

Office of Thrift Supervision
Financial Reporting System
Run Date: February 21, 2007, 12:55 PM

TFR Industry Aggregate Report
91300 - OTS-Regulated: U.S. Total
December 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description		Dec 2006 Value	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value
Number of Regulated Institutions		845	853	854	856	863
Number of Non-Responding Institutions		1	0	0	0	0
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	14	15	9	7	16
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 95,015,610	\$ 96,000,676	\$ 87,096,085	\$ 86,672,276	\$ 84,159,294
Cash and Non-Interest-Earning Deposits	SC110	\$ 16,200,708	\$ 17,883,822	\$ 16,477,117	\$ 16,902,373	\$ 19,353,459
Interest-Earning Deposits in FHLBs	SC112	\$ 5,471,692	\$ 6,557,701	\$ 6,890,431	\$ 7,663,713	\$ 5,228,768
Other Interest-Earning Deposits	SC118	\$ 6,625,559	\$ 6,620,923	\$ 4,867,676	\$ 3,404,890	\$ 2,729,278
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 12,954,982	\$ 12,191,262	\$ 9,064,080	\$ 9,409,730	\$ 6,788,555
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 34,119,782	\$ 33,353,148	\$ 32,367,049	\$ 32,826,147	\$ 32,811,395
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 4,623,925	\$ 4,439,700	\$ 4,518,105	\$ 4,830,621	\$ 5,466,662
State and Municipal Obligations	SC180	\$ 7,603,516	\$ 7,356,453	\$ 6,514,545	\$ 6,232,299	\$ 5,473,841
Securities Backed by Nonmortgage Loans	SC182	\$ 1,627,740	\$ 1,884,440	\$ 2,093,963	\$ 1,783,550	\$ 2,108,519
Other Investment Securities	SC185	\$ 5,256,972	\$ 5,183,211	\$ 3,819,828	\$ 3,174,719	\$ 3,734,427
Accrued Interest Receivable	SC191	\$ 530,734	\$ 530,016	\$ 483,291	\$ 444,235	\$ 464,388
Mortgage-Backed Securities - Gross	SUB0072	\$ 167,345,656	\$ 210,988,591	\$ 175,646,120	\$ 177,239,073	\$ 172,595,442
Mortgage-Backed Securities - Total	SC22	\$ 167,345,644	\$ 210,988,579	\$ 175,645,878	\$ 177,238,985	\$ 172,595,355
Pass-Through - Total	SUB0073	\$ 86,232,133	\$ 111,136,312	\$ 94,009,857	\$ 96,497,841	\$ 99,182,511
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 75,844,373	\$ 102,570,300	\$ 85,159,851	\$ 87,974,982	\$ 91,748,898
Other Pass-Through	SC215	\$ 10,387,760	\$ 8,566,012	\$ 8,850,006	\$ 8,522,859	\$ 7,433,613
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 80,368,318	\$ 98,976,984	\$ 80,765,247	\$ 79,927,559	\$ 72,483,341
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 17,425,341	\$ 34,865,025	\$ 19,516,716	\$ 20,400,413	\$ 18,711,213
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 6,084,071	\$ 6,424,731	\$ 6,909,676	\$ 7,080,264	\$ 6,949,518
Other	SC222	\$ 56,858,906	\$ 57,687,228	\$ 54,338,855	\$ 52,446,882	\$ 46,822,610
Accrued Interest Receivable	SC228	\$ 745,205	\$ 875,295	\$ 871,016	\$ 813,674	\$ 929,589

