Total	SUB0311	\$ 11,149,286	\$ 11,149,284	\$ 8,008,124	\$ 7,848,122	\$ 7,604,412
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Common Stock:</b>						
Par Value	SC820	\$ 7,613	\$ 7,612	\$ 7,612	\$ 7,612	\$ 7,614
Paid in Excess of Par	SC830	\$ 11,141,673	\$ 11,141,672	\$ 8,000,512	\$ 7,840,510	\$ 7,596,798
<b>Accumulated Other Comprehensive Income - Total</b>	<b>SC86</b>	<b>\$- 6,174,753</b>	<b>\$- 5,941,699</b>	<b>\$- 4,281,911</b>	<b>\$- 3,968,846</b>	<b>\$- 882,377</b>
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 6,174,298	\$- 5,941,244	\$- 4,281,456	\$- 3,968,391	\$- 881,922
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 455	\$- 455	\$- 455	\$- 455	\$- 455
<b>Retained Earnings</b>	<b>SC880</b>	<b>\$ 45,610</b>	<b>\$ 1,987,930</b>	<b>\$ 3,046,401</b>	<b>\$ 3,114,802</b>	<b>\$ 3,207,935</b>
<b>Other Components of Equity Capital</b>	<b>SC891</b>	<b>\$ 6,621</b>	<b>\$ 6,178</b>	<b>\$ 5,451</b>	<b>\$ 4,581</b>	<b>\$ 4,132</b>
<b>Total Equity Capital</b>	<b>SC80</b>	<b>\$ 5,026,764</b>	<b>\$ 7,201,693</b>	<b>\$ 6,778,065</b>	<b>\$ 6,998,659</b>	<b>\$ 9,934,102</b>
<b>Total Liabilities, Minority Interest and Equity Capital</b>	<b>SC90</b>	<b>\$ 114,902,970</b>	<b>\$ 112,985,809</b>	<b>\$ 114,392,659</b>	<b>\$ 114,554,826</b>	<b>\$ 119,445,924</b>

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## Other Codes As of Dec 2008

### Other Asset Codes

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	1	\$ 35
4	Net deferred tax assets	5	\$ 4,713,227
7	Prepaid expenses	2	\$ 4,004
9	Advances for loans serviced for others	1	\$ 1,388,491
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 15,631
14	Other noninterest-bearing short-term accounts recv	4	\$ 264,139
20	F/V of all derivative instru. reportable as assets	1	\$ 1,280,905
99	Other	2	\$ 63,007

### Other Liability Codes

Code	Description	Count	Amount
11	The liability recorded for post-retirement benefit	1	\$ 3,871
17	Noninterest-bearing payables to Hold Co/Affiliates	3	\$ 226,177
20	F/V of all derivative instru. reportable as liab.	1	\$ 110
99	Other	9	\$ 273,120

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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>QUARTERLY INCOME &amp; EXPENSES</b>						
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 1,578,460</b>	<b>\$ 1,627,116</b>	<b>\$ 1,644,552</b>	<b>\$ 1,745,299</b>	<b>\$ 1,791,394</b>
Deposits and Investment Securities	SO115	\$ 14,418	\$ 27,222	\$ 28,742	\$ 43,880	\$ 33,517
Mortgage-Backed Securities	SO125	\$ 559,184	\$ 601,655	\$ 623,323	\$ 678,117	\$ 695,474
Mortgage Loans	SO141	\$ 845,963	\$ 839,978	\$ 828,674	\$ 845,825	\$ 890,846
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 181	\$ 342	\$ 21,566	\$ 23,207	\$ 24,634
Nonmortgage Loans - Total	SUB0950	\$ 138,898	\$ 137,844	\$ 141,916	\$ 153,918	\$ 146,580
Commercial Loans and Leases	SO160	\$ 10,857	\$ 10,769	\$ 12,616	\$ 15,598	\$ 21,660
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 47	\$ 110	\$ 319	\$ 339	\$ 200
Consumer Loans and Leases	SO171	\$ 128,041	\$ 127,075	\$ 129,300	\$ 138,320	\$ 124,920
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 19,769	\$ 19,965	\$ 12	\$ 13	\$ 143
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 1,260</b>	<b>\$ 6,216</b>	<b>\$ 7,244</b>	<b>\$ 11,083</b>	<b>\$ 14,653</b>
Federal Home Loan Bank Stock	SO181	\$ 1,232	\$ 6,209	\$ 7,195	\$ 11,055	\$ 14,625
Other	SO185	\$ 28	\$ 7	\$ 49	\$ 28	\$ 28
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 855,842</b>	<b>\$ 869,909</b>	<b>\$ 876,052</b>	<b>\$ 1,042,555</b>	<b>\$ 1,214,879</b>
Deposits	SO215	\$ 627,961	\$ 634,864	\$ 626,892	\$ 758,686	\$ 895,893
Escrows	SO225	\$ 0	\$ 0	\$ 8	\$ 8	\$ 9
Advances from FHLBank	SO230	\$ 89,550	\$ 85,069	\$ 115,448	\$ 143,997	\$ 134,598
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 482	\$ 2,805	\$ 2,783	\$ 3,506	\$ 4,827
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 137,849	\$ 147,171	\$ 130,921	\$ 136,358	\$ 179,552
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>	<b>SO312</b>	<b>\$ 723,878</b>	<b>\$ 763,423</b>	<b>\$ 775,744</b>	<b>\$ 713,827</b>	<b>\$ 591,168</b>
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 2,672,807	\$ 504,403	\$ 256,889	\$ 128,781	\$ 125,745
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$- 1,948,929</b>	<b>\$ 259,020</b>	<b>\$ 518,855</b>	<b>\$ 585,046</b>	<b>\$ 465,423</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$- 997</b>	<b>\$- 422,872</b>	<b>\$ 113,841</b>	<b>\$ 112,828</b>	<b>\$ 125,892</b>
Mortgage Loan Servicing Fees	SO410	\$ 54,300	\$ 50,922	\$ 49,962	\$ 38,550	\$ 39,276
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$- 218	\$- 32	\$- 33	\$- 33	\$- 84

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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 107,901	\$ 28,167	\$ 32,664	\$ 45,683	\$ 51,793
Net Income (Loss) from Other - Total	SUB0451	\$- 178,323	\$- 535,435	\$- 5,409	\$ 1,041	\$ 6,929
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 57,736	\$- 52,380	\$ 272	\$ 5,538	\$- 605
Operations & Sale of Repossessed Assets	SO461	\$- 6,903	\$- 3,508	\$- 4,478	\$- 3,923	\$- 1,152
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 8	\$ 0	\$- 445	\$- 102	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$ 2	\$ 0	\$ 8,737
Sale of Other Assets Held for Investment	SO477	\$- 53	\$ 0	\$ 0	\$ 0	\$ 0
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$- 229,095	\$- 479,547	\$- 760	\$- 472	\$- 51
Other Noninterest Income	SO488	\$ 15,343	\$ 33,506	\$ 36,657	\$ 27,587	\$ 27,978
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
<b>Noninterest Expense - Total</b>	<b>SO51</b>	<b>\$ 739,358</b>	<b>\$ 829,601</b>	<b>\$ 296,606</b>	<b>\$ 402,219</b>	<b>\$ 355,652</b>
All Personnel Compensation and Expense	SO510	\$ 115,608	\$ 110,057	\$ 118,008	\$ 164,502	\$ 158,405
Legal Expense	SO520	\$ 7,527	\$ 5,741	\$ 4,108	\$ 3,010	\$ 3,618
Office Occupancy and Equipment Expense	SO530	\$ 48,412	\$ 36,863	\$ 37,725	\$ 35,840	\$ 42,169
Marketing and Other Professional Services	SO540	\$ 56,190	\$ 56,307	\$ 42,041	\$ 68,241	\$ 47,189
Loan Servicing Fees	SO550	\$ 15,654	\$ 8,728	\$ 9,382	\$ 9,089	\$ 9,329
Goodwill and Other Intangibles Expense	SO560	\$ 3,980	\$ 211,953	\$ 4,003	\$ 22,088	\$ 3,284
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 461,583	\$ 248,016	\$ 1,341	\$ 883	\$ 742
Other Noninterest Expense	SO580	\$ 30,404	\$ 151,936	\$ 79,998	\$ 98,566	\$ 90,916
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
<b>Income (Loss) Before Income Taxes</b>	<b>SO60</b>	<b>\$- 2,689,284</b>	<b>\$- 993,453</b>	<b>\$ 336,090</b>	<b>\$ 295,655</b>	<b>\$ 235,663</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$- 746,974</b>	<b>\$ 28,361</b>	<b>\$ 117,476</b>	<b>\$ 105,316</b>	<b>\$ 128,217</b>



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Description	Line Item	Value	Value	Value	Value	Value
Federal	SO710	\$- 768,983	\$ 20,210	\$ 103,467	\$ 93,817	\$ 84,927
State, Local & Other	SO720	\$ 22,009	\$ 8,151	\$ 14,009	\$ 11,499	\$ 43,290
<b>Inc/Loss Before Extraord Items/Effects of Accounting Changes</b>	<b>SO81</b>	<b>\$- 1,942,310</b>	<b>\$- 1,021,814</b>	<b>\$ 218,614</b>	<b>\$ 190,339</b>	<b>\$ 107,446</b>
<b>Extraord Items, Net of Effects (Tax &amp; Cum Accting Changes)</b>	<b>SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Net Income (Loss)</b>	<b>SO91</b>	<b>\$- 1,942,310</b>	<b>\$- 1,021,814</b>	<b>\$ 218,614</b>	<b>\$ 190,339</b>	<b>\$ 107,446</b>

