

<b>Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2007, 2:00 PM</b>	<b>TFR Industry Aggregate Report 93010 - OTS-Regulated: Delaware December 2006</b>	<b>Frozen Aggregated Data (\$Thousands)</b>
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Description	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value
<b>Number of Regulated Institutions</b>	7	7	6	6	7

<b>Schedule NS --- Optional Narrative Statement</b>		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	1	0	0	0
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>		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
<b>ASSETS</b>						
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 1,611,283</b>	<b>\$ 2,521,987</b>	<b>\$ 1,951,952</b>	<b>\$ 1,873,212</b>	<b>\$ 1,864,231</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 342,556	\$ 924,097	\$ 525,178	\$ 422,227	\$ 484,770
Interest-Earning Deposits in FHLBs	SC112	\$ 15,690	\$ 34,333	\$ 120,958	\$ 225,040	\$ 158,201
Other Interest-Earning Deposits	SC118	\$ 34,411	\$ 350,028	\$ 103,326	\$ 103,334	\$ 127,954
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 589,750	\$ 563,850	\$ 549,250	\$ 313,500	\$ 350,700
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 440,550	\$ 517,915	\$ 509,780	\$ 520,934	\$ 577,588
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 142,380	\$ 79,855	\$ 94,673	\$ 243,718	\$ 113,514
State and Municipal Obligations	SC180	\$ 14,377	\$ 11,515	\$ 11,885	\$ 7,010	\$ 12,512
Securities Backed by Nonmortgage Loans	SC182	\$ 23,660	\$ 28,235	\$ 28,361	\$ 28,523	\$ 29,579
Other Investment Securities	SC185	\$ 49	\$ 49	\$ 49	\$ 49	\$ 49
Accrued Interest Receivable	SC191	\$ 7,860	\$ 12,110	\$ 8,492	\$ 8,877	\$ 9,364
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 45,705,169</b>	<b>\$ 46,745,291</b>	<b>\$ 46,219,630</b>	<b>\$ 45,813,237</b>	<b>\$ 39,710,492</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 45,705,169</b>	<b>\$ 46,745,291</b>	<b>\$ 46,219,630</b>	<b>\$ 45,813,237</b>	<b>\$ 39,710,492</b>
Pass-Through - Total	SUB0073	\$ 6,239,675	\$ 6,464,456	\$ 6,760,806	\$ 7,230,347	\$ 7,669,190
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 6,168,645	\$ 6,464,456	\$ 6,760,806	\$ 7,230,347	\$ 7,669,190
Other Pass-Through	SC215	\$ 71,030	\$ 0	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 39,288,847	\$ 40,101,267	\$ 39,283,853	\$ 38,414,854	\$ 31,893,370
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 6,074,670	\$ 6,267,413	\$ 6,716,648	\$ 7,010,361	\$ 4,367,416
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 101,638	\$ 107,889	\$ 165,236	\$ 176,953	\$ 188,720
Other	SC222	\$ 33,112,539	\$ 33,725,965	\$ 32,401,969	\$ 31,227,540	\$ 27,337,234
Accrued Interest Receivable	SC228	\$ 176,647	\$ 179,568	\$ 174,971	\$ 168,036	\$ 147,932

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>93010 - OTS-Regulated: Delaware</b>	<b>(\$Thousands)</b>
<b>Run Date: February 21, 2007, 2:00 PM</b>	<b>December 2006</b>	

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<b>Schedule SC --- Consolidated Statement of Condition</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 50,139,373</b>	<b>\$ 50,966,072</b>	<b>\$ 68,158,325</b>	<b>\$ 68,301,497</b>	<b>\$ 78,095,979</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 50,100,451</b>	<b>\$ 50,915,528</b>	<b>\$ 68,072,599</b>	<b>\$ 68,200,909</b>	<b>\$ 77,977,944</b>
Construction Loans - Total	SUB0100	\$ 211,729	\$ 206,831	\$ 173,769	\$ 147,104	\$ 160,396
Residential - Total	SUB0110	\$ 137,307	\$ 126,822	\$ 93,438	\$ 77,114	\$ 70,184
1-4 Dwelling Units	SC230	\$ 80,230	\$ 86,541	\$ 64,353	\$ 53,022	\$ 54,702
Multifamily (5 or more) Dwelling Units	SC235	\$ 57,077	\$ 40,281	\$ 29,085	\$ 24,092	\$ 15,482
Nonresidential Property	SC240	\$ 74,422	\$ 80,009	\$ 80,331	\$ 69,990	\$ 90,212
Permanent Loans - Total	SUB0121	\$ 49,671,584	\$ 50,486,652	\$ 67,599,202	\$ 67,778,872	\$ 77,526,153
Residential - Total	SUB0131	\$ 46,400,538	\$ 47,327,484	\$ 65,111,638	\$ 65,260,544	\$ 74,544,737
1-4 Dwelling Units - Total	SUB0141	\$ 46,378,279	\$ 47,305,579	\$ 65,090,812	\$ 65,238,958	\$ 74,523,652
Revolving Open-End Loans	SC251	\$ 591,965	\$ 621,009	\$ 1,508,745	\$ 959,553	\$ 1,209,149
All Other - First Liens	SC254	\$ 44,622,900	\$ 44,077,277	\$ 60,651,473	\$ 61,914,061	\$ 70,056,427
All Other - Junior Liens	SC255	\$ 1,163,414	\$ 2,607,293	\$ 2,930,594	\$ 2,365,344	\$ 3,258,076
Multifamily (5 or more) Dwelling Units	SC256	\$ 22,259	\$ 21,905	\$ 20,826	\$ 21,586	\$ 21,085
Nonresidential Property (Except Land)	SC260	\$ 3,096,123	\$ 3,003,232	\$ 2,335,648	\$ 2,351,996	\$ 2,837,736
Land	SC265	\$ 174,923	\$ 155,936	\$ 151,916	\$ 166,332	\$ 143,680
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 810,170	\$- 17,079,488	\$- 153,005	\$- 472,167	\$ 3,729,657
Accrued Interest Receivable	SC272	\$ 228,666	\$ 245,050	\$ 343,704	\$ 335,581	\$ 367,548
Advances for Taxes and Insurance	SC275	\$ 27,394	\$ 27,539	\$ 41,650	\$ 39,940	\$ 41,882
Allowance for Loan and Lease Losses	SC283	\$ 38,922	\$ 50,544	\$ 85,726	\$ 100,588	\$ 118,035
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 5,373,480</b>	<b>\$ 5,172,192</b>	<b>\$ 4,826,024</b>	<b>\$ 4,473,118</b>	<b>\$ 4,616,472</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 5,271,680</b>	<b>\$ 5,090,589</b>	<b>\$ 4,739,353</b>	<b>\$ 4,381,125</b>	<b>\$ 4,523,535</b>
Commercial Loans - Total	SC32	\$ 890,417	\$ 955,794	\$ 874,255	\$ 644,029	\$ 720,994
Secured	SC300	\$ 517,371	\$ 536,780	\$ 505,892	\$ 405,741	\$ 388,871
Unsecured	SC303	\$ 373,046	\$ 419,014	\$ 368,363	\$ 238,288	\$ 332,123
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 4,441,146	\$ 4,177,394	\$ 3,918,787	\$ 3,800,455	\$ 3,863,635
Loans on Deposits	SC310	\$ 438	\$ 347	\$ 952	\$ 2,037	\$ 2,269
Home Improvement Loans (Not secured by real estate)	SC316	\$ 218	\$ 226	\$ 241	\$ 254	\$ 266
Education Loans	SC320	\$ 119,372	\$ 69,428	\$ 12	\$ 14	\$ 37,800
Auto Loans	SC323	\$ 1,623	\$ 1,689	\$ 1,893	\$ 2,172	\$ 2,512
Mobile Home Loans	SC326	\$ 3,510	\$ 3,350	\$ 3,375	\$ 3,154	\$ 2,978
Credit Cards	SC328	\$ 4,208,150	\$ 4,038,926	\$ 3,864,731	\$ 3,748,228	\$ 3,764,315

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<b>Schedule SC --- Consolidated Statement of Condition</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Other, Including Lease Receivables	SC330	\$ 107,835	\$ 63,428	\$ 47,583	\$ 44,596	\$ 53,495
Accrued Interest Receivable	SC348	\$ 41,917	\$ 39,004	\$ 32,982	\$ 28,634	\$ 31,843
Allowance for Loan and Lease Losses	SC357	\$ 101,800	\$ 81,603	\$ 86,671	\$ 91,993	\$ 92,937
<b>Reposessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 28,801</b>	<b>\$ 22,006</b>	<b>\$ 53,555</b>	<b>\$ 51,464</b>	<b>\$ 45,036</b>
<b>Reposessed Assets - Total</b>	<b>SC40</b>	<b>\$ 28,801</b>	<b>\$ 22,006</b>	<b>\$ 53,555</b>	<b>\$ 51,464</b>	<b>\$ 45,036</b>
Real Estate - Total	SUB0210	\$ 28,801	\$ 22,006	\$ 53,555	\$ 51,464	\$ 45,036
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 28,801	\$ 22,006	\$ 53,555	\$ 51,464	\$ 45,036
1-4 Dwelling Units	SC415	\$ 28,801	\$ 22,006	\$ 53,555	\$ 51,464	\$ 45,036
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	SC428	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Other Repossessed Assets	SC430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 1,816</b>	<b>\$ 1,832</b>	<b>\$ 1,841</b>	<b>\$ 1,856</b>	<b>\$ 1,872</b>
<b>Equity Investments Not Subj to FASB Statement 115 - Total</b>	<b>SC51</b>	<b>\$ 902,759</b>	<b>\$ 949,269</b>	<b>\$ 841,844</b>	<b>\$ 742,013</b>	<b>\$ 1,095,453</b>
Federal Home Loan Bank Stock	SC510	\$ 893,375	\$ 939,869	\$ 833,402	\$ 734,244	\$ 1,087,907
Other	SC540	\$ 9,384	\$ 9,400	\$ 8,442	\$ 7,769	\$ 7,546
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 168,248</b>	<b>\$ 162,752</b>	<b>\$ 160,883</b>	<b>\$ 160,437</b>	<b>\$ 152,064</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 2,473,959</b>	<b>\$ 943,651</b>	<b>\$ 1,521,734</b>	<b>\$ 1,387,836</b>	<b>\$ 1,287,581</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 2,473,959</b>	<b>\$ 943,651</b>	<b>\$ 1,521,734</b>	<b>\$ 1,387,836</b>	<b>\$ 1,287,581</b>
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 16,374	\$ 13,670	\$ 11,754	\$ 12,174	\$ 10,595
Bank-Owned Life Insurance - Other	SC625	\$ 55,282	\$ 57,604	\$ 55,203	\$ 54,681	\$ 54,193
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 444	\$ 444	\$ 361	\$ 319	\$ 308
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 159,210	\$ 157,418	\$ 259,338	\$ 259,277	\$ 246,920
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 2,242,649	\$ 714,515	\$ 1,195,078	\$ 1,061,385	\$ 975,565
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