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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
General Valuation Allowances	SC229	\$ 12	\$ 12	\$ 242	\$ 88	\$ 87
Mortgage Loans - Gross	SUB0092	\$ 913,284,939	\$ 1,088,620,568	\$ 1,043,664,746	\$ 1,020,036,615	\$ 983,997,562
Mortgage Loans - Total	SC26	\$ 909,522,124	\$ 1,084,590,296	\$ 1,039,842,859	\$ 1,016,207,676	\$ 980,206,933
Construction Loans - Total	SUB0100	\$ 33,363,908	\$ 33,692,849	\$ 31,794,181	\$ 30,538,231	\$ 29,097,702
Residential - Total	SUB0110	\$ 26,169,536	\$ 26,678,040	\$ 25,699,582	\$ 24,624,479	\$ 23,622,519
1-4 Dwelling Units	SC230	\$ 20,574,511	\$ 21,048,455	\$ 20,190,079	\$ 19,304,997	\$ 18,324,784
Multifamily (5 or more) Dwelling Units	SC235	\$ 5,595,025	\$ 5,629,585	\$ 5,509,503	\$ 5,319,482	\$ 5,297,735
Nonresidential Property	SC240	\$ 7,194,372	\$ 7,014,809	\$ 6,094,599	\$ 5,913,752	\$ 5,475,183
Permanent Loans - Total	SUB0121	\$ 874,874,104	\$ 1,049,243,341	\$ 1,006,705,999	\$ 984,553,661	\$ 950,117,016
Residential - Total	SUB0131	\$ 793,444,088	\$ 966,539,228	\$ 933,101,554	\$ 913,292,949	\$ 881,112,550
1-4 Dwelling Units - Total	SUB0141	\$ 727,062,129	\$ 892,167,680	\$ 865,452,482	\$ 846,626,058	\$ 814,705,650
Revolving Open-End Loans	SC251	\$ 79,954,207	\$ 97,406,130	\$ 92,848,899	\$ 91,594,174	\$ 90,506,468
All Other - First Liens	SC254	\$ 608,752,559	\$ 727,820,177	\$ 716,363,799	\$ 706,982,165	\$ 682,704,751
All Other - Junior Liens	SC255	\$ 38,355,363	\$ 66,941,373	\$ 56,239,784	\$ 48,049,719	\$ 41,494,431
Multifamily (5 or more) Dwelling Units	SC256	\$ 66,381,959	\$ 74,371,548	\$ 67,649,072	\$ 66,666,891	\$ 66,406,900
Nonresidential Property (Except Land)	SC260	\$ 63,396,982	\$ 65,382,839	\$ 57,103,697	\$ 55,498,353	\$ 54,400,397
Land	SC265	\$ 18,033,034	\$ 17,321,274	\$ 16,500,748	\$ 15,762,359	\$ 14,604,069
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 1,428,270	\$ 47,563,490	\$ 24,235,012	\$ 38,702,325	\$ 13,684,065
Accrued Interest Receivable	SC272	\$ 4,655,590	\$ 5,390,444	\$ 4,867,351	\$ 4,587,452	\$ 4,381,298
Advances for Taxes and Insurance	SC275	\$ 391,337	\$ 293,933	\$ 297,215	\$ 357,272	\$ 401,548
Allowance for Loan and Lease Losses	SC283	\$ 3,762,815	\$ 4,030,272	\$ 3,821,887	\$ 3,828,939	\$ 3,790,629
Nonmortgage Loans - Gross	SUB0162	\$ 134,013,753	\$ 144,695,986	\$ 136,716,786	\$ 130,319,873	\$ 140,812,727
Nonmortgage Loans - Total	SC31	\$ 130,887,053	\$ 141,721,964	\$ 133,720,871	\$ 127,406,980	\$ 137,645,850
Commercial Loans - Total	SC32	\$ 50,872,879	\$ 51,181,984	\$ 46,003,638	\$ 43,550,221	\$ 43,303,854
Secured	SC300	\$ 28,447,984	\$ 30,588,412	\$ 28,182,160	\$ 26,715,886	\$ 27,128,635
Unsecured	SC303	\$ 20,655,472	\$ 18,979,416	\$ 16,439,441	\$ 15,485,208	\$ 14,873,125
Lease Receivables	SC306	\$ 1,769,423	\$ 1,614,156	\$ 1,382,037	\$ 1,349,127	\$ 1,302,094
Consumer Loans - Total	SC35	\$ 82,249,292	\$ 92,633,420	\$ 89,921,874	\$ 86,018,438	\$ 96,674,166
Loans on Deposits	SC310	\$ 687,270	\$ 698,151	\$ 665,408	\$ 632,167	\$ 617,547
Home Improvement Loans (Not secured by real estate)	SC316	\$ 847,668	\$ 684,239	\$ 675,952	\$ 689,327	\$ 685,501
Education Loans	SC320	\$ 894,608	\$ 845,900	\$ 586,529	\$ 957,656	\$ 900,635
Auto Loans	SC323	\$ 16,216,936	\$ 18,190,979	\$ 17,569,409	\$ 17,145,797	\$ 28,097,614
Mobile Home Loans	SC326	\$ 737,509	\$ 721,757	\$ 987,540	\$ 1,013,153	\$ 1,028,765
Credit Cards	SC328	\$ 41,295,878	\$ 42,085,512	\$ 40,120,780	\$ 38,252,908	\$ 39,197,104