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## Other Codes As of Dec 2008

### Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	1	\$ 61
6	Net income(loss)-equity invest in uncons sub org	1	\$- 12
15	Income from corporate-owned life insurance	2	\$ 10,653
99	Other	4	\$ 4,645

### Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	4	\$ 18,978
7	Office supplies, printing, and postage	1	\$ 621
8	Telephone, including data lines	1	\$ 3
9	Loan origination expense	1	\$ 7,346
99	Other	9	\$- 28,703

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Description	Line Item	Value	Value	Value	Value	Value
<b>YEAR TO DATE INCOME &amp; EXPENSES</b>						
<b>YTD - Interest Income - Total</b>	<b>Y_SO11</b>	<b>\$ 6,595,427</b>	<b>\$ 5,016,967</b>	<b>\$ 3,389,851</b>	<b>\$ 1,745,299</b>	<b>\$ 6,945,007</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 114,262	\$ 99,844	\$ 72,622	\$ 43,880	\$ 83,258
YTD - Mortgage-Backed Securities	Y_SO125	\$ 2,462,279	\$ 1,903,095	\$ 1,301,440	\$ 678,117	\$ 2,647,899
YTD - Mortgage Loans	Y_SO141	\$ 3,360,440	\$ 2,514,477	\$ 1,674,499	\$ 845,825	\$ 3,531,618
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 45,296	\$ 45,115	\$ 44,773	\$ 23,207	\$ 98,229
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 49,840	\$ 38,983	\$ 28,214	\$ 15,598	\$ 86,550
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 815	\$ 768	\$ 658	\$ 339	\$ 1,090
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 522,736	\$ 394,695	\$ 267,620	\$ 138,320	\$ 495,034
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 39,759	\$ 19,990	\$ 25	\$ 13	\$ 1,329
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 25,803</b>	<b>\$ 24,543</b>	<b>\$ 18,327</b>	<b>\$ 11,083</b>	<b>\$ 58,450</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 25,691	\$ 24,459	\$ 18,250	\$ 11,055	\$ 58,338
YTD - Other	Y_SO185	\$ 112	\$ 84	\$ 77	\$ 28	\$ 112
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 3,644,358</b>	<b>\$ 2,788,516</b>	<b>\$ 1,918,607</b>	<b>\$ 1,042,555</b>	<b>\$ 4,826,628</b>
YTD - Deposits	Y_SO215	\$ 2,648,403	\$ 2,020,442	\$ 1,385,578	\$ 758,686	\$ 3,546,801
YTD - Escrows	Y_SO225	\$ 16	\$ 16	\$ 16	\$ 8	\$ 40
YTD - Advances from FHLBank	Y_SO230	\$ 434,064	\$ 344,514	\$ 259,445	\$ 143,997	\$ 512,278
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 9,576	\$ 9,094	\$ 6,289	\$ 3,506	\$ 19,522
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 552,299	\$ 414,450	\$ 267,279	\$ 136,358	\$ 747,987
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</b>	<b>Y_SO312</b>	<b>\$ 2,976,872</b>	<b>\$ 2,252,994</b>	<b>\$ 1,489,571</b>	<b>\$ 713,827</b>	<b>\$ 2,176,829</b>
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 3,562,880	\$ 890,073	\$ 385,670	\$ 128,781	\$ 336,879
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$- 586,008</b>	<b>\$ 1,362,921</b>	<b>\$ 1,103,901</b>	<b>\$ 585,046</b>	<b>\$ 1,839,950</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$- 197,200</b>	<b>\$- 196,203</b>	<b>\$ 226,669</b>	<b>\$ 112,828</b>	<b>\$ 830,285</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 193,734	\$ 139,434	\$ 88,512	\$ 38,550	\$ 168,194
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 316	\$- 98	\$- 66	\$- 33	\$- 138

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Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 214,415	\$ 106,514	\$ 78,347	\$ 45,683	\$ 508,526
YTD - Net Income (Loss) from Other - Total	YTD0451	\$- 718,126	\$- 539,803	\$- 4,368	\$ 1,041	\$ 90,335
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 11,166	\$- 46,570	\$ 5,810	\$ 5,538	\$ 75,542
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 18,812	\$- 11,909	\$- 8,401	\$- 3,923	\$ 1,146
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 555	\$- 547	\$- 547	\$- 102	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 2	\$ 2	\$ 2	\$ 0	\$ 9,619
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$- 53	\$ 0	\$ 0	\$ 0	\$ 11
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$- 709,874	\$- 480,779	\$- 1,232	\$- 472	\$ 4,017
YTD - Other Noninterest Income	Y_SO488	\$ 113,093	\$ 97,750	\$ 64,244	\$ 27,587	\$ 63,368
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 2,267,784</b>	<b>\$ 1,528,426</b>	<b>\$ 698,825</b>	<b>\$ 402,219</b>	<b>\$ 1,538,893</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 508,175	\$ 392,567	\$ 282,510	\$ 164,502	\$ 756,168
YTD - Legal Expense	Y_SO520	\$ 20,386	\$ 12,859	\$ 7,118	\$ 3,010	\$ 13,852
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 158,840	\$ 110,428	\$ 73,565	\$ 35,840	\$ 153,422
YTD - Marketing and Other Professional Services	Y_SO540	\$ 222,779	\$ 166,589	\$ 110,282	\$ 68,241	\$ 204,542
YTD - Loan Servicing Fees	Y_SO550	\$ 42,853	\$ 27,199	\$ 18,471	\$ 9,089	\$ 34,058
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 242,024	\$ 238,044	\$ 26,091	\$ 22,088	\$ 9,973
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 711,823	\$ 250,240	\$ 2,224	\$ 883	\$ 3,223
YTD - Other Noninterest Expense	Y_SO580	\$ 360,904	\$ 330,500	\$ 178,564	\$ 98,566	\$ 363,655
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$- 3,050,992</b>	<b>\$- 361,708</b>	<b>\$ 631,745</b>	<b>\$ 295,655</b>	<b>\$ 1,131,342</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$- 495,821</b>	<b>\$ 251,153</b>	<b>\$ 222,792</b>	<b>\$ 105,316</b>	<b>\$ 461,471</b>
YTD - Federal	Y_SO710	\$- 551,489	\$ 217,494	\$ 197,284	\$ 93,817	\$ 382,348
YTD - State, Local, and Other	Y_SO720	\$ 55,668	\$ 33,659	\$ 25,508	\$ 11,499	\$ 79,123
<b>YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg</b>	<b>Y_SO81</b>	<b>\$- 2,555,171</b>	<b>\$- 612,861</b>	<b>\$ 408,953</b>	<b>\$ 190,339</b>	<b>\$ 669,871</b>
<b>YTD - Extraord Items, Net of Effects (Tax &amp; Cum Accting Chg)</b>	<b>Y_SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Net Income (Loss)</b>	<b>Y_SO91</b>	<b>\$- 2,555,171</b>	<b>\$- 612,861</b>	<b>\$ 408,953</b>	<b>\$ 190,339</b>	<b>\$ 669,871</b>

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>RECONCILIATION: VALUATION ALLOWANCES</b>						
<b>General Valuation Allowances - Beginning Balance</b>	<b>VA105</b>	<b>\$ 893,024</b>	<b>\$ 483,526</b>	<b>\$ 298,408</b>	<b>\$ 276,148</b>	<b>\$ 227,820</b>
Net Provision for Loss	VA115	\$ 3,104,076	\$ 741,324	\$ 219,187	\$ 88,337	\$ 121,683
Transfers	VA125	\$ 413	\$- 283	\$ 38,125	\$ 0	\$ 1,407
Recoveries	VA135	\$ 4,507	\$ 5,476	\$ 6,269	\$ 5,610	\$ 5,658
Adjustments	VA145	\$ 6,481	\$ 0	\$ 0	\$ 0	\$- 2,390
Charge-offs	VA155	\$ 2,405,795	\$ 337,019	\$ 78,463	\$ 71,687	\$ 78,030
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 1,602,706</b>	<b>\$ 893,024</b>	<b>\$ 483,526</b>	<b>\$ 298,408</b>	<b>\$ 276,148</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 71,101</b>	<b>\$ 64,161</b>	<b>\$ 71,028</b>	<b>\$ 37,472</b>	<b>\$ 35,387</b>
Net Provision for Loss	VA118	\$ 30,314	\$ 11,095	\$ 39,043	\$ 41,327	\$ 4,804
Transfers	VA128	\$- 413	\$ 283	\$- 38,125	\$ 0	\$- 1,407
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 22,907	\$ 4,438	\$ 7,785	\$ 7,771	\$ 1,312
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 78,095</b>	<b>\$ 71,101</b>	<b>\$ 64,161</b>	<b>\$ 71,028</b>	<b>\$ 37,472</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 964,125</b>	<b>\$ 547,687</b>	<b>\$ 369,436</b>	<b>\$ 313,620</b>	<b>\$ 263,207</b>
Net Provision for Loss	VA120	\$ 3,134,390	\$ 752,419	\$ 258,230	\$ 129,664	\$ 126,487
Recoveries	VA140	\$ 4,507	\$ 5,476	\$ 6,269	\$ 5,610	\$ 5,658
Adjustments	VA150	\$ 6,481	\$ 0	\$ 0	\$ 0	\$- 2,390
Charge-offs	VA160	\$ 2,428,702	\$ 341,457	\$ 86,248	\$ 79,458	\$ 79,342
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 1,680,801</b>	<b>\$ 964,125</b>	<b>\$ 547,687</b>	<b>\$ 369,436</b>	<b>\$ 313,620</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>						
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 2,405,795</b>	<b>\$ 337,019</b>	<b>\$ 78,463</b>	<b>\$ 71,687</b>	<b>\$ 78,030</b>
<b>Mortgage-Backed Securities</b>	<b>VA370</b>	<b>\$ 2,293,141</b>	<b>\$ 222,498</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 26,752</b>	<b>\$ 23,148</b>	<b>\$ 13,120</b>	<b>\$ 4,349</b>	<b>\$ 6,418</b>
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 0	\$ 0	\$ 29
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	\$ 29
Permanent - Total	SUB2041	\$ 26,752	\$ 23,148	\$ 13,120	\$ 4,349	\$ 6,389
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 714	\$ 222	\$ 63	\$ 364	\$ 491
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 22,919	\$ 18,728	\$ 11,165	\$ 3,821	\$ 991
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 1,360	\$ 2,198	\$ 1,892	\$ 164	\$ 1,938
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 1,926	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 1,759	\$ 74	\$ 0	\$ 0	\$ 1,395