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<b>Schedule SC --- Consolidated Statement of Condition</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 140,722</b>	<b>\$ 132,147</b>	<b>\$ 172,397</b>	<b>\$ 192,581</b>	<b>\$ 210,972</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 106,404,888</b>	<b>\$ 107,485,052</b>	<b>\$ 123,735,788</b>	<b>\$ 122,804,670</b>	<b>\$ 126,869,180</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 106,264,166</b>	<b>\$ 107,352,905</b>	<b>\$ 123,563,391</b>	<b>\$ 122,612,089</b>	<b>\$ 126,658,208</b>
<b>LIABILITIES</b>						
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 69,336,202</b>	<b>\$ 67,007,154</b>	<b>\$ 67,192,481</b>	<b>\$ 69,370,587</b>	<b>\$ 67,089,737</b>
Deposits	SC710	\$ 69,342,298	\$ 67,015,973	\$ 67,119,870	\$ 69,307,284	\$ 67,032,965
Escrows	SC712	\$ 4,309	\$ 2,065	\$ 82,122	\$ 67,748	\$ 55,547
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 10,405	\$- 10,884	\$- 9,511	\$- 4,445	\$ 1,225
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 25,971,577</b>	<b>\$ 29,601,141</b>	<b>\$ 44,081,813</b>	<b>\$ 41,087,315</b>	<b>\$ 47,672,428</b>
Advances from FHLBank	SC720	\$ 8,606,991	\$ 9,034,420	\$ 7,233,189	\$ 7,587,586	\$ 14,960,482
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 9,426,703	\$ 10,188,664	\$ 8,663,978	\$ 6,128,839	\$ 6,300,590
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	\$ 7,740,883	\$ 10,181,057	\$ 27,987,646	\$ 27,173,890	\$ 26,214,356
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 2,289,938</b>	<b>\$ 2,124,408</b>	<b>\$ 2,346,314</b>	<b>\$ 2,498,480</b>	<b>\$ 1,933,223</b>
Accrued Interest Payable - Deposits	SC763	\$ 437,918	\$ 411,651	\$ 406,010	\$ 344,723	\$ 329,718
Accrued Interest Payable - Other	SC766	\$ 290,432	\$ 321,368	\$ 252,466	\$ 527,410	\$ 95,790
Accrued Taxes	SC776	\$ 317,205	\$ 599,211	\$ 1,113,672	\$ 875,269	\$ 779,189
Accounts Payable	SC780	\$ 157,997	\$ 148,852	\$ 224,428	\$ 190,997	\$ 346,241
Deferred Income Taxes	SC790	\$ 69,703	\$ 76,052	\$ 78,772	\$ 85,524	\$ 83,746
Other Liabilities and Deferred Income	SC796	\$ 1,016,683	\$ 567,274	\$ 270,966	\$ 474,557	\$ 298,539
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

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Schedule SC --- Consolidated Statement of Condition		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
<b>Total Liabilities</b>	<b>SC70</b>	<b>\$ 97,597,717</b>	<b>\$ 98,732,703</b>	<b>\$ 113,620,608</b>	<b>\$ 112,956,382</b>	<b>\$ 116,695,388</b>
<b>Minority Interest</b>	<b>SC800</b>	<b>\$ 34</b>	<b>\$ 38</b>	<b>\$ 38</b>	<b>\$ 38</b>	<b>\$ 38</b>
<b>EQUITY CAPITAL</b>						
<b>Equity Capital - Total</b>	<b>SC80</b>	<b>\$ 8,666,415</b>	<b>\$ 8,620,164</b>	<b>\$ 9,942,746</b>	<b>\$ 9,655,669</b>	<b>\$ 9,962,782</b>
Stock - Total	SUB0311	\$ 6,052,579	\$ 6,062,288	\$ 6,439,818	\$ 6,437,925	\$ 6,265,419
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	\$ 7,615	\$ 7,615	\$ 7,605	\$ 7,604	\$ 7,605
Common Stock - Paid in Excess of Par	SC830	\$ 6,044,964	\$ 6,054,673	\$ 6,432,213	\$ 6,430,321	\$ 6,257,814
Accumulated Other Comprehensive Income - Total	SC86	\$- 253,165	\$- 275,845	\$- 576,200	\$- 481,702	\$- 304,049
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 252,604	\$- 275,845	\$- 576,200	\$- 481,702	\$- 304,049
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 561	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 2,865,424	\$ 2,832,514	\$ 4,078,298	\$ 3,699,446	\$ 4,001,412
Other Components of Equity Capital	SC891	\$ 1,577	\$ 1,207	\$ 830	\$ 0	\$ 0
<b>Total Liabilities, Minority Interest and Equity Capital</b>	<b>SC90</b>	<b>\$ 106,264,166</b>	<b>\$ 107,352,905</b>	<b>\$ 123,563,392</b>	<b>\$ 122,612,089</b>	<b>\$ 126,658,208</b>

Office of Thrift Supervision  
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TFR Industry Aggregate Report  
 93010 - OTS-Regulated: Delaware  
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Frozen Aggregated Data  
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### Other Codes As of Dec 2006

#### Other Asset Codes

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	2	\$ 1,202
4	Net deferred tax assets	3	\$ 181,602
7	Prepaid expenses	1	\$ 1,383
9	Advances for loans serviced for others	1	\$ 248,663
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 666
14	Other noninterest-bearing short-term accounts recv	4	\$ 82,464
19	Receivables fr a broker for unsettled transactions	1	\$ 20,535
20	F/V of all derivative instru. reportable as assets	1	\$ 169,045
99	Other	4	\$ 1,364,458

#### Other Liability Codes

Code	Description	Count	Amount
10	Amounts due brokers for unsettled transactions	1	\$ 539,972
11	The liability recorded for post-retirement benefit	2	\$ 21,145
17	Noninterest-bearing payables to Hold Co/Affiliates	3	\$ 217,730
20	F/V of all derivative instru. reportable as liab.	1	\$ 2
21	Liabilities for credit losses on OBS credit exposures	1	\$ 892
99	Other	3	\$ 159,540

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Schedule SO --- Consolidated Statement of Operations		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
<b>QUARTERLY INCOME &amp; EXPENSES</b>						
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 1,588,447</b>	<b>\$ 1,555,492</b>	<b>\$ 1,830,141</b>	<b>\$ 1,729,968</b>	<b>\$ 1,758,793</b>
Deposits and Investment Securities	SO115	\$ 15,993	\$ 18,190	\$ 19,266	\$ 13,418	\$ 11,088
Mortgage-Backed Securities	SO125	\$ 604,726	\$ 585,119	\$ 563,535	\$ 510,216	\$ 452,126
Mortgage Loans	SO141	\$ 841,968	\$ 829,475	\$ 1,132,058	\$ 1,098,350	\$ 1,198,431
Nonmortgage Loans - Total	SUB0950	\$ 125,760	\$ 122,708	\$ 115,282	\$ 107,984	\$ 97,148
Commercial Loans and Leases	SO160	\$ 16,846	\$ 17,353	\$ 14,415	\$ 12,263	\$ 11,192
Consumer Loans and Leases	SO171	\$ 108,914	\$ 105,355	\$ 100,867	\$ 95,721	\$ 85,956
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 14,908</b>	<b>\$ 11,669</b>	<b>\$ 11,216</b>	<b>\$ 7,030</b>	<b>\$ 8,558</b>
Federal Home Loan Bank Stock	SO181	\$ 14,897	\$ 11,659	\$ 11,206	\$ 7,020	\$ 8,547
Other	SO185	\$ 11	\$ 10	\$ 10	\$ 10	\$ 11
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 1,113,435</b>	<b>\$ 1,113,633</b>	<b>\$ 1,193,302</b>	<b>\$ 1,066,773</b>	<b>\$ 1,056,777</b>
Deposits	SO215	\$ 821,853	\$ 792,397	\$ 736,414	\$ 647,539	\$ 559,034
Escrows	SO225	\$ 11	\$ 13	\$ 85	\$ 73	\$ 74
Advances from FHLBank	SO230	\$ 95,618	\$ 92,264	\$ 85,017	\$ 88,899	\$ 170,797
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 3,044	\$ 3,042	\$ 2,538	\$ 2,507	\$ 1,454
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 192,909	\$ 225,917	\$ 369,248	\$ 327,755	\$ 325,418
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>\$ 489,920</b>	<b>\$ 453,528</b>	<b>\$ 648,055</b>	<b>\$ 670,225</b>	<b>\$ 710,574</b>
<b>Net Provision for Losses on Interest-Bearing Assets</b>	<b>SO321</b>	<b>\$ 51,689</b>	<b>\$ 29,783</b>	<b>\$ 9,031</b>	<b>\$ 20,341</b>	<b>\$ 63,634</b>
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$ 438,231</b>	<b>\$ 423,745</b>	<b>\$ 639,024</b>	<b>\$ 649,884</b>	<b>\$ 646,940</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$ 257,409</b>	<b>\$ 310,058</b>	<b>\$ 686,163</b>	<b>\$ 307,456</b>	<b>\$ 432,493</b>
Mortgage Loan Serving Fees	SO410	\$ 33,422	\$ 40,984	\$ 48,934	\$ 49,993	\$ 51,763
Other Fees and Charges	SO420	\$ 171,893	\$ 207,030	\$ 204,727	\$ 172,923	\$ 238,420
Net Income (Loss) from Other - Total	SUB0451	\$ 44,902	\$ 47,509	\$ 47,845	\$ 68,185	\$ 133,665
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 45,009	\$ 47,633	\$ 48,142	\$ 70,376	\$ 134,273
Operations & Sale of Repossessed Assets	SO461	\$- 107	\$- 124	\$ 926	\$- 1,325	\$ 43
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$- 1,223	\$- 866	\$- 256
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$ 0	\$ 0	\$- 395

<b>Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2007, 2:00 PM</b>	<b>TFR Industry Aggregate Report 93010 - OTS-Regulated: Delaware December 2006</b>	<b>Frozen Aggregated Data (\$Thousands)</b>
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<b>Schedule SO --- Consolidated Statement of Operations</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 7,192	\$ 14,535	\$ 384,657	\$ 16,355	\$ 8,645
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>\$ 328,898</b>	<b>\$ 313,019</b>	<b>\$ 403,307</b>	<b>\$ 459,087</b>	<b>\$ 497,209</b>
All Personnel Compensation and Expense	SO510	\$ 179,341	\$ 163,099	\$ 222,245	\$ 220,720	\$ 221,724
Legal Expense	SO520	\$ 3,758	\$ 1,931	\$ 2,678	\$ 2,012	\$ 3,885
Office Occupancy and Equipment Expense	SO530	\$ 33,080	\$ 33,209	\$ 40,527	\$ 41,001	\$ 36,429
Marketing and Other Professional Services	SO540	\$ 39,196	\$ 41,914	\$ 40,870	\$ 41,185	\$ 42,777
Loan Servicing Fees	SO550	\$ 13,415	\$ 14,291	\$ 1,270	\$ 7,379	\$ 13,126
Goodwill and Other Intangibles Expense	SO560	\$ 2,343	\$ 2,368	\$ 2,982	\$ 3,057	\$ 2,973
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Expense	SO580	\$ 57,765	\$ 56,207	\$ 92,735	\$ 143,733	\$ 176,295
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>\$ 366,742</b>	<b>\$ 420,784</b>	<b>\$ 921,880</b>	<b>\$ 498,253</b>	<b>\$ 582,224</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$ 109,419</b>	<b>\$ 159,025</b>	<b>\$ 349,329</b>	<b>\$ 192,585</b>	<b>\$ 222,602</b>
Federal	SO710	\$ 154,468	\$ 138,299	\$ 306,272	\$ 162,489	\$ 183,696
State, Local & Other	SO720	\$- 45,049	\$ 20,726	\$ 43,057	\$ 30,096	\$ 38,906
<b>Inc/Loss Before Extraord Items/Effects of Accounting Changes</b>	<b>SO81</b>	<b>\$ 257,323</b>	<b>\$ 261,759</b>	<b>\$ 572,551</b>	<b>\$ 305,668</b>	<b>\$ 359,622</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>\$ 257,323</b>	<b>\$ 261,759</b>	<b>\$ 572,551</b>	<b>\$ 305,668</b>	<b>\$ 359,622</b>



Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: February 21, 2007, 2:00 PM

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

Frozen Aggregated Data  
 (\$Thousands)

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### Other Codes As of Dec 2006

#### Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	1	\$ 73
6	Net income(loss)-equity invest in uncons sub org	1	\$- 43
15	Income from corporate-owned life insurance	1	\$ 565
19	Realized/unrealized gains on derivatives	1	\$ 1,967
99	Other	6	\$ 4,180

#### Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	2	\$ 1,531
2	OTS assessments	1	\$ 104
7	Office supplies, printing, and postage	3	\$ 6,917
8	Telephone, including data lines	4	\$ 5,810
9	Loan origination expense	2	\$ 4,410
99	Other	5	\$ 10,647

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: February 21, 2007, 2:00 PM</b>	<b>TFR Industry Aggregate Report</b> <b>93010 - OTS-Regulated: Delaware</b> <b>December 2006</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
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<b>Schedule SO --- Consolidated Statement of Operations</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>YEAR TO DATE INCOME &amp; EXPENSES</b>						
<b>YTD - Interest Income - Total</b>	<b>Y_SO11</b>	<b>\$ 6,704,048</b>	<b>\$ 5,115,601</b>	<b>\$ 3,560,109</b>	<b>\$ 1,729,968</b>	<b>\$ 6,215,587</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 66,867	\$ 50,874	\$ 32,684	\$ 13,418	\$ 40,791
YTD - Mortgage-Backed Securities	Y_SO125	\$ 2,263,596	\$ 1,658,870	\$ 1,073,751	\$ 510,216	\$ 1,419,144
YTD - Mortgage Loans	Y_SO141	\$ 3,901,851	\$ 3,059,883	\$ 2,230,408	\$ 1,098,350	\$ 4,366,789
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 60,877	\$ 44,031	\$ 26,678	\$ 12,263	\$ 41,468
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 410,857	\$ 301,943	\$ 196,588	\$ 95,721	\$ 347,395
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 44,823</b>	<b>\$ 29,915</b>	<b>\$ 18,246</b>	<b>\$ 7,030</b>	<b>\$ 28,727</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 44,782	\$ 29,885	\$ 18,226	\$ 7,020	\$ 28,697
YTD - Other	Y_SO185	\$ 41	\$ 30	\$ 20	\$ 10	\$ 30
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 4,487,143</b>	<b>\$ 3,373,708</b>	<b>\$ 2,260,075</b>	<b>\$ 1,066,773</b>	<b>\$ 3,304,027</b>
YTD - Deposits	Y_SO215	\$ 2,998,203	\$ 2,176,350	\$ 1,383,953	\$ 647,539	\$ 1,642,486
YTD - Escrows	Y_SO225	\$ 182	\$ 171	\$ 158	\$ 73	\$ 223
YTD - Advances from FHLBank	Y_SO230	\$ 361,798	\$ 266,180	\$ 173,916	\$ 88,899	\$ 473,970
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 11,131	\$ 8,087	\$ 5,045	\$ 2,507	\$ 6,670
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 1,115,829	\$ 922,920	\$ 697,003	\$ 327,755	\$ 1,180,678
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>\$ 2,261,728</b>	<b>\$ 1,771,808</b>	<b>\$ 1,318,280</b>	<b>\$ 670,225</b>	<b>\$ 2,940,287</b>
<b>YTD - Net Provision for Losses on Interest-Bearing Assets</b>	<b>Y_SO321</b>	<b>\$ 110,844</b>	<b>\$ 59,155</b>	<b>\$ 29,372</b>	<b>\$ 20,341</b>	<b>\$ 221,634</b>
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$ 2,150,884</b>	<b>\$ 1,712,653</b>	<b>\$ 1,288,908</b>	<b>\$ 649,884</b>	<b>\$ 2,718,653</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 1,561,086</b>	<b>\$ 1,303,677</b>	<b>\$ 993,619</b>	<b>\$ 307,456</b>	<b>\$ 1,915,599</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 173,333	\$ 139,911	\$ 98,927	\$ 49,993	\$ 195,476
YTD - Other Fees and Charges	Y_SO420	\$ 756,573	\$ 584,680	\$ 377,650	\$ 172,923	\$ 956,535
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 188,479	\$ 163,539	\$ 116,030	\$ 68,185	\$ 699,648
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 211,160	\$ 166,151	\$ 118,518	\$ 70,376	\$ 700,363
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 630	\$- 523	\$- 399	\$- 1,325	\$- 6,670
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 2,089	\$- 2,089	\$- 2,089	\$- 866	\$- 425
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 6,380

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: February 21, 2007, 2:00 PM</b>	<b>TFR Industry Aggregate Report</b> <b>93010 - OTS-Regulated: Delaware</b> <b>December 2006</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
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<b>Schedule SO --- Consolidated Statement of Operations</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 422,739	\$ 415,547	\$ 401,012	\$ 16,355	\$ 63,940
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 1,504,311</b>	<b>\$ 1,175,413</b>	<b>\$ 862,394</b>	<b>\$ 459,087</b>	<b>\$ 2,015,372</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 785,405	\$ 606,064	\$ 442,965	\$ 220,720	\$ 860,742
YTD - Legal Expense	Y_SO520	\$ 10,379	\$ 6,621	\$ 4,690	\$ 2,012	\$ 11,452
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 147,817	\$ 114,737	\$ 81,528	\$ 41,001	\$ 136,076
YTD - Marketing and Other Professional Services	Y_SO540	\$ 163,165	\$ 123,969	\$ 82,055	\$ 41,185	\$ 159,897
YTD - Loan Servicing Fees	Y_SO550	\$ 36,355	\$ 22,940	\$ 8,649	\$ 7,379	\$ 47,458
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 10,750	\$ 8,407	\$ 6,039	\$ 3,057	\$ 11,783
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Expense	Y_SO580	\$ 350,440	\$ 292,675	\$ 236,468	\$ 143,733	\$ 787,964
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$ 2,207,659</b>	<b>\$ 1,840,917</b>	<b>\$ 1,420,133</b>	<b>\$ 498,253</b>	<b>\$ 2,618,880</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$ 810,358</b>	<b>\$ 700,939</b>	<b>\$ 541,914</b>	<b>\$ 192,585</b>	<b>\$ 975,922</b>
YTD - Federal	Y_SO710	\$ 761,528	\$ 607,060	\$ 468,761	\$ 162,489	\$ 873,766
YTD - State, Local, and Other	Y_SO720	\$ 48,830	\$ 93,879	\$ 73,153	\$ 30,096	\$ 102,156
<b>YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg</b>	<b>Y_SO81</b>	<b>\$ 1,397,301</b>	<b>\$ 1,139,978</b>	<b>\$ 878,219</b>	<b>\$ 305,668</b>	<b>\$ 1,642,958</b>
<b>YTD - Extraord Items, Net of Effects (Tax &amp; Cum Accting Chg)</b>	<b>Y_SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Net Income (Loss)</b>	<b>Y_SO91</b>	<b>\$ 1,397,301</b>	<b>\$ 1,139,978</b>	<b>\$ 878,219</b>	<b>\$ 305,668</b>	<b>\$ 1,642,958</b>

<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>RECONCILIATION: VALUATION ALLOWANCES</b>						
<b>General Valuation Allowances - Beginning Balance</b>	<b>VA105</b>	<b>\$ 132,147</b>	<b>\$ 172,395</b>	<b>\$ 192,580</b>	<b>\$ 202,309</b>	<b>\$ 219,866</b>
Net Provision for Loss	VA115	\$ 47,400	\$ 28,608	\$ 10,940	\$ 20,320	\$ 63,374
Transfers	VA125	\$- 1,216	\$- 2,273	\$- 3,619	\$- 3,103	\$- 8,847
Recoveries	VA135	\$ 5,092	\$ 5,026	\$ 6,254	\$ 5,838	\$ 6,422
Adjustments	VA145	\$ 0	\$- 36,458	\$ 0	\$ 0	\$- 8,738
Charge-offs	VA155	\$ 42,701	\$ 35,151	\$ 33,760	\$ 32,784	\$ 61,107
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 140,722</b>	<b>\$ 132,147</b>	<b>\$ 172,395</b>	<b>\$ 192,580</b>	<b>\$ 210,970</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 13,974</b>	<b>\$ 10,941</b>	<b>\$ 10,847</b>	<b>\$ 11,245</b>	<b>\$ 11,127</b>
Net Provision for Loss	VA118	\$ 4,289	\$ 1,175	\$- 1,909	\$ 21	\$ 260

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: February 21, 2007, 2:00 PM</b>	<b>TFR Industry Aggregate Report</b> <b>93010 - OTS-Regulated: Delaware</b> <b>December 2006</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
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<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Transfers	VA128	\$ 1,216	\$ 2,273	\$ 3,619	\$ 3,103	\$ 8,847
Adjustments	VA148	\$ 18,647	\$- 145	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 312	\$ 270	\$ 1,616	\$ 3,522	\$ 8,989
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 37,814</b>	<b>\$ 13,974</b>	<b>\$ 10,941</b>	<b>\$ 10,847</b>	<b>\$ 11,245</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 146,121</b>	<b>\$ 183,336</b>	<b>\$ 203,427</b>	<b>\$ 213,554</b>	<b>\$ 230,993</b>
Net Provision for Loss	VA120	\$ 51,689	\$ 29,783	\$ 9,031	\$ 20,341	\$ 63,634
Recoveries	VA140	\$ 5,092	\$ 5,026	\$ 6,254	\$ 5,838	\$ 6,422
Adjustments	VA150	\$ 18,647	\$- 36,603	\$ 0	\$ 0	\$- 8,738
Charge-offs	VA160	\$ 43,013	\$ 35,421	\$ 35,376	\$ 36,306	\$ 70,096
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 178,536</b>	<b>\$ 146,121</b>	<b>\$ 183,336</b>	<b>\$ 203,427</b>	<b>\$ 222,215</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>						
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 42,701</b>	<b>\$ 35,151</b>	<b>\$ 33,760</b>	<b>\$ 32,784</b>	<b>\$ 61,107</b>
<b>Mortgage-Backed Securities</b>	<b>VA370</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 3,327</b>	<b>\$ 1,598</b>	<b>\$ 7,726</b>	<b>\$ 9,626</b>	<b>\$ 15,698</b>
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 0	\$ 0	\$ 104
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 104
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 3,327	\$ 1,598	\$ 7,726	\$ 9,626	\$ 15,594
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 7	\$ 258	\$ 236	\$ 53
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 2,927	\$ 1,372	\$ 6,061	\$ 8,135	\$ 14,379
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 400	\$ 219	\$ 1,407	\$ 1,255	\$ 1,162
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 39,374</b>	<b>\$ 33,553</b>	<b>\$ 26,034</b>	<b>\$ 23,158</b>	<b>\$ 45,377</b>
Commercial Loans	VA520	\$ 242	\$ 66	\$ 49	\$ 30	\$ 302
Consumer Loans - Total	SUB2061	\$ 39,132	\$ 33,487	\$ 25,985	\$ 23,128	\$ 45,075
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	\$ 38,811	\$ 33,047	\$ 25,576	\$ 22,913	\$ 44,221