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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
Other, Including Lease Receivables	SC330	\$ 21,569,423	\$ 29,406,882	\$ 29,316,256	\$ 27,327,430	\$ 26,147,001
Accrued Interest Receivable	SC348	\$ 891,582	\$ 880,583	\$ 791,274	\$ 751,215	\$ 834,707
Allowance for Loan and Lease Losses	SC357	\$ 3,126,700	\$ 2,974,022	\$ 2,995,915	\$ 2,912,893	\$ 3,166,877
Repossessed Assets - Gross	SUB0201	\$ 1,263,052	\$ 1,235,962	\$ 1,071,555	\$ 1,018,208	\$ 738,466
Repossessed Assets - Total	SC40	\$ 1,253,866	\$ 1,229,541	\$ 1,065,802	\$ 1,012,829	\$ 733,613
Real Estate - Total	SUB0210	\$ 1,222,972	\$ 1,202,756	\$ 1,046,272	\$ 991,615	\$ 701,267
Construction	SC405	\$ 30,393	\$ 34,982	\$ 31,704	\$ 31,848	\$ 31,526
Residential - Total	SUB0225	\$ 937,731	\$ 889,362	\$ 721,042	\$ 676,349	\$ 551,637
1-4 Dwelling Units	SC415	\$ 921,591	\$ 877,976	\$ 705,398	\$ 667,776	\$ 543,682
Multifamily (5 or more) Dwelling Units	SC425	\$ 16,140	\$ 11,386	\$ 15,644	\$ 8,573	\$ 7,955
Nonresidential (Except Land)	SC426	\$ 66,222	\$ 94,737	\$ 102,932	\$ 72,464	\$ 81,548
Land	SC428	\$ 80,930	\$ 45,823	\$ 39,038	\$ 34,264	\$ 36,556
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 107,696	\$ 137,852	\$ 151,556	\$ 176,690	N/A
Other Repossessed Assets	SC430	\$ 40,080	\$ 33,206	\$ 25,283	\$ 26,593	\$ 37,198
General Valuation Allowances	SC441	\$ 9,186	\$ 6,421	\$ 5,753	\$ 5,379	\$ 4,853
Real Estate Held for Investment	SC45	\$ 189,343	\$ 193,218	\$ 179,753	\$ 176,847	\$ 182,621
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 15,996,757	\$ 19,301,129	\$ 18,146,569	\$ 18,020,513	\$ 17,312,574
Federal Home Loan Bank Stock	SC510	\$ 13,516,163	\$ 17,185,386	\$ 16,386,460	\$ 16,422,825	\$ 16,433,726
Other	SC540	\$ 2,480,594	\$ 2,115,743	\$ 1,760,109	\$ 1,597,688	\$ 878,848
Office Premises and Equipment	SC55	\$ 11,563,993	\$ 11,780,399	\$ 11,295,891	\$ 11,283,209	\$ 11,090,905
Other Assets - Gross	SUB0262	\$ 78,761,370	\$ 67,816,438	\$ 67,388,184	\$ 61,014,276	\$ 60,231,778
Other Assets - Total	SC59	\$ 78,729,927	\$ 67,781,416	\$ 67,353,067	\$ 60,977,380	\$ 60,193,956
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 1,201,018	\$ 1,057,885	\$ 837,428	\$ 834,271	\$ 785,943
Bank-Owned Life Insurance - Other	SC625	\$ 8,678,238	\$ 8,061,926	\$ 7,303,008	\$ 6,894,488	\$ 6,488,955
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 9,935,700	\$ 9,541,931	\$ 12,578,159	\$ 12,028,958	\$ 11,013,548
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 2,161	\$ 2,241	\$ 1,991	\$ 1,908	\$ 2,061
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 38,003,221	\$ 25,371,248	\$ 22,487,918	\$ 22,483,777	\$ 22,254,243
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 1,317,892	\$ 1,253,617	\$ 1,235,823	\$ 1,152,572	\$ 1,106,893
Other Assets	SC689	\$ 19,623,140	\$ 22,527,589	\$ 22,943,857	\$ 17,618,302	\$ 18,580,135
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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Schedule SC --- Consolidated Statement of Condition		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 31,443	\$ 35,022	\$ 35,117	\$ 36,896	\$ 37,822
General Valuation Allowances - Total	SUB2092	\$ 6,930,156	\$ 7,045,749	\$ 6,858,914	\$ 6,784,195	\$ 7,000,268
Total Assets - Gross	SUB0283	\$ 1,417,434,473	\$ 1,640,632,967	\$ 1,541,205,689	\$ 1,505,780,892	\$ 1,471,121,366
Total Assets	SC60	\$ 1,410,504,317	\$ 1,633,587,218	\$ 1,534,346,775	\$ 1,498,996,697	\$ 1,464,121,098
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 875,897,423	\$ 933,809,240	\$ 883,289,976	\$ 866,515,317	\$ 835,720,537
Deposits	SC710	\$ 860,907,288	\$ 910,233,961	\$ 858,850,390	\$ 841,866,136	\$ 812,861,807
Escrows	SC712	\$ 15,057,080	\$ 23,715,079	\$ 24,578,496	\$ 24,769,703	\$ 22,919,103
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 66,945	\$- 139,800	\$- 138,910	\$- 120,522	\$- 60,373
Borrowings - Total	SC72	\$ 349,872,074	\$ 495,221,949	\$ 473,682,284	\$ 459,232,390	\$ 461,548,015
Advances from FHLBank	SC720	\$ 214,030,221	\$ 285,760,556	\$ 271,731,859	\$ 270,057,346	\$ 274,013,513
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 66,824,786	\$ 86,320,258	\$ 81,818,767	\$ 75,624,678	\$ 76,124,269
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 10,694,618	\$ 10,487,582	\$ 9,629,818	\$ 8,455,529	\$ 8,649,758
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 168
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 168
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 58,322,449	\$ 112,653,553	\$ 110,501,840	\$ 105,094,837	\$ 102,760,307
Other Liabilities - Total	SC75	\$ 30,657,770	\$ 51,287,176	\$ 33,099,576	\$ 30,497,212	\$ 27,863,126
Accrued Interest Payable - Deposits	SC763	\$ 2,382,934	\$ 2,255,601	\$ 1,884,994	\$ 1,620,681	\$ 1,381,290
Accrued Interest Payable - Other	SC766	\$ 1,949,560	\$ 2,696,937	\$ 2,616,267	\$ 2,839,606	\$ 2,450,940
Accrued Taxes	SC776	\$ 2,977,602	\$ 5,202,544	\$ 5,262,912	\$ 3,835,127	\$ 3,485,622
Accounts Payable	SC780	\$ 5,115,823	\$ 5,862,686	\$ 5,563,121	\$ 4,351,765	\$ 5,106,870
Deferred Income Taxes	SC790	\$ 3,524,037	\$ 5,131,948	\$ 4,572,372	\$ 4,174,807	\$ 4,032,164
Other Liabilities and Deferred Income	SC796	\$ 14,707,814	\$ 30,137,460	\$ 13,199,910	\$ 13,675,224	\$ 11,406,240
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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Description	Line Item	Value	Value	Value	Value	Value
Total Liabilities	SC70	\$ 1,256,427,267	\$ 1,480,318,365	\$ 1,390,071,836	\$ 1,356,244,918	\$ 1,325,131,678
Minority Interest	SC800	\$ 3,017,996	\$ 2,519,101	\$ 2,385,451	\$ 2,395,611	\$ 646,139
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 151,059,068	\$ 150,749,758	\$ 141,889,499	\$ 140,356,168	\$ 138,343,268
Stock - Total	SUB0311	\$ 95,532,508	\$ 92,616,449	\$ 85,343,948	\$ 83,465,156	\$ 81,553,207
Perpetual Preferred Stock - Cumulative	SC812	\$ 1,800	\$ 1,800	\$ 1,800	\$ 1,000	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 686,173	\$ 434,353	\$ 434,353	\$ 434,353	\$ 447,898
Common Stock - Par Value	SC820	\$ 627,741	\$ 703,610	\$ 554,029	\$ 560,514	\$ 553,727
Common Stock - Paid in Excess of Par	SC830	\$ 94,216,794	\$ 91,476,686	\$ 84,353,766	\$ 82,469,289	\$ 80,551,582
Accumulated Other Comprehensive Income - Total	SC86	\$- 1,169,473	\$- 1,218,533	\$- 2,126,906	\$- 1,691,594	\$- 1,140,083
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 745,373	\$- 869,772	\$- 2,489,656	\$- 1,763,101	\$- 952,775
Gains (Losses) on Cash Flow Hedges	SC865	\$- 99,603	\$- 313,812	\$ 389,471	\$ 64,477	\$- 194,917
Other	SC870	\$- 324,497	\$- 34,949	\$- 26,721	\$ 7,030	\$ 7,609
Retained Earnings	SC880	\$ 57,171,769	\$ 59,821,834	\$ 59,091,570	\$ 59,028,332	\$ 58,393,459
Other Components of Equity Capital	SC891	\$- 475,736	\$- 469,992	\$- 419,113	\$- 445,725	\$- 463,314
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 1,410,504,331	\$ 1,633,587,224	\$ 1,534,346,786	\$ 1,498,996,697	\$ 1,464,121,085