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,574
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 85,902</b>	<b>\$ 91,373</b>	<b>\$ 65,343</b>	<b>\$ 67,338</b>	<b>\$ 70,174</b>
Commercial Loans	VA520	\$ 176	\$ 196	\$ 121	\$ 148	\$ 8,643
Consumer Loans - Total	SUB2061	\$ 85,726	\$ 91,177	\$ 65,222	\$ 67,190	\$ 61,531
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	\$ 0
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 84,587	\$ 90,154	\$ 64,318	\$ 65,721	\$ 59,650
Other	VA560	\$ 1,139	\$ 1,023	\$ 904	\$ 1,469	\$ 1,881
<b>Repossessed Assets - Total</b>	<b>VA60</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 1,438</b>
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,438
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Other Assets</b>	<b>VA930</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 4,507</b>	<b>\$ 5,476</b>	<b>\$ 6,269</b>	<b>\$ 5,610</b>	<b>\$ 5,658</b>
<b>Mortgage-Backed Securities</b>	<b>VA371</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA47</b>	<b>\$ 289</b>	<b>\$ 274</b>	<b>\$ 138</b>	<b>\$ 179</b>	<b>\$ 171</b>
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 289	\$ 274	\$ 138	\$ 179	\$ 171
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 2	\$ 5	\$ 14	\$ 26	\$ 4
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 283	\$ 264	\$ 47	\$ 49	\$ 140
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 1	\$ 2	\$ 74	\$ 100	\$ 25
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 3	\$ 3	\$ 3	\$ 4	\$ 2
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 4,218</b>	<b>\$ 5,202</b>	<b>\$ 6,131</b>	<b>\$ 5,431</b>	<b>\$ 5,487</b>

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 37	\$ 23	\$ 18	\$ 57	\$ 123
Consumer Loans - Total	SUB2161	\$ 4,181	\$ 5,179	\$ 6,113	\$ 5,374	\$ 5,364
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	\$ 1	\$ 2	\$ 1	\$ 2	\$ 17
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 3,945	\$ 5,011	\$ 5,846	\$ 5,051	\$ 5,101
Other	VA561	\$ 235	\$ 166	\$ 266	\$ 321	\$ 246
<b>Other Assets</b>	<b>VA931</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$ 29,902</b>	<b>\$ 11,379</b>	<b>\$ 918</b>	<b>\$ 41,328</b>	<b>\$ 3,397</b>
<b>Deposits and Investment Securities</b>	<b>VA38</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA372</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 5,724</b>	<b>\$ 2,998</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA48</b>	<b>\$ 29,760</b>	<b>\$ 10,490</b>	<b>\$- 4,582</b>	<b>\$ 38,010</b>	<b>\$ 3,503</b>
Construction - Total	SUB2230	\$ 7,759	\$ 1,271	\$ 21,972	\$ 0	\$- 587
1-4 Dwelling Units	VA422	\$ 5,765	\$ 731	\$ 21,972	\$ 0	\$- 3
Multifamily (5 or more) Dwelling Units	VA432	\$ 4	\$ 540	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 1,990	\$ 0	\$ 0	\$ 0	\$- 584
Permanent - Total	SUB2241	\$ 22,001	\$ 9,219	\$- 26,554	\$ 38,010	\$ 4,090
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 222	\$ 367	\$- 378	\$ 168	\$- 27
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 9,937	\$ 6,592	\$- 28,812	\$ 37,902	\$ 6,540
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 4,574	\$ 3,259	\$ 1,057	\$- 62	\$ 250
Multifamily (5 or more) Dwelling Units	VA472	\$ 3,722	\$- 1,077	\$ 0	\$ 2	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 599	\$ 108	\$ 0	\$ 0	\$- 38
Land	VA492	\$ 2,947	\$- 30	\$ 1,579	\$ 0	\$- 2,635
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$ 142</b>	<b>\$ 889</b>	<b>\$- 224</b>	<b>\$ 320</b>	<b>\$- 106</b>
Commercial Loans	VA522	\$ 142	\$ 889	\$- 153	\$ 461	\$ 31
Consumer Loans - Total	SUB2261	\$ 0	\$ 0	\$- 71	\$- 141	\$- 137
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$ 0	\$ 0	\$- 71	\$- 141	\$- 137
<b>Reposessed Assets - Total</b>	<b>VA62</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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
<b>Real Estate Held for Investment</b>	<b>VA72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA822</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA932</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Adjusted Net Charge-offs - Assets - Total</b>	<b>SUB2326</b>	<b>\$ 2,431,190</b>	<b>\$ 342,922</b>	<b>\$ 73,112</b>	<b>\$ 107,405</b>	<b>\$ 75,769</b>
<b>Deposits and Investment Securities</b>	<b>VA39</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA375</b>	<b>\$ 2,293,141</b>	<b>\$ 222,498</b>	<b>\$ 5,724</b>	<b>\$ 2,998</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$ 56,223</b>	<b>\$ 33,364</b>	<b>\$ 8,400</b>	<b>\$ 42,180</b>	<b>\$ 9,750</b>
Construction - Total	SUB2330	\$ 7,759	\$ 1,271	\$ 21,972	\$ 0	\$- 558
1-4 Dwelling Units	VA425	\$ 5,765	\$ 731	\$ 21,972	\$ 0	\$- 3
Multifamily (5 or more) Dwelling Units	VA435	\$ 4	\$ 540	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 1,990	\$ 0	\$ 0	\$ 0	\$- 555
Permanent - Total	SUB2341	\$ 48,464	\$ 32,093	\$- 13,572	\$ 42,180	\$ 10,308
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 934	\$ 584	\$- 329	\$ 506	\$ 460
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 32,573	\$ 25,056	\$- 17,694	\$ 41,674	\$ 7,391
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 5,933	\$ 5,455	\$ 2,875	\$ 2	\$ 2,163
Multifamily (5 or more) Dwelling Units	VA475	\$ 3,722	\$ 849	\$ 0	\$ 2	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 2,355	\$ 179	\$- 3	\$- 4	\$ 1,355
Land	VA495	\$ 2,947	\$- 30	\$ 1,579	\$ 0	\$- 1,061
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 81,826</b>	<b>\$ 87,060</b>	<b>\$ 58,988</b>	<b>\$ 62,227</b>	<b>\$ 64,581</b>
Commercial Loans	VA525	\$ 281	\$ 1,062	\$- 50	\$ 552	\$ 8,551
Consumer Loans - Total	SUB2361	\$ 81,545	\$ 85,998	\$ 59,038	\$ 61,675	\$ 56,030
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	\$- 1	\$- 2	\$- 1	\$- 2	\$- 17
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0