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2007, 2:00 PM	TFR Industry Aggregate Report 93010 - OTS-Regulated: Delaware December 2006	Frozen Aggregated Data (\$Thousands)
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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Other	VA560	\$ 321	\$ 440	\$ 409	\$ 215	\$ 854
<b>Reposessed Assets - Total</b>	<b>VA60</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 19</b>
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0	\$ 0	\$ 19
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Other Assets</b>	<b>VA930</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 13</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 5,092</b>	<b>\$ 5,026</b>	<b>\$ 6,254</b>	<b>\$ 5,838</b>	<b>\$ 6,422</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>\$ 230</b>	<b>\$ 314</b>	<b>\$ 427</b>	<b>\$ 576</b>	<b>\$ 489</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	\$ 230	\$ 314	\$ 427	\$ 576	\$ 489
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	\$ 1	\$ 0	\$ 17
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 152	\$ 182	\$ 218	\$ 353	\$ 408
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 75	\$ 122	\$ 199	\$ 76	\$ 64
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 3	\$ 10	\$ 9	\$ 147	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 4,862</b>	<b>\$ 4,712</b>	<b>\$ 5,827</b>	<b>\$ 5,262</b>	<b>\$ 5,933</b>
Commercial Loans	VA521	\$ 155	\$ 63	\$ 80	\$ 47	\$ 53
Consumer Loans - Total	SUB2161	\$ 4,707	\$ 4,649	\$ 5,747	\$ 5,215	\$ 5,880
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	\$ 7	\$ 12	\$ 2	\$ 2	\$ 0
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 4,533	\$ 4,427	\$ 5,377	\$ 4,900	\$ 5,449
Other	VA561	\$ 167	\$ 210	\$ 368	\$ 313	\$ 431
<b>Other Assets</b>	<b>VA931</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2007, 2:00 PM	TFR Industry Aggregate Report 93010 - OTS-Regulated: Delaware December 2006	Frozen Aggregated Data (\$Thousands)
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\*\*\*\* PUBLIC \*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$ 5,505</b>	<b>\$ 3,448</b>	<b>\$ 1,709</b>	<b>\$ 3,124</b>	<b>\$ 9,107</b>
<b>Deposits and Investment Securities</b>	<b>VA38</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA372</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA48</b>	<b>\$ 4,265</b>	<b>\$ 1,486</b>	<b>\$- 367</b>	<b>\$ 3,575</b>	<b>\$ 9,218</b>
Construction - Total	SUB2230	\$ 339	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 342	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$- 3	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 3,926	\$ 1,486	\$- 367	\$ 3,575	\$ 9,218
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 238	\$ 25	\$- 55	\$- 16	\$- 4
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 1,231	\$ 1,448	\$- 367	\$ 3,376	\$ 8,407
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 21	\$ 13	\$ 55	\$ 215	\$ 815
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA492	\$ 2,436	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$ 1,240</b>	<b>\$ 1,962</b>	<b>\$ 2,076</b>	<b>\$- 451</b>	<b>\$- 111</b>
Commercial Loans	VA522	\$- 61	\$ 315	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2261	\$ 1,301	\$ 1,647	\$ 2,076	\$- 451	\$- 111
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	\$ 1,269	\$ 1,688	\$ 2,023	\$- 424	\$- 124
Other	VA562	\$ 32	\$- 41	\$ 53	\$- 27	\$ 13
<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>

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2007, 2:00 PM	TFR Industry Aggregate Report 93010 - OTS-Regulated: Delaware December 2006	Frozen Aggregated Data (\$Thousands)
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\*\*\*\* PUBLIC \*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
<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>\$ 43,114</b>	<b>\$ 33,573</b>	<b>\$ 29,215</b>	<b>\$ 30,070</b>	<b>\$ 63,792</b>
<b>Deposits and Investment Securities</b>	<b>VA39</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA375</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$ 7,362</b>	<b>\$ 2,770</b>	<b>\$ 6,932</b>	<b>\$ 12,625</b>	<b>\$ 24,427</b>
Construction - Total	SUB2330	\$ 339	\$ 0	\$ 0	\$ 0	\$ 104
1-4 Dwelling Units	VA425	\$ 342	\$ 0	\$ 0	\$ 0	\$ 104
Multifamily (5 or more) Dwelling Units	VA435	\$- 3	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 7,023	\$ 2,770	\$ 6,932	\$ 12,625	\$ 24,323
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 238	\$ 32	\$ 202	\$ 220	\$ 32
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 4,006	\$ 2,638	\$ 5,476	\$ 11,158	\$ 22,378
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 346	\$ 110	\$ 1,263	\$ 1,394	\$ 1,913
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$- 3	\$- 10	\$- 9	\$- 147	\$ 0
Land	VA495	\$ 2,436	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 35,752</b>	<b>\$ 30,803</b>	<b>\$ 22,283</b>	<b>\$ 17,445</b>	<b>\$ 39,333</b>
Commercial Loans	VA525	\$ 26	\$ 318	\$- 31	\$- 17	\$ 249
Consumer Loans - Total	SUB2361	\$ 35,726	\$ 30,485	\$ 22,314	\$ 17,462	\$ 39,084
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	\$- 7	\$- 12	\$- 2	\$- 2	\$ 0
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA559	\$ 35,547	\$ 30,308	\$ 22,222	\$ 17,589	\$ 38,648
Other	VA565	\$ 186	\$ 189	\$ 94	\$- 125	\$ 436
<b>Reposessed Assets - Total</b>	<b>VA65</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 19</b>
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 19
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>

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2007, 2:00 PM	TFR Industry Aggregate Report 93010 - OTS-Regulated: Delaware December 2006	Frozen Aggregated Data (\$Thousands)
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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 0	\$ 0	\$ 13
<b>TROUBLED DEBT RESTRUCTURED</b>						
Amount this Quarter	VA940	\$ 131,464	\$ 125,144	\$ 365,074	\$ 367,845	\$ 436,878
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 566,599	\$ 541,258	\$ 1,546,727	\$ 1,465,282	\$ 1,290,158
<b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 13,999	\$ 11,344	\$ 25,518	\$ 35,010	\$ 29,116
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 13,711	\$ 11,344	\$ 25,518	\$ 35,010	\$ 29,116
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 288	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>CLASSIFICATION OF ASSETS</b>						
Quarter End Balance - Special Mention	VA960	\$ 300,248	\$ 259,688	\$ 573,907	\$ 434,595	\$ 429,615
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 728,916	\$ 608,941	\$ 752,494	\$ 676,375	\$ 631,708
Substandard	VA965	\$ 668,188	\$ 559,452	\$ 621,415	\$ 552,860	\$ 496,221
Doubtful	VA970	\$ 60,408	\$ 49,489	\$ 131,079	\$ 123,515	\$ 135,487
Loss	VA975	\$ 320	\$ 0	\$ 0	\$ 0	\$ 0
<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

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
<b>DELINQUENT LOANS</b>						
Delinquent Loans - Total	SUB2410	\$ 953,454	\$ 832,858	\$ 1,058,346	\$ 880,394	\$ 1,002,798
Mortgages - Total	SUB2421	\$ 813,218	\$ 709,646	\$ 950,628	\$ 794,884	\$ 914,151
Construction and Land Loans	SUB2430	\$ 7,944	\$ 0	\$ 0	\$ 36	\$ 36
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 804,763	\$ 708,676	\$ 949,996	\$ 794,339	\$ 913,266
Permanent Loans Secured by All Other Property	SUB2450	\$ 7,473	\$ 970	\$ 632	\$ 509	\$ 849
Nonmortgages - Total	SUB2461	\$ 140,236	\$ 123,212	\$ 107,718	\$ 85,510	\$ 88,647
<b>PAST DUE &amp; STILL ACCRUING</b>						
Past Due & Still Accruing - Total	SUB2470	\$ 517,076	\$ 483,540	\$ 674,449	\$ 511,015	\$ 585,073



<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: February 21, 2007, 2:00 PM</b>	<b>TFR Industry Aggregate Report</b> <b>93010 - OTS-Regulated: Delaware</b> <b>December 2006</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
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<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Past Due &amp; Still Accruing - 30-89 Days - Total</b>	<b>PD10</b>	<b>\$ 478,837</b>	<b>\$ 453,030</b>	<b>\$ 651,490</b>	<b>\$ 487,339</b>	<b>\$ 566,982</b>
Mortgage Loans - Total	SUB2481	\$ 401,321	\$ 384,763	\$ 591,575	\$ 439,232	\$ 517,453
Construction	PD115	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 295	\$ 520	\$ 3,802	\$ 2,926	\$ 5,759
Secured by First Liens	PD123	\$ 363,828	\$ 349,775	\$ 549,605	\$ 411,932	\$ 491,713
Secured by Junior Liens	PD124	\$ 37,198	\$ 34,341	\$ 38,168	\$ 24,321	\$ 19,832
Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD135	\$ 0	\$ 127	\$ 0	\$ 53	\$ 149
Land	PD138	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 735	\$ 424	\$ 316	\$ 416	\$ 366
Consumer Loans - Total	SUB2511	\$ 76,781	\$ 67,843	\$ 59,599	\$ 47,691	\$ 49,163
Loans on Deposits	PD161	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 154
Auto Loans	PD167	\$ 34	\$ 29	\$ 17	\$ 17	\$ 44
Mobile Home Loans	PD169	\$ 14	\$ 0	\$ 0	\$ 0	\$ 6
Credit Cards	PD171	\$ 75,852	\$ 66,845	\$ 58,592	\$ 46,751	\$ 47,652
Other	PD180	\$ 881	\$ 969	\$ 990	\$ 923	\$ 1,307
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 54,854	\$ 54,326	\$ 125,060	\$ 74,331	\$ 93,651
Held for Sale Included in PD115:PD180	PD192	\$ 161,232	\$ 175,456	\$ 164,671	\$ 103,849	\$ 86,310
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 5,582	\$ 66,200	\$ 45,699	\$ 21,848	\$ 39,597
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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>\$ 38,239</b>	<b>\$ 30,510</b>	<b>\$ 22,959</b>	<b>\$ 23,676</b>	<b>\$ 18,091</b>
Mortgage Loans - Total	SUB2491	\$ 38,213	\$ 30,497	\$ 22,927	\$ 23,646	\$ 18,031
Construction	PD215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: February 21, 2007, 2:00 PM</b>	<b>TFR Industry Aggregate Report</b> <b>93010 - OTS-Regulated: Delaware</b> <b>December 2006</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
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\*\*\*\* PUBLIC \*\*\*\*