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Other Codes As of Dec 2006

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	77	\$ 33,206
3	Federal, State, or other taxes receivable	222	\$ 2,780,275
4	Net deferred tax assets	367	\$ 1,764,252
6	Prepaid deposit insurance premiums	49	\$ 2,689
7	Prepaid expenses	675	\$ 990,771
8	Deposits for utilities and other services	19	\$ 1,702
9	Advances for loans serviced for others	45	\$ 406,673
10	Property leased to others, net of accumul. deprec.	5	\$ 96,565
11	Deferred issuance costs	1	\$ 441
12	Amounts receivable under interest rate swap agreem	5	\$ 90,479
13	Noninterest-bearing accts rcv from Hold Co/Affl	40	\$ 832,943
14	Other noninterest-bearing short-term accounts rcv	234	\$ 2,989,817
19	Receivables fr a broker for unsettled transactions	17	\$ 53,324
20	F/V of all derivative instru. reportable as assets	26	\$ 1,419,183
22	Unapplied loan disbursements	18	\$ 518,930
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	38	\$ 15,407
99	Other	442	\$ 3,428,485

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	19	\$ 43,514
4	Nonrefundable loan fees received prior to closing	53	\$ 9,800
5	Deferred gains from sale/leaseback	3	\$ 2,656
6	Balances in U.S. Treasury tax and loan accounts	9	\$ 6,637
7	Deferred gains from the sale of real estate	33	\$ 1,387
8	Negative equity investments in uncons service corp	1	\$ 622
9	Fees received for standby contracts and other	3	\$ 1,369
10	Amounts due brokers for unsettled transactions	11	\$ 649,831
11	The liability recorded for post-retirement benefit	313	\$ 567,528
13	Amounts payable under interest-rate-swap agreement	8	\$ 105,781
14	Unapplied loan payments received	55	\$ 196,101
15	Liability on loan servicing contracts	2	\$ 38,626
16	Recourse loan liability	10	\$ 18,505
17	Noninterest-bearing payables to Hold Co/Affiliates	70	\$ 4,976,208
18	Litigation reserves	7	\$ 1,083
19	Nonrefundable stock subscriptions	1	\$ 12,589
20	F/V of all derivative instru. reportable as liab.	31	\$ 1,289,663
21	Liabilities for credit losses on OBS credit exposures	17	\$ 25,330
99	Other	772	\$ 4,500,224