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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 80,642	\$ 85,143	\$ 58,472	\$ 60,670	\$ 54,549
Other	VA565	\$ 904	\$ 857	\$ 567	\$ 1,007	\$ 1,498
<b>Reposessed Assets - Total</b>	<b>VA65</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 1,438</b>
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,438
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
<b>Real Estate Held for Investment</b>	<b>VA75</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA825</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA935</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>TROUBLED DEBT RESTRUCTURED</b>						
<b>Amount this Quarter</b>	<b>VA940</b>	<b>\$ 157,449</b>	<b>\$ 96,513</b>	<b>\$ 174,773</b>	<b>\$ 174,073</b>	<b>\$ 191,752</b>
<b>Amount in Schedule SC Complying with Modified Terms</b>	<b>VA942</b>	<b>\$ 704,047</b>	<b>\$ 659,056</b>	<b>\$ 836,316</b>	<b>\$ 796,113</b>	<b>\$ 714,553</b>
<b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>						
<b>Mortgage Loans Foreclosed During Quarter - Total</b>	<b>VA95</b>	<b>\$ 66,960</b>	<b>\$ 57,713</b>	<b>\$ 53,484</b>	<b>\$ 28,296</b>	<b>\$ 32,612</b>
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 2,154	\$ 507
Permanent - 1-4 Dwelling Units	VA952	\$ 63,571	\$ 55,403	\$ 53,334	\$ 25,533	\$ 23,726
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 105	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 3,389	\$ 2,310	\$ 150	\$ 504	\$ 1,579
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 6,800
<b>CLASSIFICATION OF ASSETS</b>						
<b>Quarter End Balance - Special Mention</b>	<b>VA960</b>	<b>\$ 933,730</b>	<b>\$ 750,961</b>	<b>\$ 502,902</b>	<b>\$ 398,626</b>	<b>\$ 432,855</b>
<b>Classified Assets - Quarter End Balance - Total</b>	<b>SUB2811</b>	<b>\$ 7,209,468</b>	<b>\$ 1,987,802</b>	<b>\$ 1,468,089</b>	<b>\$ 1,119,597</b>	<b>\$ 1,857,685</b>
Substandard	VA965	\$ 6,948,144	\$ 1,820,674	\$ 1,338,344	\$ 1,007,053	\$ 1,772,518
Doubtful	VA970	\$ 261,118	\$ 167,010	\$ 129,639	\$ 112,133	\$ 84,658
Loss	VA975	\$ 206	\$ 118	\$ 106	\$ 411	\$ 509
<b>PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3</b>						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>DELINQUENT LOANS</b>						
<b>Delinquent Loans - Total</b>	<b>SUB2410</b>	<b>\$ 3,234,411</b>	<b>\$ 2,346,269</b>	<b>\$ 1,884,645</b>	<b>\$ 1,474,005</b>	<b>\$ 2,676,097</b>
Mortgages - Total	SUB2421	\$ 2,922,102	\$ 2,080,518	\$ 1,647,344	\$ 1,274,660	\$ 2,453,908
Construction and Land Loans	SUB2430	\$ 58,504	\$ 64,489	\$ 84,705	\$ 49,222	\$ 46,339
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 2,820,273	\$ 1,934,003	\$ 1,410,196	\$ 1,075,675	\$ 2,250,486
Permanent Loans Secured by All Other Property	SUB2450	\$ 66,286	\$ 92,909	\$ 196,191	\$ 172,793	\$ 179,428
Nonmortgages - Total	SUB2461	\$ 312,309	\$ 265,751	\$ 237,301	\$ 199,345	\$ 222,189
<b>PAST DUE &amp; STILL ACCRUING</b>						
<b>Past Due &amp; Still Accruing - Total</b>	<b>SUB2470</b>	<b>\$ 1,637,626</b>	<b>\$ 1,210,821</b>	<b>\$ 1,101,267</b>	<b>\$ 917,576</b>	<b>\$ 1,343,136</b>
<b>Past Due &amp; Still Accruing - 30-89 Days - Total</b>	<b>PD10</b>	<b>\$ 1,483,057</b>	<b>\$ 1,091,103</b>	<b>\$ 986,609</b>	<b>\$ 832,313</b>	<b>\$ 1,238,479</b>
Mortgage Loans - Total	SUB2481	\$ 1,348,564	\$ 956,302	\$ 885,808	\$ 732,473	\$ 1,135,053
Construction	PD115	\$ 3,295	\$ 13,298	\$ 1,215	\$ 6,122	\$ 6,086
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 5,551	\$ 3,248	\$ 2,515	\$ 2,737	\$ 2,728
Secured by First Liens	PD123	\$ 1,253,781	\$ 835,409	\$ 747,452	\$ 612,321	\$ 964,489
Secured by Junior Liens	PD124	\$ 52,202	\$ 73,770	\$ 75,666	\$ 66,345	\$ 110,022
Multifamily (5 or more) Dwelling Units	PD125	\$ 106	\$ 295	\$ 131	\$ 3,521	\$ 1,449
Nonresidential Property (Except Land)	PD135	\$ 16,282	\$ 30,282	\$ 36,460	\$ 41,109	\$ 50,251
Land	PD138	\$ 17,347	\$ 0	\$ 22,369	\$ 318	\$ 28
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 440	\$ 548	\$ 522	\$ 1,380	\$ 3,755
Consumer Loans - Total	SUB2511	\$ 134,053	\$ 134,253	\$ 100,279	\$ 98,460	\$ 99,671
Loans on Deposits	PD161	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD165	\$ 6,390	\$ 9,017	\$ 3,946	\$ 2,798	\$ 4,582
Auto Loans	PD167	\$ 30	\$ 8	\$ 1	\$ 9	\$ 16
Mobile Home Loans	PD169	\$ 17	\$ 0	\$ 141	\$ 167	\$ 15
Credit Cards	PD171	\$ 126,784	\$ 124,646	\$ 95,239	\$ 94,657	\$ 92,712
Other	PD180	\$ 832	\$ 582	\$ 952	\$ 829	\$ 2,346
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 151,354	\$ 150,460	\$ 119,420	\$ 100,228	\$ 94,190
Held for Sale Included in PD115:PD180	PD192	\$ 175,865	\$ 185,634	\$ 278,934	\$ 287,150	\$ 641,644

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 1,984	\$ 2,768	\$ 5,158	\$ 6,505	\$ 90,108
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 422	\$ 428	\$ 325	\$ 684	\$ 646
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Past Due &amp; Still Accruing - 90 Days or More - Total</b>	<b>PD20</b>	<b>\$ 154,569</b>	<b>\$ 119,718</b>	<b>\$ 114,658</b>	<b>\$ 85,263</b>	<b>\$ 104,657</b>
Mortgage Loans - Total	SUB2491	\$ 1,326	\$ 9,225	\$ 31	\$ 4,343	\$ 12,954
Construction	PD215	\$ 0	\$ 0	\$ 0	\$ 2,385	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 0	\$ 32	\$ 0	\$ 137	\$ 175
Secured by First Liens	PD223	\$ 1,313	\$ 1,530	\$ 12	\$ 1,334	\$ 12,779
Secured by Junior Liens	PD224	\$ 13	\$ 50	\$ 19	\$ 17	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 7,613	\$ 0	\$ 470	\$ 0
Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 14
Consumer Loans - Total	SUB2521	\$ 153,243	\$ 110,493	\$ 114,627	\$ 80,920	\$ 91,689
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 58	\$ 0	\$ 45
Auto Loans	PD267	\$ 0	\$ 0	\$ 0	\$ 14	\$ 0
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 153,230	\$ 110,450	\$ 114,550	\$ 80,882	\$ 91,633
Other	PD280	\$ 13	\$ 43	\$ 19	\$ 24	\$ 11
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 7,613	\$ 58	\$ 470	\$ 12,404
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 0	\$ 0	\$ 12,404
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>NONACCRUAL</b>						
<b>Nonaccrual - Total</b>	<b>PD30</b>	<b>\$ 1,596,785</b>	<b>\$ 1,135,448</b>	<b>\$ 783,378</b>	<b>\$ 556,429</b>	<b>\$ 1,332,961</b>
Mortgage Loans - Total	SUB2501	\$ 1,572,212	\$ 1,114,991	\$ 761,505	\$ 537,844	\$ 1,305,901

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Construction	PD315	\$ 32,248	\$ 40,308	\$ 39,742	\$ 17,685	\$ 17,908
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 6,884	\$ 4,860	\$ 3,425	\$ 2,436	\$ 1,262
Secured by First Liens	PD323	\$ 1,455,034	\$ 948,912	\$ 570,196	\$ 373,711	\$ 882,320
Secured by Junior Liens	PD324	\$ 45,495	\$ 66,192	\$ 10,911	\$ 16,637	\$ 276,711
Multifamily (5 or more) Dwelling Units	PD325	\$ 1,146	\$ 429	\$ 15,416	\$ 13,020	\$ 16,456
Nonresidential Property (Except Land)	PD335	\$ 25,791	\$ 43,407	\$ 100,436	\$ 91,643	\$ 88,927
Land	PD338	\$ 5,614	\$ 10,883	\$ 21,379	\$ 22,712	\$ 22,317
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 17,795	\$ 13,354	\$ 16,469	\$ 11,217	\$ 23,516
Consumer Loans - Total	SUB2531	\$ 6,778	\$ 7,103	\$ 5,404	\$ 7,368	\$ 3,544
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 5,677	\$ 6,421	\$ 3,421	\$ 5,253	\$ 1,906
Auto Loans	PD367	\$ 2	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	PD369	\$ 141	\$ 343	\$ 439	\$ 463	\$ 57
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 958	\$ 339	\$ 1,544	\$ 1,652	\$ 1,581
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 138,287	\$ 102,940	\$ 81,915	\$ 55,374	\$ 49,020
Held for Sale Included in PD315:PD380	PD392	\$ 249,549	\$ 221,688	\$ 152,216	\$ 154,094	\$ 897,660
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 1,078	\$ 1,015	\$ 189	\$ 88	\$ 43,306
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 87	\$ 188	\$ 189	\$ 88	\$ 88
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE</b>						
<b>Balances at Quarter-end - Total</b>	<b>SUB5100</b>	<b>\$ 451,355</b>	<b>\$ 564,998</b>	<b>\$ 974,807</b>	<b>\$ 1,303,023</b>	<b>\$ 2,280,174</b>
90% up to 100% LTV	LD110	\$ 341,886	\$ 404,439	\$ 596,126	\$ 780,522	\$ 1,482,178
100% and greater LTV	LD120	\$ 109,469	\$ 160,559	\$ 378,681	\$ 522,501	\$ 797,996
<b>Past Due and Nonaccrual Balances - Total</b>	<b>SUB5250</b>	<b>\$ 125,439</b>	<b>\$ 123,691</b>	<b>\$ 96,883</b>	<b>\$ 109,532</b>	<b>\$ 456,229</b>
<b>Past Due and Still Accruing - Total</b>	<b>SUB5240</b>	<b>\$ 36,349</b>	<b>\$ 61,542</b>	<b>\$ 93,337</b>	<b>\$ 106,976</b>	<b>\$ 223,579</b>