<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 69	\$ 0	\$ 0
Secured by First Liens	PD223	\$ 38,213	\$ 30,497	\$ 22,780	\$ 23,646	\$ 18,017
Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 78	\$ 0	\$ 14
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans:</b>						
Commercial Loans	PD240	\$ 3	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2521	\$ 23	\$ 13	\$ 32	\$ 30	\$ 60
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 5	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 2	\$ 13	\$ 21	\$ 24	\$ 6
Other	PD280	\$ 16	\$ 0	\$ 11	\$ 6	\$ 54
<b>Memoranda:</b>						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 230	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0	\$ 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>\$ 436,378</b>	<b>\$ 349,318</b>	<b>\$ 383,897</b>	<b>\$ 369,379</b>	<b>\$ 417,725</b>
Mortgage Loans - Total	SUB2501	\$ 373,684	\$ 294,386	\$ 336,126	\$ 332,006	\$ 378,667
Construction	PD315	\$ 982	\$ 0	\$ 0	\$ 36	\$ 36
<b>Permanent:</b>						
<b>Residential:</b>						
<b>1-4 Dwelling Units:</b>						
Revolving Open-End Loans	PD321	\$ 1,034	\$ 331	\$ 2,033	\$ 1,971	\$ 3,411
Secured by First Liens	PD323	\$ 330,742	\$ 272,250	\$ 316,894	\$ 315,945	\$ 360,440
Secured by Junior Liens	PD324	\$ 33,453	\$ 20,962	\$ 16,567	\$ 13,598	\$ 14,080
Multifamily (5 or more) Dwelling Units	PD325	\$ 187	\$ 187	\$ 187	\$ 187	\$ 188
Nonresidential Property (Except Land)	PD335	\$ 324	\$ 656	\$ 445	\$ 269	\$ 512

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: February 21, 2007, 2:00 PM</b>	<b>TFR Industry Aggregate Report</b> <b>93010 - OTS-Regulated: Delaware</b> <b>December 2006</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
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<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Land	PD338	\$ 6,962	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 802	\$ 1,526	\$ 681	\$ 405	\$ 385
Consumer Loans - Total	SUB2531	\$ 61,892	\$ 53,406	\$ 47,090	\$ 36,968	\$ 38,673
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	\$ 0	\$ 0
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 61,530	\$ 53,108	\$ 46,743	\$ 36,609	\$ 38,276
Other	PD380	\$ 362	\$ 298	\$ 347	\$ 359	\$ 397
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 27,379	\$ 25,316	\$ 43,541	\$ 40,291	\$ 32,429
Held for Sale Included in PD315:PD380	PD392	\$ 301,637	\$ 233,553	\$ 190,998	\$ 192,982	\$ 241,475
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 43,858	\$ 47,036	\$ 50,265	\$ 68,544	\$ 137,682
Guaranteed Portion Incl in PD395,Excl Rebooked GNMMAs	PD396	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMMAs Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

<b>Schedule LD --- Loan Data</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE</b>						
<b>Balances at Quarter-end - Total</b>	<b>SUB5100</b>	<b>\$ 4,792,569</b>	<b>\$ 4,774,119</b>	<b>\$ 4,195,488</b>	<b>\$ 3,271,427</b>	<b>\$ 2,407,653</b>
90% up to 100% LTV	LD110	\$ 2,301,999	\$ 2,150,191	\$ 2,242,532	\$ 2,178,683	\$ 1,642,959
100% and greater LTV	LD120	\$ 2,490,570	\$ 2,623,928	\$ 1,952,956	\$ 1,092,744	\$ 764,694
<b>Past Due and Nonaccrual Balances - Total</b>	<b>SUB5250</b>	<b>\$ 166,475</b>	<b>\$ 100,835</b>	<b>\$ 78,797</b>	<b>\$ 43,377</b>	<b>\$ 41,888</b>
<b>Past Due and Still Accruing - Total</b>	<b>SUB5240</b>	<b>\$ 63,517</b>	<b>\$ 42,259</b>	<b>\$ 36,881</b>	<b>\$ 9,667</b>	<b>\$ 11,627</b>
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 63,202	\$ 42,140	\$ 36,834	\$ 9,667	\$ 11,567
90% up to 100% LTV	LD210	\$ 27,735	\$ 18,453	\$ 23,919	\$ 5,417	\$ 6,565
100% and greater LTV	LD220	\$ 35,467	\$ 23,687	\$ 12,915	\$ 4,250	\$ 5,002
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 315	\$ 119	\$ 47	\$ 0	\$ 60
90% up to 100% LTV	LD230	\$ 315	\$ 119	\$ 16	\$ 0	\$ 60
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 31	\$ 0	\$ 0
<b>Nonaccrual - Total</b>	<b>SUB5230</b>	<b>\$ 102,958</b>	<b>\$ 58,576</b>	<b>\$ 41,916</b>	<b>\$ 33,710</b>	<b>\$ 30,261</b>
90% up to 100% LTV	LD250	\$ 58,636	\$ 36,179	\$ 23,789	\$ 19,741	\$ 17,359
100% and greater LTV	LD260	\$ 44,322	\$ 22,397	\$ 18,127	\$ 13,969	\$ 12,902

<b>Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2007, 2:00 PM</b>	<b>TFR Industry Aggregate Report 93010 - OTS-Regulated: Delaware December 2006</b>	<b>Frozen Aggregated Data (\$Thousands)</b>
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<b>Schedule LD --- Loan Data</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Net Charge-offs - Total</b>	<b>SUB5300</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 19</b>
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 19
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Purchases - Total</b>	<b>SUB5320</b>	<b>\$ 4,096,989</b>	<b>\$ 4,151,270</b>	<b>\$ 3,373,629</b>	<b>\$ 2,187,667</b>	<b>\$ 1,404,714</b>
90% up to 100% LTV	LD410	\$ 1,820,008	\$ 1,789,267	\$ 1,777,937	\$ 1,587,017	\$ 1,076,994
100% and greater LTV	LD420	\$ 2,276,981	\$ 2,362,003	\$ 1,595,692	\$ 600,650	\$ 327,720
<b>Originations - Total</b>	<b>SUB5330</b>	<b>\$ 1,523,110</b>	<b>\$ 1,699,624</b>	<b>\$ 1,887,519</b>	<b>\$ 2,445,479</b>	<b>\$ 3,190,629</b>
90% up to 100% LTV	LD430	\$ 873,981	\$ 759,151	\$ 812,855	\$ 1,206,482	\$ 1,619,492
100% and greater LTV	LD440	\$ 649,129	\$ 940,473	\$ 1,074,664	\$ 1,238,997	\$ 1,571,137
<b>Sales - Total</b>	<b>SUB5340</b>	<b>\$ 5,608,816</b>	<b>\$ 5,181,204</b>	<b>\$ 4,348,817</b>	<b>\$ 3,702,663</b>	<b>\$ 6,575,310</b>
90% up to 100% LTV	LD450	\$ 2,551,031	\$ 2,551,214	\$ 2,539,801	\$ 2,215,296	\$ 4,281,564
100% and greater LTV	LD460	\$ 3,057,785	\$ 2,629,990	\$ 1,809,016	\$ 1,487,367	\$ 2,293,746

<b>Schedule CC --- Consolidated Commitments and Contingencies</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total</b>	<b>SUB3380</b>	<b>\$ 148,335</b>	<b>\$ 145,413</b>	<b>\$ 149,891</b>	<b>\$ 139,356</b>	<b>\$ 761,962</b>
Mortgage Construction Loans	CC105	\$ 49,374	\$ 50,236	\$ 59,445	\$ 50,099	\$ 68,262
Other Mortgage Loans	CC115	\$ 98,961	\$ 95,177	\$ 90,446	\$ 89,257	\$ 693,700
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 83,696	\$ 77,033	\$ 12,637	\$ 12,987	\$ 14,687
<b>Commitments Outstanding to Originate Mortgages - Total</b>	<b>SUB3330</b>	<b>\$ 5,408,686</b>	<b>\$ 5,916,528</b>	<b>\$ 6,263,729</b>	<b>\$ 1,683,943</b>	<b>\$ 3,002,891</b>
1-4 Dwelling Units	CC280	\$ 5,132,823	\$ 5,632,517	\$ 5,943,463	\$ 1,410,703	\$ 2,760,424
Multifamily (5 or more) Dwelling Units	CC290	\$ 14,075	\$ 14,606	\$ 55,000	\$ 28,000	\$ 36,600
All Other Real Estate	CC300	\$ 261,788	\$ 269,405	\$ 265,266	\$ 245,240	\$ 205,867
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 1,573	\$ 1,607	\$ 1,806	\$ 1,970	\$ 1,966
Commitments Outstanding to Purchase Loans	CC320	\$ 8,389,436	\$ 7,723,036	\$ 7,598,081	\$ 7,371,632	\$ 9,843,504
Commitments Outstanding to Sell Loans	CC330	\$ 15,654,330	\$ 17,503,013	\$ 15,480,146	\$ 16,693,184	\$ 27,125,320
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 539,971	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 232,296	\$ 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>\$ 39,418,217</b>	<b>\$ 38,267,429</b>	<b>\$ 38,367,830</b>	<b>\$ 36,545,242</b>	<b>\$ 36,958,968</b>
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 931,540	\$ 917,168	\$ 1,041,872	\$ 967,924	\$ 1,422,715
Commercial Lines	CC420	\$ 6,718,799	\$ 6,383,616	\$ 7,442,362	\$ 5,780,741	\$ 6,251,268

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: February 21, 2007, 2:00 PM</b>	<b>TFR Industry Aggregate Report</b> <b>93010 - OTS-Regulated: Delaware</b> <b>December 2006</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
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<b>Schedule CC --- Consolidated Commitments and Contingencies</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Open-End Consumer Lines - Credit Cards	CC423	\$ 31,559,964	\$ 30,846,036	\$ 29,846,427	\$ 29,758,916	\$ 29,247,221
Open-End Consumer Lines - Other	CC425	\$ 207,914	\$ 120,609	\$ 37,169	\$ 37,661	\$ 37,764
<b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b>	<b>SUB3390</b>	<b>\$ 612,119</b>	<b>\$ 609,911</b>	<b>\$ 609,224</b>	<b>\$ 495,879</b>	<b>\$ 547,107</b>
Commercial	CC430	\$ 1,756	\$ 4,304	\$ 0	\$ 0	\$ 4,781
Standby, Not Included on CC465 or CC468	CC435	\$ 610,363	\$ 605,607	\$ 609,224	\$ 495,879	\$ 542,326
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	\$ 750,000	\$ 950,000	\$ 3,150,000	\$ 1,500,000	\$ 2,400,000
Contingent Assets	CC490	\$ 2,699	\$ 2,086	\$ 2,679	\$ 2,769	\$ 2,979