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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
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 21,905,577	\$ 24,410,063	\$ 22,808,876	\$ 20,904,243	\$ 19,973,520
Deposits and Investment Securities	SO115	\$ 1,010,181	\$ 942,820	\$ 823,955	\$ 732,165	\$ 687,500
Mortgage-Backed Securities	SO125	\$ 2,279,589	\$ 2,410,675	\$ 2,268,601	\$ 2,146,836	\$ 2,036,866
Mortgage Loans	SO141	\$ 15,453,793	\$ 17,526,899	\$ 16,346,569	\$ 15,311,121	\$ 14,257,262
Nonmortgage Loans - Total	SUB0950	\$ 3,162,014	\$ 3,529,669	\$ 3,369,751	\$ 2,714,122	\$ 2,991,892
Commercial Loans and Leases	SO160	\$ 1,103,184	\$ 1,125,025	\$ 995,595	\$ 903,623	\$ 875,674
Consumer Loans and Leases	SO171	\$ 2,058,830	\$ 2,404,644	\$ 2,374,156	\$ 1,810,499	\$ 2,116,218
Dividend Inc on Equity Investmnts Not Subj to FASB 115- Total	SO18	\$ 196,791	\$ 206,436	\$ 200,644	\$ 175,417	\$ 162,257
Federal Home Loan Bank Stock	SO181	\$ 195,775	\$ 206,068	\$ 200,296	\$ 175,247	\$ 162,051
Other	SO185	\$ 1,016	\$ 368	\$ 348	\$ 170	\$ 206
Interest Expense - Total	SO21	\$ 12,598,027	\$ 14,072,270	\$ 12,336,664	\$ 10,863,190	\$ 10,148,454
Deposits	SO215	\$ 7,933,740	\$ 7,853,740	\$ 6,710,248	\$ 5,838,139	\$ 5,357,980
Escrows	SO225	\$ 6,220	\$ 70,294	\$ 63,763	\$ 44,766	\$ 65,098
Advances from FHLBank	SO230	\$ 2,782,889	\$ 3,541,712	\$ 3,213,705	\$ 2,966,201	\$ 2,806,134
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 137,821	\$ 151,580	\$ 131,384	\$ 116,036	\$ 107,856
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 2	\$ 5
Other Borrowed Money	SO260	\$ 1,737,923	\$ 2,455,231	\$ 2,218,176	\$ 1,898,743	\$ 1,812,078
Capitalized Interest	SO271	\$ 566	\$ 289	\$ 612	\$ 696	\$ 697
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 9,504,341	\$ 10,544,229	\$ 10,672,856	\$ 10,216,469	\$ 9,987,323
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 1,567,432	\$ 893,860	\$ 747,780	\$ 548,947	\$ 946,476
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 7,936,909	\$ 9,650,369	\$ 9,925,076	\$ 9,667,522	\$ 9,040,847
Noninterest Income - Total	SO42	\$ 5,938,312	\$ 6,857,845	\$ 6,581,187	\$ 6,307,752	\$ 6,927,048
Mortgage Loan Serving Fees	SO410	\$ 146,947	\$- 196,406	\$ 392,019	\$ 729,817	\$ 356,391
Other Fees and Charges	SO420	\$ 4,268,817	\$ 3,825,729	\$ 4,094,503	\$ 3,966,452	\$ 4,641,503
Net Income (Loss) from Other - Total	SUB0451	\$ 612,202	\$ 1,403,345	\$ 932,951	\$ 885,852	\$ 1,435,619
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 680,864	\$ 1,314,175	\$ 803,975	\$ 882,001	\$ 1,578,230
Operations & Sale of Repossessed Assets	SO461	\$- 18,626	\$- 10,468	\$- 3,557	\$- 5,214	\$- 12,401
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 7,216	\$ 10,313	\$- 6,999	\$- 10,403	\$- 2,041
Sale of Securities Held-to-Maturity	SO467	\$- 250	\$ 3	\$- 252	\$- 8,063	\$- 344
Sale of Loans Held for Investment	SO475	\$ 2,813	\$ 7,420	\$ 9,827	\$ 2,127	\$ 38,072