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Schedule LD --- Loan Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 36,349	\$ 60,461	\$ 93,318	\$ 105,734	\$ 223,239
90% up to 100% LTV	LD210	\$ 24,877	\$ 39,968	\$ 51,476	\$ 60,562	\$ 124,625
100% and greater LTV	LD220	\$ 11,472	\$ 20,493	\$ 41,842	\$ 45,172	\$ 98,614
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 1,081	\$ 19	\$ 1,242	\$ 340
90% up to 100% LTV	LD230	\$ 0	\$ 1,081	\$ 19	\$ 1,242	\$ 340
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonaccrual - Total</b>	<b>SUB5230</b>	<b>\$ 89,090</b>	<b>\$ 62,149</b>	<b>\$ 3,546</b>	<b>\$ 2,556</b>	<b>\$ 232,650</b>
90% up to 100% LTV	LD250	\$ 49,524	\$ 30,493	\$ 2,798	\$ 2,175	\$ 131,518
100% and greater LTV	LD260	\$ 39,566	\$ 31,656	\$ 748	\$ 381	\$ 101,132
<b>Net Charge-offs - Total</b>	<b>SUB5300</b>	<b>\$ 0</b>	<b>\$ 64</b>	<b>\$ 45</b>	<b>\$ 94</b>	<b>\$ 175</b>
90% up to 100% LTV	LD310	\$ 0	\$ 39	\$ 0	\$ 38	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 25	\$ 45	\$ 56	\$ 175
<b>Purchases - Total</b>	<b>SUB5320</b>	<b>\$ 0</b>	<b>\$ 156</b>	<b>\$ 916</b>	<b>\$ 1,089,441</b>	<b>\$ 2,058,128</b>
90% up to 100% LTV	LD410	\$ 0	\$ 156	\$ 916	\$ 577,351	\$ 1,273,823
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 512,090	\$ 784,305
<b>Originations - Total</b>	<b>SUB5330</b>	<b>\$ 4,140</b>	<b>\$ 32,368</b>	<b>\$ 23,467</b>	<b>\$ 9,792</b>	<b>\$ 13,148</b>
90% up to 100% LTV	LD430	\$ 4,011	\$ 31,102	\$ 22,168	\$ 8,595	\$ 13,004
100% and greater LTV	LD440	\$ 129	\$ 1,266	\$ 1,299	\$ 1,197	\$ 144
<b>Sales - Total</b>	<b>SUB5340</b>	<b>\$ 0</b>	<b>\$ 119,026</b>	<b>\$ 343,307</b>	<b>\$ 2,057,741</b>	<b>\$ 3,163,228</b>
90% up to 100% LTV	LD450	\$ 0	\$ 54,492	\$ 198,922	\$ 1,273,436	\$ 1,955,637
100% and greater LTV	LD460	\$ 0	\$ 64,534	\$ 144,385	\$ 784,305	\$ 1,207,591
<b>Supplemental Loan Data for All Loans</b>						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 6,781	\$ 6,652	\$ 6,285	\$ 7,053	\$ 6,457
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 421,608	\$ 393,702	\$ 371,457	\$ 343,097	\$ 333,715
1-4 Dwelling Units Option ARM Loans	LD610	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Capitalized Negative Amortization	LD650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CC --- Consolidated Commitments and Contingencies		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total</b>	<b>SUB3380</b>	<b>\$ 171,652</b>	<b>\$ 156,610</b>	<b>\$ 181,821</b>	<b>\$ 146,879</b>	<b>\$ 160,218</b>
Mortgage Construction Loans	CC105	\$ 90,833	\$ 81,893	\$ 92,825	\$ 73,236	\$ 91,624
Other Mortgage Loans	CC115	\$ 80,819	\$ 74,717	\$ 88,996	\$ 73,643	\$ 68,594
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 78,453	\$ 98,869	\$ 39,592	\$ 18,373	\$ 76,025
<b>Commitments Outstanding to Originate Mortgages - Total</b>	<b>SUB3330</b>	<b>\$ 2,218,233</b>	<b>\$ 3,286,968</b>	<b>\$ 5,113,310</b>	<b>\$ 4,913,164</b>	<b>\$ 4,620,899</b>
1-4 Dwelling Units	CC280	\$ 2,196,979	\$ 3,252,827	\$ 4,949,033	\$ 4,670,008	\$ 4,230,756
Multifamily (5 or more) Dwelling Units	CC290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
All Other Real Estate	CC300	\$ 21,254	\$ 34,141	\$ 164,277	\$ 243,156	\$ 390,143
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 2,156	\$ 2,818	\$ 2,869	\$ 3,299	\$ 3,421
Commitments Outstanding to Purchase Loans	CC320	\$ 175,724	\$ 121,172	\$ 179,650	\$ 284,903	\$ 953,889
Commitments Outstanding to Sell Loans	CC330	\$ 4,746	\$ 583,582	\$ 6,627,529	\$ 9,357,092	\$ 12,200,922
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 234,118	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 82,404	\$ 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
<b>Unused Lines of Credit - Total</b>	<b>SUB3361</b>	<b>\$ 37,177,260</b>	<b>\$ 40,382,781</b>	<b>\$ 39,636,229</b>	<b>\$ 40,324,552</b>	<b>\$ 41,286,269</b>
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 898,429	\$ 769,144	\$ 766,800	\$ 755,678	\$ 748,790
Commercial Lines	CC420	\$ 8,193,469	\$ 9,629,891	\$ 7,484,443	\$ 7,839,626	\$ 8,717,132
Open-End Consumer Lines - Credit Cards	CC423	\$ 27,848,685	\$ 29,754,239	\$ 31,167,612	\$ 31,525,306	\$ 31,634,197
Open-End Consumer Lines - Other	CC425	\$ 236,677	\$ 229,507	\$ 217,374	\$ 203,942	\$ 186,150
<b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b>	<b>SUB3390</b>	<b>\$ 749,420</b>	<b>\$ 860,537</b>	<b>\$ 961,067</b>	<b>\$ 1,022,851</b>	<b>\$ 853,586</b>
Commercial	CC430	\$ 1,319	\$ 1,019	\$ 1,019	\$ 1,319	\$ 2,345
Standby, Not Included on CC465 or CC468	CC435	\$ 748,101	\$ 859,518	\$ 960,048	\$ 1,021,532	\$ 851,241
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	\$ 3,877	\$ 2,603,877	\$ 2,603,877	\$ 804,611	\$ 1,754,610
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CF --- Consolidated Cash Flow Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>Mortgage-Backed Securities:</b>						
Pass-Through:						
Purchases	CF143	\$ 85,056	\$ 240,826	\$ 35,446	\$ 903,448	\$ 13,653
Sales	CF145	\$ 182,979	\$ 363,387	\$ 428,000	\$ 377,256	\$ 25,031
Other Balance Changes	CF148	\$- 132,126	\$- 512,714	\$- 420,284	\$- 292,381	\$- 1,484,269
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 57,282	\$ 657,748	\$ 3,141,941	\$ 2,806,447	\$ 2,453,606
Sales	CF155	\$ 0	\$ 358,039	\$ 183,000	\$ 49,362	\$ 25,000
Other Balance Changes	CF158	\$- 3,806,952	\$- 4,735,620	\$- 4,272,686	\$- 6,429,922	\$ 248,067
<b>Mortgage Loans:</b>						
<b>Purchases - Total</b>	<b>SUB3811</b>	<b>\$ 142,338</b>	<b>\$ 898,574</b>	<b>\$ 3,177,387</b>	<b>\$ 3,709,895</b>	<b>\$ 2,467,259</b>
<b>Sales - Total</b>	<b>SUB3821</b>	<b>\$ 182,979</b>	<b>\$ 721,426</b>	<b>\$ 611,000</b>	<b>\$ 426,618</b>	<b>\$ 50,031</b>
<b>Net Purchases - Total</b>	<b>SUB3826</b>	<b>\$- 40,641</b>	<b>\$ 177,148</b>	<b>\$ 2,566,387</b>	<b>\$ 3,283,277</b>	<b>\$ 2,417,228</b>
<b>Mortgage Loans Disbursed - Total</b>	<b>SUB3831</b>	<b>\$ 3,734,849</b>	<b>\$ 4,767,157</b>	<b>\$ 8,702,619</b>	<b>\$ 7,980,302</b>	<b>\$ 10,366,092</b>
Construction Loans - Total						
1-4 Dwelling Units	CF190	\$ 230	\$ 4,499	\$ 933	\$ 584	\$ 2,734
Multifamily (5 or more) Dwelling Units	CF200	\$ 386	\$ 0	\$ 0	\$ 13	\$ 605
Nonresidential	CF210	\$ 16,257	\$ 3,975	\$ 3,020	\$ 11,146	\$ 5,889
Permanent Loans - Total						
1-4 Dwelling Units	CF225	\$ 3,652,980	\$ 4,630,154	\$ 8,452,094	\$ 7,571,970	\$ 8,971,653
Home Equity and Junior Liens	CF226	\$ 175,360	\$ 169,666	\$ 241,391	\$ 172,933	\$ 262,960
Multifamily (5 or more) Dwelling Units	CF245	\$ 23,650	\$ 0	\$ 915	\$ 2,360	\$ 350
Nonresidential (Except Land)	CF260	\$ 39,456	\$ 128,294	\$ 245,340	\$ 394,151	\$ 1,384,270
Land	CF270	\$ 1,890	\$ 235	\$ 317	\$ 78	\$ 591
<b>Loans and Participations Purchased, Secured By - Total:</b>	<b>SUB3880</b>	<b>\$ 10,406</b>	<b>\$ 57,223</b>	<b>\$ 66,637</b>	<b>\$ 86,021</b>	<b>\$ 900,547</b>
1-4 Dwelling Units	CF280	\$ 10,406	\$ 57,223	\$ 66,637	\$ 86,021	\$ 900,547
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 6,589	\$ 485	\$ 9,649	\$ 2,610	\$ 22,488
Home Equity and Junior Liens	CF282	\$ 1,631	\$ 0	\$ 1,375	\$ 0	\$ 1,843
Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential	CF300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Loans and Participations Sold, Secured By - Total</b>	<b>SUB3890</b>	<b>\$ 10,761</b>	<b>\$ 1,364,790</b>	<b>\$ 1,806,433</b>	<b>\$ 5,071,058</b>	<b>\$ 6,951,044</b>
1-4 Dwelling Units	CF310	\$ 10,761	\$ 677,218	\$ 1,285,490	\$ 4,370,073	\$ 5,615,600
Home Equity and Junior Liens	CF311	\$ 0	\$ 1	\$ 25,000	\$ 357	\$ 30,304