<b>Schedule CF --- Consolidated Cash Flow Information</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Mortgage-Backed Securities - Purchases - Total</b>	<b>SUB3811</b>	<b>\$ 1,639,127</b>	<b>\$ 3,260,474</b>	<b>\$ 3,205,280</b>	<b>\$ 8,789,300</b>	<b>\$ 4,614,280</b>
Pass-Through Securities	CF143	\$ 267,043	\$ 8,031	\$ 1,658	\$ 20,550	\$ 391,620
Other Mortgage-Backed Securities	CF153	\$ 1,372,084	\$ 3,252,443	\$ 3,203,622	\$ 8,768,750	\$ 4,222,660
<b>Mortgage-Backed Securities - Sales - Total</b>	<b>SUB3821</b>	<b>\$ 301,226</b>	<b>\$ 600,855</b>	<b>\$ 35,905</b>	<b>\$ 194,067</b>	<b>\$ 358,052</b>
Pass-Through Securities	CF145	\$ 250,472	\$ 14,725	\$ 26,912	\$ 58,821	\$ 128,706
Other Mortgage-Backed Securities	CF155	\$ 50,754	\$ 586,130	\$ 8,993	\$ 135,246	\$ 229,346
<b>Mortgage-Backed Securities - Net Purchases - Total</b>	<b>SUB3826</b>	<b>\$ 1,337,901</b>	<b>\$ 2,659,619</b>	<b>\$ 3,169,375</b>	<b>\$ 8,595,233</b>	<b>\$ 4,256,228</b>
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 224,265	\$- 390,375	\$- 409,041	\$- 374,824	\$- 529,101
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 2,190,715	\$- 2,187,710	\$- 2,158,326	\$- 1,775,315	\$- 2,329,902
<b>Mortgage Loans Disbursed - Total</b>	<b>SUB3831</b>	<b>\$ 17,679,786</b>	<b>\$ 16,916,321</b>	<b>\$ 16,944,969</b>	<b>\$ 17,452,952</b>	<b>\$ 25,702,500</b>
Construction Loans - Total	SUB3840	\$ 36,830	\$ 14,660	\$ 21,473	\$ 23,146	\$ 30,266
1-4 Dwelling Units	CF190	\$ 6,430	\$ 6,348	\$ 6,075	\$ 2,327	\$ 7,193
Multifamily (5 or more) Dwelling Units	CF200	\$ 20,039	\$ 5,423	\$ 5,645	\$ 8,647	\$ 3,607
Nonresidential	CF210	\$ 10,361	\$ 2,889	\$ 9,753	\$ 12,172	\$ 19,466
Permanent Loans - Total	SUB3851	\$ 17,642,956	\$ 16,901,661	\$ 16,923,496	\$ 17,429,806	\$ 25,672,234
1-4 Dwelling Units	CF225	\$ 17,546,181	\$ 16,845,844	\$ 16,872,617	\$ 17,364,501	\$ 25,579,307
Multifamily (5 or more) Dwelling Units	CF245	\$ 18,787	\$ 1,326	\$ 274	\$ 30	\$ 50
Nonresidential (Except Land)	CF260	\$ 8,589	\$ 16,074	\$ 11,849	\$ 31,111	\$ 80,353

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: February 21, 2007, 2:00 PM</b>	<b>TFR Industry Aggregate Report</b> <b>93010 - OTS-Regulated: Delaware</b> <b>December 2006</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
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<b>Schedule CF --- Consolidated Cash Flow Information</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Land	CF270	\$ 69,399	\$ 38,417	\$ 38,756	\$ 34,164	\$ 12,524
<b>Loans and Participations Purchased - Total</b>	<b>SUB3880</b>	<b>\$ 9,833,789</b>	<b>\$ 17,935,635</b>	<b>\$ 14,491,790</b>	<b>\$ 20,060,215</b>	<b>\$ 30,462,342</b>
Secured by 1-4 Dwelling Units	CF280	\$ 7,211,375	\$ 16,325,127	\$ 12,807,757	\$ 19,143,646	\$ 28,882,094
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF300	\$ 2,622,414	\$ 1,610,508	\$ 1,684,033	\$ 916,569	\$ 1,580,248
<b>Loans and Participations Sold - Total</b>	<b>SUB3890</b>	<b>\$ 23,760,012</b>	<b>\$ 47,099,294</b>	<b>\$ 26,795,943</b>	<b>\$ 33,919,661</b>	<b>\$ 44,814,742</b>
Secured by 1-4 Dwelling Units	CF310	\$ 21,226,572	\$ 46,192,424	\$ 24,740,872	\$ 32,549,907	\$ 43,510,385
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF330	\$ 2,533,440	\$ 906,870	\$ 2,055,071	\$ 1,369,754	\$ 1,304,357
<b>Net Purchases (Sales) of Loans and Participations - Total</b>	<b>SUB3885</b>	<b>\$- 13,926,223</b>	<b>\$- 29,163,659</b>	<b>\$- 12,304,153</b>	<b>\$- 13,859,446</b>	<b>\$- 14,352,400</b>
<b>Mortgage Loans - Cash Repayment of Principal</b>	<b>CF340</b>	<b>\$ 2,438,604</b>	<b>\$ 2,428,985</b>	<b>\$ 3,394,808</b>	<b>\$ 2,972,403</b>	<b>\$ 6,377,205</b>
<b>Mortgage Loans - Debits Less Credits Othr Than Repay of Prin</b>	<b>CF350</b>	<b>\$- 2,125,567</b>	<b>\$- 2,402,704</b>	<b>\$- 1,399,015</b>	<b>\$- 1,093,221</b>	<b>\$- 1,242,991</b>
<b>Mortgage Loans - Memo - Refinancing Loans</b>	<b>CF361</b>	<b>\$ 7,430,058</b>	<b>\$ 7,196,796</b>	<b>\$ 4,420,965</b>	<b>\$ 6,967,274</b>	<b>\$ 6,976,441</b>
<b>Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow</b>	<b>SUB3906</b>	<b>\$- 810,608</b>	<b>\$- 17,079,027</b>	<b>\$- 153,007</b>	<b>\$- 472,118</b>	<b>\$ 3,729,904</b>
<b>Nonmortgage Loans Closed or Purchased - Total</b>	<b>SUB3910</b>	<b>\$ 1,456,641</b>	<b>\$ 1,650,802</b>	<b>\$ 1,555,801</b>	<b>\$ 1,210,310</b>	<b>\$ 1,379,204</b>
Commercial	CF390	\$ 178,750	\$ 422,758	\$ 463,622	\$ 126,971	\$ 238,351
Consumer	CF400	\$ 1,277,891	\$ 1,228,044	\$ 1,092,179	\$ 1,083,339	\$ 1,140,853
<b>Nonmortgage Loans - Sales - Total</b>	<b>SUB3915</b>	<b>\$ 186,162</b>	<b>\$ 325,257</b>	<b>\$ 139,632</b>	<b>\$ 167,707</b>	<b>\$ 164,081</b>
Commercial	CF395	\$ 131,449	\$ 289,196	\$ 108,017	\$ 162,304	\$ 157,918
Consumer	CF405	\$ 54,713	\$ 36,061	\$ 31,615	\$ 5,403	\$ 6,163
<b>Net Purchases (Sales) of Nonmortgage Loans - Total</b>	<b>SUB3919</b>	<b>\$ 1,270,479</b>	<b>\$ 1,325,545</b>	<b>\$ 1,416,169</b>	<b>\$ 1,042,603</b>	<b>\$ 1,215,123</b>
<b>Net Deposit Gain (Loss), Excluding Acquired Deposits</b>	<b>SUB3920</b>	<b>\$ 2,326,320</b>	<b>\$- 103,897</b>	<b>\$- 2,187,415</b>	<b>\$ 6,492,804</b>	<b>\$ 7,198,476</b>
New Deposits Received less Deposits Withdrawn	CF420	\$ 1,714,634	\$- 652,675	\$- 2,701,316	\$ 6,041,150	\$ 6,802,937
Interest Credited to Deposits	CF430	\$ 611,686	\$ 548,778	\$ 513,901	\$ 451,654	\$ 395,539
<b>Deposits Acquired, Net of Dispositions in Bulk Transactions</b>	<b>CF435</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

<b>Schedule DI --- Consolidated Deposit Information</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Deposit Data</b>						
Total Broker - Originated Deposits	SUB4061	\$ 17,672,746	\$ 15,733,258	\$ 16,777,444	\$ 16,417,934	\$ 16,935,893
Fully Insured	DI100	\$ 17,368,420	\$ 15,440,828	\$ 16,489,691	\$ 16,113,248	\$ 16,380,730
Other	DI110	\$ 304,326	\$ 292,430	\$ 287,753	\$ 304,686	\$ 555,163
Deposits (Excluding Retirement Accounts) with Balances						

<b>Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2007, 2:00 PM</b>	<b>TFR Industry Aggregate Report 93010 - OTS-Regulated: Delaware December 2006</b>	<b>Frozen Aggregated Data (\$Thousands)</b>
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<b>Schedule DI --- Consolidated Deposit Information</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
\$100,000 or Less	DI120	\$ 50,274,431	\$ 49,131,756	\$ 49,331,036	\$ 47,611,219	\$ 45,820,681
Greater than \$100,000	DI130	\$ 17,425,823	\$ 17,886,281	\$ 17,870,953	\$ 21,763,812	\$ 21,267,831
<b>Number of Deposits (Excluding Retirement Accounts) with Balances</b>						
\$100,000 or Less	DI150	15,956,525	17,046,974	18,363,257	17,582,028	16,284,232
Greater than \$100,000	DI160	80,345	80,438	87,620	95,221	76,257
<b>Retirement Deposits with Balances</b>						
\$250,000 or Less	DI170	\$ 1,558,287	N/A	N/A	N/A	N/A
Greater than \$250,000	DI175	\$ 88,067	N/A	N/A	N/A	N/A
<b>Number of Retirement Deposits with Balances</b>						
\$250,000 or Less	DI180	178,629	N/A	N/A	N/A	N/A
Greater than \$250,000	DI185	212	N/A	N/A	N/A	N/A
<b>Number of Deposit Accounts - Total</b>						
IRA/Keogh Accounts	DI200	\$ 1,646,354	\$ 753,488	\$ 789,337	\$ 693,445	\$ 712,804
Uninsured Deposits	DI210	\$ 8,396,806	\$ 9,290,813	\$ 8,558,222	\$ 11,309,173	\$ 18,390,426
Preferred Deposits	DI220	\$ 81,904	\$ 68,192	\$ 61,281	\$ 70,528	\$ 33,396
<b>Components of Deposits and Escrows</b>						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 1,730,554	\$ 548,143	\$ 634,195	\$ 632,995	\$ 891,460
Money Market Deposit Accounts	DI320	\$ 42,556,874	\$ 40,158,212	\$ 40,994,784	\$ 43,384,760	\$ 38,769,145
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 3,881,420	\$ 4,303,016	\$ 2,996,235	\$ 4,920,371	\$ 1,073,222
Time Deposits	DI340	\$ 21,177,758	\$ 22,008,665	\$ 22,576,775	\$ 20,436,907	\$ 26,354,685
<b>Deposits and Escrow Data for Deposit Insurance Premium Assessments</b>						
Non-Interest-Bearing Demand Deposits	DI610	\$ 445,335	\$ 540,684	\$ 527,959	\$ 512,893	\$ 539,067
Outstd Checks Drawn Against FHLBs & FRBs Not Inclcd in SC710	DI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Deposits of Consolidated Subsidiaries</b>						
Demand Deposits	DI640	\$ 20,025	\$ 21,267	\$ 21,117	\$ 21,426	\$ 21,488
Time and Savings Deposits	DI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Other amounts to adjust deposits on SC710, to conform to deposits with Fed Deposit Ins Act</b>						
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