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 13,628	\$ 76,153	\$ 210,306	\$ 56,184	\$ 69,936
Trading Assets (Realized and Unrealized)	SO485	\$- 59,011	\$ 5,749	\$- 80,349	\$- 30,780	\$- 235,833
Other Noninterest Income	SO488	\$ 910,346	\$ 1,825,178	\$ 1,161,714	\$ 725,630	\$ 493,535
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 9,088,846	\$ 10,102,951	\$ 9,998,576	\$ 9,464,972	\$ 9,217,892
All Personnel Compensation and Expense	SO510	\$ 3,673,393	\$ 3,884,013	\$ 3,929,392	\$ 3,884,662	\$ 3,767,747
Legal Expense	SO520	\$ 73,397	\$ 64,191	\$ 65,908	\$ 50,351	\$ 64,587
Office Occupancy and Equipment Expense	SO530	\$ 1,308,079	\$ 1,351,414	\$ 1,317,407	\$ 1,342,828	\$ 1,346,200
Marketing and Other Professional Services	SO540	\$ 1,077,761	\$ 1,172,233	\$ 1,265,071	\$ 1,019,899	\$ 1,078,217
Loan Servicing Fees	SO550	\$ 300,535	\$ 278,996	\$ 317,501	\$ 307,262	\$ 331,288
Goodwill and Other Intangibles Expense	SO560	\$ 216,845	\$ 162,680	\$ 151,117	\$ 137,954	\$ 135,931
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 21,995	\$ 28,662	\$ 24,208	\$ 14,505	\$ 26,728
Other Noninterest Expense	SO580	\$ 2,416,841	\$ 3,160,761	\$ 2,927,972	\$ 2,707,511	\$ 2,467,193
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 4,786,375	\$ 6,405,265	\$ 6,507,687	\$ 6,510,302	\$ 6,750,005
Income Taxes - Total	SO71	\$ 1,574,219	\$ 2,118,005	\$ 2,300,692	\$ 2,295,910	\$ 2,434,042
Federal	SO710	\$ 1,395,796	\$ 1,827,721	\$ 1,974,965	\$ 1,971,817	\$ 2,077,355
State, Local & Other	SO720	\$ 178,423	\$ 290,284	\$ 325,727	\$ 324,093	\$ 356,687
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 3,212,156	\$ 4,287,259	\$ 4,206,995	\$ 4,214,391	\$ 4,315,962
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$- 26,551	\$ 343	\$- 128	\$ 34	\$ 4,735
Net Income (Loss)	SO91	\$ 3,185,605	\$ 4,287,602	\$ 4,206,867	\$ 4,214,425	\$ 4,320,697

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Other Codes As of Dec 2006

Other Noninterest Income Codes

Code	Description	Count	Amount
2	Interest income from income tax refunds	3	\$ 50,620
4	Net income(loss) from leasing or subleasing space	206	\$ 12,114
5	Net income(loss) from real estate held for invest	19	\$ 1,438
6	Net income(loss)-equity invest in uncons sub org	24	\$- 9,442
7	Net income(loss) from leased property	52	\$ 3,921
9	Net income from data processing lease/services	11	\$ 1,654
11	Adjustments to prior periods	2	\$ 8
14	Interest Income from CNFIs reported on SC655	5	\$ 3,685
15	Income from corporate-owned life insurance	254	\$ 56,694
19	Realized/unrealized gains on derivatives	14	\$ 374,545
99	Other	591	\$ 162,969

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	113	\$ 7,586
2	OTS assessments	226	\$ 8,061
3	Interest expense on income taxes	2	\$ 67
4	Interest expense on Treasury tax & loan accounts	1	\$ 10
5	Forfeited commitment fees on FHLBank advances	1	\$ 1
6	Supervisory examination fees	118	\$ 2,100
7	Office supplies, printing, and postage	616	\$ 226,659
8	Telephone, including data lines	261	\$ 38,684
9	Loan origination expense	134	\$ 21,067
10	ATM expense	134	\$ 30,834
11	Adjustments to prior periods	5	\$- 766
12	Acquisition and organization costs	6	\$ 16,566
13	Misc taxes other than income & real estate	86	\$ 5,788
14	Losses from fraud	14	\$ 9,957
15	Foreclosure expenses	16	\$ 996
16	Web site expenses	4	\$ 91
17	Charitable contributions	55	\$ 2,254
18	Minority Interest	4	\$ 5,432
19	Realized/unrealized losses on derivatives	6	\$ 277,549
99	Other	634	\$ 870,119