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Schedule CF --- Consolidated Cash Flow Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential	CF330	\$ 0	\$ 687,572	\$ 520,943	\$ 700,985	\$ 1,335,444
<b>Net Purchases (Sales) of Loans and Participations - Total</b>	<b>SUB3885</b>	<b>\$- 355</b>	<b>\$- 1,307,567</b>	<b>\$- 1,739,796</b>	<b>\$- 4,985,037</b>	<b>\$- 6,050,497</b>
<b>Memo - Refinancing Loans</b>	<b>CF361</b>	<b>\$ 202,103</b>	<b>\$ 220,427</b>	<b>\$ 573,235</b>	<b>\$ 747,438</b>	<b>\$ 929,989</b>
<b>Nonmortgage Loans:</b>						
Commercial:						
Closed or Purchased	CF390	\$ 163,398	\$ 266,413	\$ 290,414	\$ 503,731	\$ 620,544
Sales	CF395	\$ 36,437	\$ 263,469	\$ 262,299	\$ 613,012	\$ 670,723
Consumer:						
Closed or Purchased	CF400	\$ 861,071	\$ 1,030,330	\$ 974,399	\$ 86,656	\$ 1,120,498
Sales	CF405	\$ 49,900	\$ 61,296	\$ 51,092	\$ 946,676	\$ 51,728
<b>Nonmortgage Loans Closed or Purchased - Total</b>	<b>SUB3910</b>	<b>\$ 1,024,469</b>	<b>\$ 1,296,743</b>	<b>\$ 1,264,813</b>	<b>\$ 590,387</b>	<b>\$ 1,741,042</b>
<b>Nonmortgage Loans - Sales - Total</b>	<b>SUB3915</b>	<b>\$ 86,337</b>	<b>\$ 324,765</b>	<b>\$ 313,391</b>	<b>\$ 1,559,688</b>	<b>\$ 722,451</b>
<b>Net Purchases (Sales) of Nonmortgage Loans - Total</b>	<b>SUB3919</b>	<b>\$ 938,132</b>	<b>\$ 971,978</b>	<b>\$ 951,422</b>	<b>\$- 969,301</b>	<b>\$ 1,018,591</b>
<b>Deposits:</b>						
Interest Credited to Deposits	CF430	\$ 571,467	\$ 580,584	\$ 574,147	\$ 655,545	\$ 745,264

Schedule DI --- Consolidated Deposit Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>Deposit Data</b>						
Total Broker - Originated Deposits	SUB4061	\$ 15,816,405	\$ 15,074,813	\$ 14,913,578	\$ 17,019,676	\$ 18,529,297
Fully Insured	DI100	\$ 14,946,689	\$ 14,206,853	\$ 14,001,138	\$ 16,171,953	\$ 17,820,960
Other	DI110	\$ 869,716	\$ 867,960	\$ 912,440	\$ 847,723	\$ 708,337
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 61,870,331	\$ 62,127,556	\$ 58,699,062	\$ 58,843,521	\$ 58,489,506
Greater than \$100,000	DI130	\$ 23,629,654	\$ 20,089,044	\$ 23,571,731	\$ 22,484,620	\$ 20,634,148
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	12,359,422	12,299,272	12,852,512	14,064,074	18,541,214
Greater than \$100,000	DI160	147,321	117,937	126,647	120,363	111,570
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 3,213,365	\$ 2,778,004	\$ 2,413,482	\$ 2,588,463	\$ 2,202,275
Greater than \$250,000	DI175	\$ 38,607	\$ 179,631	\$ 167,725	\$ 171,316	\$ 140,222
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	218,626	207,648	192,131	184,170	172,468
Greater than \$250,000	DI185	2,948	444	409	410	349



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Schedule DI --- Consolidated Deposit Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Number of Deposit Accounts - Total	SUB4062	12,728,317	12,625,301	13,171,699	14,369,017	18,825,601
IRA/Keogh Accounts	DI200	\$ 3,287,923	\$ 2,734,097	\$ 2,432,305	\$ 2,653,638	\$ 2,342,499
Uninsured Deposits	DI210	\$ 8,387,294	\$ 7,694,237	\$ 10,121,858	\$ 9,848,113	\$ 9,222,274
Preferred Deposits	DI220	\$ 68,743	\$ 54,737	\$ 57,573	\$ 62,232	\$ 73,691
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 412,853	\$ 412,419	\$ 495,254	\$ 472,636	\$ 521,002
Money Market Deposit Accounts	DI320	\$ 64,775,772	\$ 64,622,583	\$ 64,807,491	\$ 62,458,877	\$ 56,325,971
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 1,601,823	\$ 1,603,495	\$ 1,512,466	\$ 1,573,105	\$ 1,468,125
Time Deposits	DI340	\$ 21,739,042	\$ 18,418,287	\$ 18,036,790	\$ 19,583,303	\$ 23,151,056
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 3,359,888	\$ 2,188,880	\$ 2,287,533	\$ 2,427,374	\$ 2,646,936
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 45,372	\$ 47,322	\$ 40,562	\$ 43,809	\$ 48,215
Non-Interest-Bearing Demand Deposits	DI610	\$ 156,113	\$ 182,469	\$ 296,002	\$ 260,144	\$ 262,251
<b>Deposits Data for Deposit Insurance Premium Assessments</b>						
<b>Quarter-End Deposit Totals:</b>						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 88,751,957	\$ 85,243,812	\$ 85,240,278	\$ 84,379,281	\$ 1,072,309
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 0	\$ 0	\$ 6,379	\$ 5,616	\$ 0
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Average Daily Deposit Totals:</b>						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 87,148,981	\$ 86,153,264	\$ 84,543,927	\$ 83,946,662	\$ 991,323
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	\$ 0	\$ 6,002	\$ 5,807	\$ 0
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Deposit Data for Thrifts Participating in the Transaction Account Guarantee Program Component of the FDIC's Temporary Liquidity Guarantee Program:</b>						
Amount of Noninterest-bearing Transaction Accounts of More than \$250,000	DI570	\$ 163,535	N/A	N/A	N/A	N/A
Number of Noninterest-bearing Transaction Accounts of More than \$250,000	DI575	\$ 133	N/A	N/A	N/A	N/A

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Schedule SI --- Consolidated Supplemental Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>Miscellaneous</b>						
Number of Full-time Equivalent Employees	SI370	5,170	5,156	5,490	5,371	6,406
Financial Assets Held for Trading Purposes	SI375	\$ 15,691	\$ 16,358	\$ 15,454	\$ 15,356	\$ 15,051
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 3,249,113	\$ 4,170,586	\$ 7,364,126	\$ 8,592,834	\$ 12,821,517
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 5,212,793	\$ 5,307,832	\$ 6,066,907	\$ 7,445,280	\$ 10,018,575
Available-for-Sale Securities	SI385	\$ 36,355,362	\$ 40,559,631	\$ 45,262,505	\$ 47,898,874	\$ 51,441,405
Assets Held for Sale	SI387	\$ 2,679,027	\$ 3,481,120	\$ 6,065,414	\$ 8,071,599	\$ 12,265,356
Loans Serviced for Others	SI390	\$ 119,235,483	\$ 123,114,518	\$ 125,848,268	\$ 111,834,072	\$ 112,828,621
<b>Residual Interests</b>						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Qualified Thrift Lender Test</b>						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	83.06%	85.03%	85.06%	84.45%	87.84%
Second month of Qtr	SI582	83.27%	83.77%	85.47%	84.81%	83.15%
Third month of Qtr	SI583	83.15%	83.31%	85.68%	83.38%	80.89%
<b>IRS Domestic Building and Loan Test</b>						
Percent of Assets Test	SI585	0.00%	0.00%	0.00%	0.00%	0.00%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
<b>Aggregate Investment in Service Corporations</b>	<b>SI588</b>	<b>\$ 20,094</b>	<b>\$ 21,861</b>	<b>\$ 11,666</b>	<b>\$ 10,647</b>	<b>\$ 10,454</b>
<b>Credit extended to assn exec officers, prin shareholders &amp; related interest</b>						
Aggregate amount of all extensions of credit	SI590	\$ 8,181	\$ 8,710	\$ 9,807	\$ 7,790	\$ 10,212
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	6	7	6	7	8
<b>Summary of Changes in Equity Capital</b>						
Beginning Equity Capital	SI600	\$ 7,201,694	\$ 6,778,065	\$ 6,998,660	\$ 9,932,852	\$ 9,742,983
Net Income (Loss) (SO91)	SI610	\$- 1,942,310	\$- 1,021,814	\$ 218,614	\$ 190,339	\$ 107,446
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 0	\$ 37,000	\$ 287,000	\$ 288,500	\$ 31,000
Stock Issued	SI640	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 2	\$ 3,141,160	\$ 160,002	\$ 250,002	\$ 470,203