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: February 21, 2007, 2:00 PM</b>	<b>TFR Industry Aggregate Report</b> <b>93010 - OTS-Regulated: Delaware</b> <b>December 2006</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
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<b>Schedule SI --- Consolidated Supplemental Information</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Miscellaneous</b>						
Number of Full-time Equivalent Employees	SI370	7,089	6,836	9,746	9,722	10,020
Assets Held in Trading Accounts	SI375	\$ 12,364	\$ 12,279	\$ 12,105	\$ 12,105	\$ 11,951
Available-for-Sale Securities	SI385	\$ 45,592,194	\$ 46,612,628	\$ 46,066,705	\$ 45,657,722	\$ 39,560,626
Assets Held for Sale	SI387	\$ 17,132,300	\$ 20,185,090	\$ 19,837,491	\$ 20,248,164	\$ 25,495,580
Loans Serviced for Others	SI390	\$ 94,957,234	\$ 90,194,890	\$ 92,094,236	\$ 89,587,357	\$ 83,645,737
<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	87.60%	89.52%	86.49%	89.73%	91.52%
Second month of Qtr	SI582	87.05%	88.74%	91.11%	94.66%	91.37%
Third month of Qtr	SI583	88.36%	87.65%	91.23%	91.19%	90.16%
<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>\$ 9,029</b>	<b>\$ 9,161</b>	<b>\$ 8,914</b>	<b>\$ 8,473</b>	<b>\$ 8,604</b>
<b>Credit extended to assn exec officers, prin shareholders &amp; related interest</b>						
Aggregate amount of all extensions of credit	SI590	\$ 11,555	\$ 8,642	\$ 8,866	\$ 12,867	\$ 12,120
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	10	8	7	10	9
<b>Summary of Changes in Equity Capital</b>						
Beginning Equity Capital	SI600	\$ 8,620,163	\$ 9,942,747	\$ 9,655,670	\$ 9,253,997	\$ 9,573,356
Net Income (Loss) (SO91)	SI610	\$ 257,323	\$ 261,759	\$ 572,551	\$ 305,668	\$ 359,622
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 219,000	\$ 301,000	\$ 193,700	\$ 289,400	\$ 150,500
Stock Issued	SI640	\$ 286	\$ 5,000	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$- 9,995	\$- 382,530	\$ 1,893	\$ 563,826	\$ 271,198
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 22,681	\$ 300,355	\$- 94,498	\$- 177,706	\$- 90,895
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0	\$- 715	\$ 0



<b>Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2007, 2:00 PM</b>	<b>TFR Industry Aggregate Report 93010 - OTS-Regulated: Delaware December 2006</b>	<b>Frozen Aggregated Data (\$Thousands)</b>
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<b>Schedule SI --- Consolidated Supplemental Information</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Other Adjustments	SI671	\$- 5,045	\$- 1,206,168	\$ 831	\$- 1	\$ 0
<b>Ending Equity Capital (SC80)</b>	<b>SI680</b>	<b>\$ 8,666,413</b>	<b>\$ 8,620,163</b>	<b>\$ 9,942,747</b>	<b>\$ 9,655,669</b>	<b>\$ 9,962,781</b>
<b>Transactions With Affiliations</b>						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 18,914	\$ 2,457	\$ 11,111	\$ 0	\$ 1,731,739
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 226,032	\$ 270,858	\$ 488,289	\$ 776,409	\$ 9,640,174
<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	\$ 426,243	\$ 367,100	\$ 348,439	\$ 321,111	\$ 259,575
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 552	\$ 510	\$ 477	\$ 544	\$ 360
<b>Average Balance Sheet Data</b>						
Total Assets	SI870	\$ 105,711,019	\$ 108,947,185	\$ 122,391,077	\$ 117,429,149	\$ 123,213,859
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,221,138	\$ 1,415,176	\$ 1,587,190	\$ 1,232,117	\$ 1,019,545
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 95,620,786	\$ 100,139,847	\$ 113,848,779	\$ 108,971,564	\$ 114,295,056
Nonmortgage Loans	SI885	\$ 5,229,118	\$ 4,917,033	\$ 4,571,708	\$ 4,482,753	\$ 4,415,094
Deposits and Excrows	SI890	\$ 67,150,909	\$ 66,110,964	\$ 66,052,441	\$ 63,858,216	\$ 61,419,952
Total Borrowings	SI895	\$ 27,744,511	\$ 31,688,287	\$ 43,657,156	\$ 41,258,467	\$ 49,483,487

<b>Schedule SQ --- Consolidated Supplemental Questions</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
		<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
Acquire assets by merger with another depository inst?	SQ100	0	0	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	0	0
Change in Control of Association?	SQ130	0	0	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	1	1	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

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: February 21, 2007, 2:00 PM</b>	<b>TFR Industry Aggregate Report</b> <b>93010 - OTS-Regulated: Delaware</b> <b>December 2006</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
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<b>Schedule SQ --- Consolidated Supplemental Questions</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
		<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
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	3	3	3	4

<b>Schedule FS --- Fiduciary and Related Services</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>FIDUCIARY AND RELATED SERVICES</b>						
Does your institution have fiduciary powers?	FS110	5 [Yes]	5 [Yes]	4 [Yes]	4 [Yes]	5 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	5 [Yes]	5 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]
Do you have any activity to report on this schedule?	FS130	5 [Yes]	5 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]
<b>FIDUCIARY AND RELATED ASSETS</b>						
<b>Total Assets (\$) - Fiduciary, Custody &amp; Safekeeping Accounts</b>	<b>SUB6150</b>	<b>\$ 23,950,195</b>	<b>\$ 27,561,659</b>	<b>\$ 26,565,601</b>	<b>\$ 26,977,236</b>	<b>\$ 25,089,072</b>
<b>Managed Assets (\$) - Total Fiduciary Accounts</b>	<b>FS20</b>	<b>\$ 78,572</b>	<b>\$ 3,653,650</b>	<b>\$ 3,423,458</b>	<b>\$ 3,712,148</b>	<b>\$ 3,604,739</b>
Personal Trust and Agency Accounts	FS210	\$ 69,553	\$ 3,242,380	\$ 2,996,124	\$ 3,250,365	\$ 3,187,612
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 1,220	\$ 36,673	\$ 36,432	\$ 36,579	\$ 34,103
Employee Benefit - Defined Contribution	FS220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 1,220	\$ 36,673	\$ 36,432	\$ 36,579	\$ 34,103
Corporate Trust and Agency Accounts	FS250	\$ 7,799	\$ 7,638	\$ 6,964	\$ 5,957	\$ 5,915
Investment Management Agency Accounts	FS260	\$ 0	\$ 366,959	\$ 383,938	\$ 419,247	\$ 377,109
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>\$ 2,359,704</b>	<b>\$ 2,970,292</b>	<b>\$ 2,945,373</b>	<b>\$ 2,915,991</b>	<b>\$ 2,492,900</b>
Personal Trust and Agency Accounts	FS211	\$ 134,148	\$ 668,604	\$ 750,169	\$ 766,399	\$ 666,770
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 2,224,891	\$ 2,301,688	\$ 2,193,047	\$ 2,148,163	\$ 1,824,504
Employee Benefit - Defined Contribution	FS221	\$ 2,224,686	\$ 2,284,540	\$ 2,175,650	\$ 2,126,191	\$ 1,803,389
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 205	\$ 17,148	\$ 17,397	\$ 21,972	\$ 21,115
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 665	\$ 0	\$ 2,157	\$ 1,429	\$ 1,626
<b>Nonmanaged Assets (\$) - Custody and Safekeeping Accounts</b>	<b>FS280</b>	<b>\$ 21,511,919</b>	<b>\$ 20,937,717</b>	<b>\$ 20,196,770</b>	<b>\$ 20,349,097</b>	<b>\$ 18,991,433</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>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: February 21, 2007, 2:00 PM</b>	<b>TFR Industry Aggregate Report</b> <b>93010 - OTS-Regulated: Delaware</b> <b>December 2006</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
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<b>Schedule FS --- Fiduciary and Related Services</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Managed Assets (#) - Total Fiduciary Accounts</b>	<b>FS22</b>	<b>2,109</b>	<b>5,644</b>	<b>5,628</b>	<b>6,137</b>	<b>5,526</b>
Personal Trust and Agency Accounts	FS212	2,101	5,347	5,306	5,826	5,234
Retirement-related Trust and Agency Accounts - Total	SUB6120	3	47	48	47	42
Employee Benefit - Defined Contribution	FS222	0	0	0	0	0
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	3	47	48	47	42
Corporate Trust and Agency Accounts	FS252	5	5	5	5	5
Investment Management Agency Accounts	FS262	0	245	269	259	245
Other Fiduciary Accounts	FS272	0	0	0	0	0
<b>Nonmanaged Assets (#) - Total Fiduciary Accounts</b>	<b>FS23</b>	<b>257</b>	<b>378</b>	<b>509</b>	<b>475</b>	<b>431</b>
Personal Trust and Agency Accounts	FS213	10	146	185	189	159
Retirement-related Trust and Agency Accounts - Total	SUB6130	223	232	226	224	222
Employee Benefit - Defined Contribution	FS223	222	222	214	211	209
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	1	10	12	13	13
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	24	0	98	62	50
<b>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</b>	<b>FS281</b>	<b>258,810</b>	<b>256,337</b>	<b>253,672</b>	<b>254,258</b>	<b>269,257</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>\$ 3,518</b>	<b>\$ 30,658</b>	<b>\$ 20,407</b>	<b>\$ 10,310</b>	<b>\$ 38,028</b>
Personal Trust and Agency Accounts	FS310	\$ 1,574	\$ 26,364	\$ 17,421	\$ 8,845	\$ 32,748
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 104	\$ 501	\$ 346	\$ 168	\$ 645
Employee Benefit - Defined Contribution	FS320	\$ 103	\$ 77	\$ 53	\$ 28	\$ 105
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 1	\$ 424	\$ 293	\$ 140	\$ 540
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 0	\$ 2,260	\$ 1,586	\$ 787	\$ 2,785
Other Fiduciary Accounts	FS370	\$ 238	\$ 326	\$ 245	\$ 105	\$ 354
Custody and Safekeeping Accounts	FS380	\$ 1,212	\$ 1,108	\$ 739	\$ 369	\$ 1,471
Other Fiduciary and Related Services	FS390	\$ 390	\$ 99	\$ 70	\$ 36	\$ 25
<b>YTD - Expenses - Fiduciary and Related Services</b>	<b>FS391</b>	<b>\$ 4,915</b>	<b>\$ 19,719</b>	<b>\$ 15,503</b>	<b>\$ 6,874</b>	<b>\$ 24,830</b>
<b>YTD - Net Losses from Fiduciary and Related Services</b>	<b>FS392</b>	<b>\$ 0</b>	<b>\$ 228</b>	<b>\$ 28</b>	<b>\$- 2</b>	<b>\$ 5</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>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: February 21, 2007, 2:00 PM</b>	<b>TFR Industry Aggregate Report</b> <b>93010 - OTS-Regulated: Delaware</b> <b>December 2006</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
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<b>Schedule FS --- Fiduciary and Related Services</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>YTD - Income - Net Fiduciary and Related Services Income</b>	<b>FS35</b>	<b>\$- 1,397</b>	<b>\$ 10,711</b>	<b>\$ 4,876</b>	<b>\$ 3,438</b>	<b>\$ 13,193</b>
<b>FIDUCIARY MEMORANDA</b>						
<b>Managed Assets in Personal Trust and Agency Accounts - Total</b>	<b>FS40</b>	<b>\$ 69,554</b>	<b>\$ 3,198,505</b>	<b>\$ 2,974,787</b>	<b>\$ 3,234,487</b>	<b>\$ 3,187,612</b>
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 7,108
Interest-Bearing Deposits	FS415	\$ 735	\$ 98,185	\$ 73,004	\$ 72,905	\$ 68,733
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 6,578	\$ 179,894	\$ 168,366	\$ 206,525	\$ 205,088
State, County and Municipal Obligations	FS425	\$ 3,000	\$ 368,731	\$ 350,677	\$ 343,655	\$ 365,742
Money Market Mutual Funds	FS430	\$ 22,883	\$ 206,004	\$ 211,959	\$ 263,304	\$ 252,546
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 4	\$ 15
Other Notes and Bonds	FS440	\$ 810	\$ 127,401	\$ 131,255	\$ 186,313	\$ 190,022
Common and Preferred Stock	FS445	\$ 17,768	\$ 2,089,585	\$ 1,927,440	\$ 2,046,401	\$ 1,962,165
Real Estate Mortgages	FS450	\$ 0	\$ 800	\$ 898	\$ 1,413	\$ 1,427
Real Estate	FS455	\$ 50	\$ 61,023	\$ 57,162	\$ 57,493	\$ 61,163
Miscellaneous Assets	FS460	\$ 17,730	\$ 66,882	\$ 54,026	\$ 56,474	\$ 73,603
<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>2</b>	<b>2</b>
Domestic Equity	FS610	0	0	0	1	1
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	1	1
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>\$ 110,103</b>	<b>\$ 122,035</b>
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 25,109	\$ 23,023
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 84,994	\$ 99,012