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Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 82,364,762	\$ 67,989,835	\$ 43,697,145	\$ 20,904,243	\$ 70,999,002
YTD - Deposits and Investment Securities	Y_SO115	\$ 3,445,997	\$ 2,489,814	\$ 1,555,292	\$ 732,165	\$ 2,331,591
YTD - Mortgage-Backed Securities	Y_SO125	\$ 8,873,539	\$ 6,818,563	\$ 4,414,720	\$ 2,146,836	\$ 7,153,154
YTD - Mortgage Loans	Y_SO141	\$ 58,002,401	\$ 49,076,023	\$ 31,644,429	\$ 15,311,121	\$ 51,340,497
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 3,896,860	\$ 3,017,260	\$ 1,898,499	\$ 903,623	\$ 3,171,378
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 8,145,966	\$ 6,588,176	\$ 4,184,206	\$ 1,810,499	\$ 7,002,383
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 709,042	\$ 581,262	\$ 375,814	\$ 175,417	\$ 598,742
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 707,141	\$ 580,377	\$ 375,297	\$ 175,247	\$ 596,657
YTD - Other	Y_SO185	\$ 1,901	\$ 885	\$ 517	\$ 170	\$ 2,085
YTD - Interest Expense - Total	Y_SO21	\$ 45,246,425	\$ 37,206,902	\$ 23,192,490	\$ 10,863,190	\$ 33,133,471
YTD - Deposits	Y_SO215	\$ 27,113,144	\$ 20,354,492	\$ 12,543,907	\$ 5,838,139	\$ 17,451,278
YTD - Escrows	Y_SO225	\$ 23,039	\$ 178,786	\$ 108,525	\$ 44,766	\$ 136,133
YTD - Advances from FHLBank	Y_SO230	\$ 10,936,388	\$ 9,704,925	\$ 6,177,041	\$ 2,966,201	\$ 9,255,038
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 471,938	\$ 399,000	\$ 247,420	\$ 116,036	\$ 418,965
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 2	\$ 2	\$ 2	\$ 2	\$ 24
YTD - Other Borrowed Money	Y_SO260	\$ 6,704,076	\$ 6,571,293	\$ 4,116,904	\$ 1,898,743	\$ 5,874,521
YTD - Capitalized Interest	Y_SO271	\$ 2,163	\$ 1,597	\$ 1,308	\$ 696	\$ 2,488
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 37,827,378	\$ 31,364,194	\$ 20,880,468	\$ 10,216,469	\$ 38,464,273
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 3,663,797	\$ 2,187,590	\$ 1,296,637	\$ 548,947	\$ 2,925,047
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 34,163,581	\$ 29,176,604	\$ 19,583,831	\$ 9,667,522	\$ 35,539,226
YTD - Noninterest Income - Total	Y_SO42	\$ 24,554,561	\$ 19,732,167	\$ 12,887,099	\$ 6,307,752	\$ 23,773,892
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 918,841	\$ 924,621	\$ 1,121,789	\$ 729,817	\$ 1,590,996
YTD - Other Fees and Charges	Y_SO420	\$ 15,698,676	\$ 11,878,624	\$ 8,059,909	\$ 3,966,452	\$ 15,074,317
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 3,801,428	\$ 3,218,226	\$ 1,818,366	\$ 885,852	\$ 4,981,205
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 3,675,356	\$ 2,998,063	\$ 1,685,920	\$ 882,001	\$ 5,067,614
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 38,562	\$- 19,342	\$- 9,140	\$- 5,214	\$- 37,958
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 12,670	\$- 7,042	\$- 17,402	\$- 10,403	\$- 15,955
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$- 8,562	\$- 8,312	\$- 8,315	\$- 8,063	\$- 524
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 19,294	\$ 19,374	\$ 11,954	\$ 2,127	\$ 83,293

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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
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 350,925	\$ 340,865	\$ 266,478	\$ 56,184	\$ 138,087
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$- 164,391	\$- 105,380	\$- 111,129	\$- 30,780	\$- 253,352
YTD - Other Noninterest Income	Y_SO488	\$ 4,115,654	\$ 3,710,696	\$ 1,887,034	\$ 725,630	\$ 2,127,375
YTD - Noninterest Expense - Total	Y_SO51	\$ 36,552,575	\$ 29,512,850	\$ 19,455,473	\$ 9,464,972	\$ 33,898,780
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 14,377,492	\$ 11,669,302	\$ 7,809,481	\$ 3,884,662	\$ 14,225,955
YTD - Legal Expense	Y_SO520	\$ 226,489	\$ 179,979	\$ 116,212	\$ 50,351	\$ 237,471
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 5,079,092	\$ 4,001,992	\$ 2,658,442	\$ 1,342,828	\$ 4,954,401
YTD - Marketing and Other Professional Services	Y_SO540	\$ 4,362,588	\$ 3,454,282	\$ 2,284,631	\$ 1,019,899	\$ 3,918,746
YTD - Loan Servicing Fees	Y_SO550	\$ 1,162,157	\$ 903,754	\$ 624,758	\$ 307,262	\$ 1,127,437
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 648,576	\$ 449,678	\$ 288,978	\$ 137,954	\$ 446,982
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 81,713	\$ 67,241	\$ 38,706	\$ 14,505	\$ 61,692
YTD - Other Noninterest Expense	Y_SO580	\$ 10,614,467	\$ 8,786,621	\$ 5,634,265	\$ 2,707,511	\$ 8,926,095
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 22,165,569	\$ 19,395,923	\$ 13,015,457	\$ 6,510,302	\$ 25,414,340
YTD - Income Taxes - Total	Y_SO71	\$ 7,535,516	\$ 6,705,422	\$ 4,595,735	\$ 2,295,910	\$ 9,048,477
YTD - Federal	Y_SO710	\$ 6,494,015	\$ 5,765,679	\$ 3,946,051	\$ 1,971,817	\$ 7,844,256
YTD - State, Local, and Other	Y_SO720	\$ 1,041,501	\$ 939,743	\$ 649,684	\$ 324,093	\$ 1,204,221
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 14,630,051	\$ 12,690,499	\$ 8,419,721	\$ 4,214,391	\$ 16,365,862
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$- 26,302	\$ 249	\$- 94	\$ 34	\$- 555
YTD - Net Income (Loss)	Y_SO91	\$ 14,603,749	\$ 12,690,748	\$ 8,419,627	\$ 4,214,425	\$ 16,365,307