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Schedule SI --- Consolidated Supplemental Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 233,053	\$- 1,659,788	\$- 313,066	\$- 3,086,467	\$- 356,074
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Adjustments	SI671	\$ 431	\$ 1,071	\$ 855	\$ 434	\$ 544
<b>Ending Equity Capital (SC80)</b>	<b>SI680</b>	<b>\$ 5,026,764</b>	<b>\$ 7,201,694</b>	<b>\$ 6,778,065</b>	<b>\$ 6,998,660</b>	<b>\$ 9,934,102</b>
<b>Transactions With Affiliations</b>						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 507,401	\$ 2,000,133	\$ 9,069	\$ 54	\$ 8,515
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 2,308,162	\$ 4,828,547	\$ 263,685	\$ 259,239	\$ 473,644
<b>Mutual Fund and Annuity Sales</b>						
Sell private-label/third-party mutual funds/annuities?	SI805	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 192,616	\$ 450,874	\$ 526,560	\$ 2,613,577	\$ 2,643,026
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 462	\$ 535	\$ 623	\$ 15,223	\$ 7,334
<b>Average Balance Sheet Data</b>						
Total Assets	SI870	\$ 113,557,233	\$ 113,992,241	\$ 114,528,910	\$ 118,483,764	\$ 118,497,358
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 5,797,226	\$ 3,173,854	\$ 2,996,030	\$ 3,264,182	\$ 3,031,435
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 92,716,142	\$ 96,590,452	\$ 98,662,636	\$ 103,566,515	\$ 104,578,484
Nonmortgage Loans	SI885	\$ 5,096,049	\$ 5,490,038	\$ 5,839,488	\$ 5,898,234	\$ 6,298,760
Deposits and Excrows	SI890	\$ 86,747,089	\$ 85,259,250	\$ 83,750,037	\$ 82,948,726	\$ 80,751,008
Total Borrowings	SI895	\$ 19,231,812	\$ 20,396,762	\$ 21,833,798	\$ 24,531,937	\$ 25,587,889

Schedule SQ --- Consolidated Supplemental Questions		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
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	1	0
Any Outstanding Futures or Options Positions?	SQ310	1	0	1	1	1
Does Association Have Subchapter S in effect this year?	SQ320	0	1	1	1	1
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	5	5	5	5

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>FIDUCIARY AND RELATED SERVICES</b>						
Does your institution have fiduciary powers?	FS110	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]	5 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	4 [Yes]	4 [Yes]	4 [Yes]	3 [Yes]	3 [Yes]
Do you have any activity to report on this schedule?	FS130	4 [Yes]	4 [Yes]	4 [Yes]	3 [Yes]	3 [Yes]
<b>FIDUCIARY AND RELATED ASSETS</b>						
<b>Total Assets (\$) - Fiduciary, Custody &amp; Safekeeping Accounts</b>	<b>SUB6150</b>	<b>\$ 19,218,443</b>	<b>\$ 23,011,157</b>	<b>\$ 25,171,825</b>	<b>\$ 25,011,142</b>	<b>\$ 26,196,492</b>
<b>Managed Assets (\$) -Total Fiduciary Accounts</b>	<b>FS20</b>	<b>\$ 63,402</b>	<b>\$ 47,623</b>	<b>\$ 36,031</b>	<b>\$ 44,835</b>	<b>\$ 45,910</b>
Personal Trust and Agency Accounts	FS210	\$ 23,934	\$ 28,998	\$ 18,317	\$ 18,480	\$ 20,353
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 3,044	\$ 2,892	\$ 2,128	\$ 1,521	\$ 1,766
Employee Benefit - Defined Contribution	FS220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 3,044	\$ 2,892	\$ 2,128	\$ 1,521	\$ 1,766
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 36,424	\$ 15,733	\$ 15,586	\$ 24,834	\$ 23,791
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp</b>	<b>FS290</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Nonmanaged Assets (\$) -Total Fiduciary Accounts</b>	<b>FS21</b>	<b>\$ 2,354,648</b>	<b>\$ 2,669,079</b>	<b>\$ 2,772,063</b>	<b>\$ 2,708,404</b>	<b>\$ 2,663,243</b>
Personal Trust and Agency Accounts	FS211	\$ 17	\$ 16	\$ 0	\$ 0	\$ 46
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 2,354,631	\$ 2,669,063	\$ 2,772,063	\$ 2,708,404	\$ 2,663,197
Employee Benefit - Defined Contribution	FS221	\$ 2,353,080	\$ 2,667,147	\$ 2,770,768	\$ 2,707,112	\$ 2,661,909
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 1,551	\$ 1,916	\$ 1,295	\$ 1,292	\$ 1,288
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmanaged Assets (\$) - Custody and Safekeeping Accounts</b>	<b>FS280</b>	<b>\$ 16,800,393</b>	<b>\$ 20,294,455</b>	<b>\$ 22,363,731</b>	<b>\$ 22,257,903</b>	<b>\$ 23,487,339</b>
<b>Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp</b>	<b>FS291</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Managed Assets (#) -Total Fiduciary Accounts</b>	<b>FS22</b>	<b>2,107</b>	<b>2,080</b>	<b>2,087</b>	<b>2,051</b>	<b>2,049</b>
Personal Trust and Agency Accounts	FS212	1,983	1,982	1,977	1,977	1,971
Retirement-related Trust and Agency Accounts - Total	SUB6120	34	28	33	11	9
Employee Benefit - Defined Contribution	FS222	0	0	0	0	0

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	34	28	33	11	9
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	90	70	77	63	69
Other Fiduciary Accounts	FS272	0	0	0	0	0
<b>Nonmanaged Assets (#) -Total Fiduciary Accounts</b>	<b>FS23</b>	<b>286</b>	<b>273</b>	<b>254</b>	<b>253</b>	<b>244</b>
Personal Trust and Agency Accounts	FS213	10	10	0	0	2
Retirement-related Trust and Agency Accounts - Total	SUB6130	276	263	254	253	242
Employee Benefit - Defined Contribution	FS223	271	258	251	250	239
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	5	5	3	3	3
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	0	0	0	0	0
<b>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</b>	<b>FS281</b>	<b>213,065</b>	<b>220,682</b>	<b>224,678</b>	<b>227,067</b>	<b>230,356</b>
<b>FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)</b>						
<b>YTD - Income - Total Gross Fiduciary &amp; Related Services</b>	<b>FS30</b>	<b>\$ 1,635</b>	<b>\$ 1,255</b>	<b>\$ 868</b>	<b>\$ 433</b>	<b>\$ 1,618</b>
Personal Trust and Agency Accounts	FS310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 125	\$ 94	\$ 62	\$ 33	\$ 114
Employee Benefit - Defined Contribution	FS320	\$ 121	\$ 91	\$ 60	\$ 32	\$ 109
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 4	\$ 3	\$ 2	\$ 1	\$ 5
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 1,191	\$ 901	\$ 618	\$ 309	\$ 1,116
Other Fiduciary and Related Services	FS390	\$ 319	\$ 260	\$ 188	\$ 91	\$ 388
<b>YTD - Expenses - Fiduciary and Related Services</b>	<b>FS391</b>	<b>\$ 813</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 1,047</b>
<b>YTD - Net Losses from Fiduciary and Related Services</b>	<b>FS392</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Intracompany Inc Credits for Fiduciary/Related Service</b>	<b>FS393</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Income - Net Fiduciary and Related Services Income</b>	<b>FS35</b>	<b>\$ 822</b>	<b>\$ 1,255</b>	<b>\$ 868</b>	<b>\$ 433</b>	<b>\$ 571</b>
<b>FIDUCIARY MEMORANDA</b>						
<b>Managed Assets in Personal Trust and Agency Accounts - Total</b>	<b>FS40</b>	<b>\$ 23,934</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 20,353</b>

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 11,846	\$ 0	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
State, County and Municipal Obligations	FS425	\$ 348	\$ 0	\$ 0	\$ 0	\$ 376
Money Market Mutual Funds	FS430	\$ 4	\$ 0	\$ 0	\$ 0	\$ 103
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common and Preferred Stock	FS445	\$ 519	\$ 0	\$ 0	\$ 0	\$ 750
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Miscellaneous Assets	FS460	\$ 11,217	\$ 0	\$ 0	\$ 0	\$ 19,124
<b>Corporate Trust and Agency Accounts - No. of Issues - Total</b>	<b>SUB6300</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
<b>Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships</b>	<b>FS515</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Number of Funds - Total Collective Investment Funds</b>	<b>FS60</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	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
<b>Market Value - Total Collective Investment Funds</b>	<b>FS65</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
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
<b>FIDUCIARY SETTLEMENTS, SURCHARGES &amp; OTHER LOSSES (CALENDAR YTD)</b>						