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: February 21, 2007, 2:00 PM</b>	<b>TFR Industry Aggregate Report</b> <b>93010 - OTS-Regulated: Delaware</b> <b>December 2006</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
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<b>Schedule FS --- Fiduciary and Related Services</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
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>						
<b>Managed Accts - Total Fid Settlements/Surcharges/Othr Losses</b>	<b>FS70</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 28</b>	<b>\$ 0</b>	<b>\$ 5</b>
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 28	\$ 0	\$ 5
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>\$ 228</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 228	\$ 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>\$ 2</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 2	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

<b>Schedule CCR --- Consolidated Capital Requirement</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>TIER 1 (CORE ) CAPITAL REQUIREMENT</b>						
Equity Capital (SC80)	CCR100	\$ 8,666,415	\$ 8,620,164	\$ 9,942,746	\$ 9,655,669	\$ 9,962,782
Equity Capital Deductions - Total	SUB1631	\$ 155,376	\$ 152,680	\$ 250,444	\$ 249,015	\$ 235,632
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 155,332	\$ 152,636	\$ 250,408	\$ 248,983	\$ 235,601
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 44	\$ 44	\$ 36	\$ 32	\$ 31
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 253,199	\$ 275,883	\$ 576,238	\$ 481,740	\$ 304,087
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 252,604	\$ 275,845	\$ 576,200	\$ 481,702	\$ 304,049

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: February 21, 2007, 2:00 PM</b>	<b>TFR Industry Aggregate Report</b> <b>93010 - OTS-Regulated: Delaware</b> <b>December 2006</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
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<b>Schedule CCR --- Consolidated Capital Requirement</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 34	\$ 38	\$ 38	\$ 38	\$ 38
Other	CCR195	\$ 561	\$ 0	\$ 0	\$ 0	\$ 0
<b>Tier 1 (Core) Capital</b>	<b>CCR20</b>	<b>\$ 8,764,238</b>	<b>\$ 8,743,367</b>	<b>\$ 10,268,540</b>	<b>\$ 9,888,394</b>	<b>\$ 10,031,237</b>
<b>Total Assets (SC60)</b>	<b>CCR205</b>	<b>\$ 106,264,166</b>	<b>\$ 107,352,905</b>	<b>\$ 123,563,391</b>	<b>\$ 122,612,089</b>	<b>\$ 126,658,208</b>
Asset Deductions - Total	SUB1651	\$ 155,376	\$ 152,680	\$ 250,444	\$ 249,015	\$ 235,632
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 155,332	\$ 152,636	\$ 250,408	\$ 248,983	\$ 235,601
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 44	\$ 44	\$ 36	\$ 32	\$ 31
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 394,301	\$ 431,508	\$ 906,778	\$ 763,460	\$ 476,097
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 394,301	\$ 431,508	\$ 906,778	\$ 763,460	\$ 476,097
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Adjusted Total Assets</b>	<b>CCR25</b>	<b>\$ 106,503,091</b>	<b>\$ 107,631,733</b>	<b>\$ 124,219,725</b>	<b>\$ 123,126,534</b>	<b>\$ 126,898,673</b>
<b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>	<b>CCR27</b>	<b>\$ 4,260,123</b>	<b>\$ 4,305,270</b>	<b>\$ 4,968,789</b>	<b>\$ 4,923,882</b>	<b>\$ 5,075,947</b>
<b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>						
<b>Tier 1 (Core) Capital</b>	<b>CCR30</b>	<b>\$ 8,764,238</b>	<b>\$ 8,743,367</b>	<b>\$ 10,268,540</b>	<b>\$ 9,888,394</b>	<b>\$ 10,031,237</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	\$ 117,600	\$ 197,000	\$ 197,000	\$ 197,000	\$ 197,000
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 140,722	\$ 132,147	\$ 172,397	\$ 191,656	\$ 210,051
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Tier 2 (Supplementary) Capital</b>	<b>CCR33</b>	<b>\$ 258,322</b>	<b>\$ 329,147</b>	<b>\$ 369,397</b>	<b>\$ 388,656</b>	<b>\$ 407,051</b>
<b>Allowable Tier 2 (Supplementary) Capital</b>	<b>CCR35</b>	<b>\$ 258,322</b>	<b>\$ 329,147</b>	<b>\$ 369,397</b>	<b>\$ 388,656</b>	<b>\$ 407,051</b>
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 1,816	\$ 1,832	\$ 1,841	\$ 4,308	\$ 3,088
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Total Risk-Based Capital</b>	<b>CCR39</b>	<b>\$ 9,020,744</b>	<b>\$ 9,070,682</b>	<b>\$ 10,636,096</b>	<b>\$ 10,272,742</b>	<b>\$ 10,435,200</b>
0% R/W Category - Cash	CCR400	\$ 180,959	\$ 167,081	\$ 198,184	\$ 184,004	\$ 189,173
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 572,875	\$ 630,020	\$ 652,828	\$ 713,833	\$ 723,376
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: February 21, 2007, 2:00 PM</b>	<b>TFR Industry Aggregate Report</b> <b>93010 - OTS-Regulated: Delaware</b> <b>December 2006</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
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<b>Schedule CCR --- Consolidated Capital Requirement</b>		<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
0% R/W Category - Other	CCR415	\$ 89,350	\$ 89,206	\$ 84,761	\$ 82,256	\$ 68,748
0% R/W Category - Assets Total	CCR420	\$ 843,184	\$ 886,307	\$ 935,773	\$ 980,093	\$ 981,297
<b>0% Risk-Weight Total for R/B Capital (CCR420 x 0%)</b>	<b>CCR40</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 43,727,535	\$ 44,940,774	\$ 44,529,540	\$ 44,248,329	\$ 38,221,179
20% R/W Category - Claims on FHLBs	CCR435	\$ 909,127	\$ 974,217	\$ 954,399	\$ 959,284	\$ 1,247,823
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 6,627	\$ 6,548	\$ 6,700	\$ 1,706	\$ 6,919
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 1,863,982	\$ 1,409,634	\$ 733,115	\$ 408,190	\$ 527,284
20% R/W Category - Other	CCR450	\$ 756,592	\$ 900,964	\$ 853,310	\$ 796,855	\$ 919,067
20% R/W Category - Assets Total	CCR455	\$ 47,263,863	\$ 48,232,137	\$ 47,077,064	\$ 46,414,364	\$ 40,922,272
<b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>	<b>CCR45</b>	<b>\$ 9,452,773</b>	<b>\$ 9,646,427</b>	<b>\$ 9,415,412</b>	<b>\$ 9,282,874</b>	<b>\$ 8,184,455</b>
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 39,000,937	\$ 41,577,992	\$ 61,057,211	\$ 61,001,722	\$ 69,280,383
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	\$ 161,564	\$ 28,268	\$ 28,388	\$ 28,548	\$ 28,428
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 10,892	\$ 8,015	\$ 8,288	\$ 7,462	\$ 5,925
50% R/W Category - Other	CCR480	\$ 38,045	\$ 40,105	\$ 40,891	\$ 48,118	\$ 45,742
50% R/W Category - Assets Total	CCR485	\$ 39,211,438	\$ 41,654,380	\$ 61,134,778	\$ 61,085,850	\$ 69,360,478
<b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>	<b>CCR50</b>	<b>\$ 19,605,720</b>	<b>\$ 20,827,192</b>	<b>\$ 30,567,390</b>	<b>\$ 30,542,925</b>	<b>\$ 34,680,241</b>
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% R/W Category - All Other Assets	CCR506	\$ 22,456,492	\$ 20,030,551	\$ 19,624,808	\$ 17,174,066	\$ 18,703,086
100% R/W Category - Assets Total	CCR510	\$ 22,456,492	\$ 20,030,551	\$ 19,624,808	\$ 17,174,066	\$ 18,703,086
<b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>	<b>CCR55</b>	<b>\$ 22,456,492</b>	<b>\$ 20,030,551</b>	<b>\$ 19,624,808</b>	<b>\$ 17,174,066</b>	<b>\$ 18,703,086</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>\$ 109,774,977</b>	<b>\$ 110,803,375</b>	<b>\$ 128,772,423</b>	<b>\$ 125,654,373</b>	<b>\$ 129,967,133</b>
<b>Subtotal Risk-Weighted Assets</b>	<b>CCR75</b>	<b>\$ 51,514,984</b>	<b>\$ 50,504,168</b>	<b>\$ 59,607,610</b>	<b>\$ 56,999,865</b>	<b>\$ 61,567,781</b>
Excess Allowances for Loan and Lease Losses	CCR530	\$ 0	\$ 0	\$ 0	\$ 23	\$ 326
<b>Total Risk-Weighted Assets</b>	<b>CCR78</b>	<b>\$ 51,514,984</b>	<b>\$ 50,504,168</b>	<b>\$ 59,607,610</b>	<b>\$ 56,999,842</b>	<b>\$ 61,567,455</b>
<b>Total Risk-Based Capital Requirement (CCR78 x 8%)</b>	<b>CCR80</b>	<b>\$ 4,121,198</b>	<b>\$ 4,040,332</b>	<b>\$ 4,768,609</b>	<b>\$ 4,559,987</b>	<b>\$ 4,925,397</b>
<b>CAPITAL &amp; PROMPT CORRECTIVE ACTION RATIOS</b>						

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2007, 2:00 PM	TFR Industry Aggregate Report 93010 - OTS-Regulated: Delaware December 2006	Frozen Aggregated Data (\$Thousands)
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Schedule CCR --- Consolidated Capital Requirement		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Tier 1 (Core) Capital Ratio	CCR810	8.23%	8.12%	8.27%	8.03%	7.90%
Total Risk-Based Capital Ratio	CCR820	17.51%	17.96%	17.84%	18.02%	16.95%
Tier 1 Risk-Based Capital Ratio	CCR830	17.01%	17.31%	17.23%	17.35%	16.29%
Tangible Equity Ratio	CCR840	8.23%	8.12%	8.27%	8.03%	7.90%

**\*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.