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>Managed Accts - Total Fid Settlements/Surcharges/Othr Losses</b>	<b>FS70</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 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
<b>Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses</b>	<b>FS71</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Total Fid Settlements/Surcharges/Otr Losses - Recoveries</b>	<b>FS72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>TIER 1 (CORE ) CAPITAL REQUIREMENT</b>						
Equity Capital (SC80)	CCR100	\$ 5,026,764	\$ 7,201,693	\$ 6,778,065	\$ 6,998,659	\$ 9,934,102
Equity Capital Deductions - Total	SUB1631	\$ 228,524	\$ 210,510	\$ 419,942	\$ 420,879	\$ 456,091
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 222,312	\$ 210,455	\$ 419,855	\$ 420,819	\$ 456,032
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 6,212	\$ 55	\$ 87	\$ 60	\$ 59
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 6,212,921	\$ 5,941,699	\$ 4,281,911	\$ 3,968,846	\$ 882,377
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 6,174,299	\$ 5,941,244	\$ 4,281,456	\$ 3,968,391	\$ 881,922
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 38,167	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 455	\$ 455	\$ 455	\$ 455	\$ 455
<b>Tier 1 (Core) Capital</b>	<b>CCR20</b>	<b>\$ 11,011,161</b>	<b>\$ 12,932,882</b>	<b>\$ 10,640,034</b>	<b>\$ 10,546,626</b>	<b>\$ 10,360,388</b>

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Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>Total Assets (SC60)</b>	<b>CCR205</b>	<b>\$ 114,902,970</b>	<b>\$ 112,985,809</b>	<b>\$ 114,392,659</b>	<b>\$ 114,554,826</b>	<b>\$ 119,445,924</b>
Asset Deductions - Total	SUB1651	\$ 228,524	\$ 210,510	\$ 419,942	\$ 420,879	\$ 456,091
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 222,312	\$ 210,455	\$ 419,855	\$ 420,819	\$ 456,032
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 6,212	\$ 55	\$ 87	\$ 60	\$ 59
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 9,746,084	\$ 9,478,971	\$ 6,754,325	\$ 6,267,009	\$ 1,391,653
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 9,746,084	\$ 9,478,971	\$ 6,754,325	\$ 6,267,009	\$ 1,391,653
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Adjusted Total Assets</b>	<b>CCR25</b>	<b>\$ 124,420,530</b>	<b>\$ 122,254,270</b>	<b>\$ 120,727,042</b>	<b>\$ 120,400,956</b>	<b>\$ 120,381,486</b>
<b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>	<b>CCR27</b>	<b>\$ 4,976,822</b>	<b>\$ 4,889,873</b>	<b>\$ 4,829,082</b>	<b>\$ 4,816,302</b>	<b>\$ 4,783,293</b>
<b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>						
<b>Tier 1 (Core) Capital</b>	<b>CCR30</b>	<b>\$ 11,011,161</b>	<b>\$ 12,932,882</b>	<b>\$ 10,640,034</b>	<b>\$ 10,546,626</b>	<b>\$ 10,360,388</b>
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 300,000	\$ 300,000	\$ 300,000
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 550,422	\$ 402,292	\$ 312,794	\$ 227,154	\$ 221,921
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Tier 2 (Supplementary) Capital</b>	<b>CCR33</b>	<b>\$ 550,422</b>	<b>\$ 402,292</b>	<b>\$ 612,794</b>	<b>\$ 527,154</b>	<b>\$ 521,921</b>
<b>Allowable Tier 2 (Supplementary) Capital</b>	<b>CCR35</b>	<b>\$ 550,422</b>	<b>\$ 402,292</b>	<b>\$ 612,794</b>	<b>\$ 527,154</b>	<b>\$ 521,921</b>
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 336	\$ 408	\$ 408	\$ 408	\$ 408
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Total Risk-Based Capital</b>	<b>CCR39</b>	<b>\$ 11,561,247</b>	<b>\$ 13,334,766</b>	<b>\$ 11,252,420</b>	<b>\$ 11,073,372</b>	<b>\$ 10,881,901</b>
0% R/W Category - Cash	CCR400	\$ 202,209	\$ 173,388	\$ 182,597	\$ 208,194	\$ 202,927
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 527,694	\$ 785,672	\$ 551,034	\$ 581,254	\$ 517,884
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 5,059,531	\$ 540,918	\$ 120,076	\$ 95,843	\$ 117,218
0% R/W Category - Assets Total	CCR420	\$ 5,789,434	\$ 1,499,978	\$ 853,707	\$ 885,291	\$ 838,029
<b>0% Risk-Weight Total for R/B Capital (CCR420 x 0%)</b>	<b>CCR40</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>



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Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 38,054,510	\$ 46,480,658	\$ 51,843,082	\$ 47,412,215	\$ 50,877,139
20% R/W Category - Claims on FHLBs	CCR435	\$ 889,998	\$ 807,266	\$ 879,947	\$ 958,255	\$ 1,052,734
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 6,224	\$ 6,043	\$ 6,169	\$ 6,104	\$ 6,468
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 2,842,069	\$ 4,150,369	\$ 2,568,157	\$ 1,960,115	\$ 3,127,673
20% R/W Category - Other	CCR450	\$ 2,245,276	\$ 1,905,353	\$ 1,923,282	\$ 1,520,230	\$ 1,999,715
20% R/W Category - Assets Total	CCR455	\$ 44,038,077	\$ 53,349,689	\$ 57,220,637	\$ 51,856,919	\$ 57,063,729
<b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>	<b>CCR45</b>	<b>\$ 8,807,616</b>	<b>\$ 10,669,938</b>	<b>\$ 11,444,128</b>	<b>\$ 10,371,383</b>	<b>\$ 11,412,746</b>
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 49,363,548	\$ 47,934,714	\$ 45,951,386	\$ 44,214,743	\$ 43,812,610
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 23,352	\$ 28,258	\$ 135,578	\$ 133,682	\$ 131,230
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 4,621,544	\$ 2,484,804	\$ 281,013	\$ 194,627	\$ 253,631
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 12,441	\$ 12,649	\$ 10,888	\$ 10,904	\$ 11,013
50% R/W Category - Other	CCR480	\$ 199,922	\$ 108,641	\$ 137,438	\$ 241,411	\$ 166,652
50% R/W Category - Assets Total	CCR485	\$ 54,220,807	\$ 50,569,066	\$ 46,516,303	\$ 44,795,367	\$ 44,375,136
<b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>	<b>CCR50</b>	<b>\$ 27,110,405</b>	<b>\$ 25,284,535</b>	<b>\$ 23,258,152</b>	<b>\$ 22,397,685</b>	<b>\$ 22,187,569</b>
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 9,608,962	\$ 5,808,538	\$ 3,512,321	\$ 3,075,005	\$ 1,165,088
100% R/W Category - All Other Assets	CCR506	\$ 16,262,919	\$ 16,674,262	\$ 17,716,748	\$ 18,732,547	\$ 21,331,818
100% R/W Category - Assets Total	CCR510	\$ 25,871,881	\$ 22,482,800	\$ 21,229,069	\$ 21,807,552	\$ 22,496,906
<b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>	<b>CCR55</b>	<b>\$ 25,871,881</b>	<b>\$ 22,482,800</b>	<b>\$ 21,229,069</b>	<b>\$ 21,807,552</b>	<b>\$ 22,496,906</b>
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)</b>	<b>CCR62</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Assets to Risk-Weight</b>	<b>CCR64</b>	<b>\$ 129,920,199</b>	<b>\$ 127,901,533</b>	<b>\$ 125,819,716</b>	<b>\$ 119,345,129</b>	<b>\$ 124,773,800</b>
<b>Subtotal Risk-Weighted Assets</b>	<b>CCR75</b>	<b>\$ 61,789,901</b>	<b>\$ 58,437,271</b>	<b>\$ 55,931,348</b>	<b>\$ 54,576,619</b>	<b>\$ 56,097,220</b>
Excess Allowances for Loan and Lease Losses	CCR530	\$ 348,285	\$ 244,732	\$ 0	\$ 0	\$ 0
<b>Total Risk-Weighted Assets</b>	<b>CCR78</b>	<b>\$ 61,441,616</b>	<b>\$ 58,192,539</b>	<b>\$ 55,931,348</b>	<b>\$ 54,576,619</b>	<b>\$ 56,097,220</b>
<b>Total Risk-Based Capital Requirement (CCR78 x 8%)</b>	<b>CCR80</b>	<b>\$ 4,915,329</b>	<b>\$ 4,655,403</b>	<b>\$ 4,474,508</b>	<b>\$ 4,366,130</b>	<b>\$ 4,487,777</b>
<b>CAPITAL &amp; PROMPT CORRECTIVE ACTION RATIOS</b>						
<b>Tier 1 (Core) Capital Ratio</b>	<b>CCR810</b>	<b>8.85%</b>	<b>10.58%</b>	<b>8.81%</b>	<b>8.76%</b>	<b>8.61%</b>
<b>Total Risk-Based Capital Ratio</b>	<b>CCR820</b>	<b>18.82%</b>	<b>22.91%</b>	<b>20.12%</b>	<b>20.29%</b>	<b>19.40%</b>
<b>Tier 1 Risk-Based Capital Ratio</b>	<b>CCR830</b>	<b>17.92%</b>	<b>22.22%</b>	<b>19.02%</b>	<b>19.32%</b>	<b>18.47%</b>

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Schedule CCR --- Consolidated Capital Requirement	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
<b>Tangible Equity Ratio</b>	<b>CCR840</b>	<b>8.85%</b>	<b>10.58%</b>	<b>8.81%</b>	<b>8.76%</b>	<b>8.61%</b>

\*Note  
 Some OTS-regulated thrifts file a consolidated Thrift Financial Report (TFR) that includes data for a subsidiary thrift, which also files its own TFR 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.