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
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 6,770,683	\$ 6,921,639	\$ 6,778,919	\$ 6,728,132	\$ 6,629,826
Net Provision for Loss	VA115	\$ 1,568,737	\$ 896,577	\$ 744,993	\$ 548,978	\$ 949,218
Transfers	VA125	\$ 11,984	\$- 20,845	\$- 6,213	\$- 7,921	\$- 33,402
Recoveries	VA135	\$ 239,131	\$ 192,022	\$ 214,470	\$ 198,456	\$ 237,401
Adjustments	VA145	\$- 87,479	\$ 114,085	\$- 3,929	\$ 106,079	\$ 450,692
Charge-offs	VA155	\$ 1,572,910	\$ 1,057,756	\$ 869,344	\$ 789,520	\$ 1,233,459
General Valuation Allowances - Ending Balance	VA165	\$ 6,930,146	\$ 7,045,722	\$ 6,858,896	\$ 6,784,034	\$ 7,000,276
Specific Valuation Allowances - Beginning Balance	VA108	\$ 148,816	\$ 180,908	\$ 186,181	\$ 196,798	\$ 228,653
Net Provision for Loss	VA118	\$ 20,690	\$ 25,945	\$ 26,995	\$ 14,474	\$ 23,986

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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
Transfers	VA128	\$- 11,984	\$ 20,845	\$ 6,213	\$ 7,921	\$ 33,402
Adjustments	VA148	\$ 16,025	\$ 1,915	\$ 298	\$- 14	\$- 1,244
Charge-offs	VA158	\$ 34,259	\$ 39,239	\$ 38,530	\$ 32,939	\$ 38,400
Specific Valuation Allowances - Ending Balance	VA168	\$ 139,287	\$ 190,326	\$ 181,155	\$ 186,240	\$ 246,397
Total Valuation Allowances - Beginning Balance	VA110	\$ 6,919,498	\$ 7,102,499	\$ 6,965,098	\$ 6,924,930	\$ 6,858,479
Net Provision for Loss	VA120	\$ 1,589,427	\$ 922,522	\$ 771,988	\$ 563,452	\$ 973,204
Recoveries	VA140	\$ 239,131	\$ 192,022	\$ 214,470	\$ 198,456	\$ 237,401
Adjustments	VA150	\$- 71,454	\$ 116,000	\$- 3,631	\$ 106,065	\$ 449,448
Charge-offs	VA160	\$ 1,607,169	\$ 1,096,995	\$ 907,874	\$ 822,459	\$ 1,271,859
Total Valuation Allowances - Ending Balance	VA170	\$ 7,069,433	\$ 7,236,048	\$ 7,040,051	\$ 6,970,274	\$ 7,246,673
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 1,572,910	\$ 1,057,756	\$ 869,344	\$ 789,520	\$ 1,233,459
Mortgage-Backed Securities	VA370	\$ 4,651	\$ 5,791	\$ 1,897	\$ 435	\$ 55
Mortgage Loans - Total	VA46	\$ 575,475	\$ 180,282	\$ 119,237	\$ 100,599	\$ 87,666
Construction - Total	SUB2030	\$ 8,764	\$ 5,424	\$ 5,356	\$ 1,533	\$ 3,252
1-4 Dwelling Units	VA420	\$ 7,131	\$ 5,299	\$ 3,398	\$ 1,494	\$ 3,165
Multifamily (5 or more) Dwelling Units	VA430	\$ 1,375	\$ 9	\$ 250	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 258	\$ 116	\$ 1,708	\$ 39	\$ 87
Permanent - Total	SUB2041	\$ 566,711	\$ 174,858	\$ 113,881	\$ 99,066	\$ 84,414
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 17,192	\$ 14,978	\$ 8,958	\$ 10,131	\$ 7,822
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 101,089	\$ 88,047	\$ 64,673	\$ 53,239	\$ 49,292
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 429,368	\$ 52,701	\$ 32,401	\$ 29,109	\$ 19,734
Multifamily (5 or more) Dwelling Units	VA470	\$ 2,559	\$ 3,140	\$ 810	\$ 135	\$ 1,198
Nonresidential Property (Except Land)	VA480	\$ 6,470	\$ 15,542	\$ 6,251	\$ 6,190	\$ 6,280
Land	VA490	\$ 10,033	\$ 450	\$ 788	\$ 262	\$ 88
Nonmortgage Loans - Total	VA56	\$ 967,655	\$ 848,564	\$ 732,255	\$ 673,172	\$ 1,123,290
Commercial Loans	VA520	\$ 191,278	\$ 158,002	\$ 143,207	\$ 150,297	\$ 203,387
Consumer Loans - Total	SUB2061	\$ 776,377	\$ 690,562	\$ 589,048	\$ 522,875	\$ 919,903
Loans on Deposits	VA510	\$ 487	\$ 851	\$ 1,248	\$ 814	\$ 412
Home Improvement Loans	VA516	\$ 13,995	\$ 5,319	\$ 4,574	\$ 5,789	\$ 8,247
Education Loans	VA530	\$ 17	\$ 75	\$ 32	\$ 31	\$ 32
Auto Loans	VA540	\$ 52,975	\$ 65,022	\$ 52,735	\$ 63,374	\$ 147,791
Mobile Home Loans	VA550	\$ 1,489	\$ 2,982	\$ 13,629	\$ 5,967	\$ 7,712
Credit Cards	VA556	\$ 603,776	\$ 534,870	\$ 443,990	\$ 371,902	\$ 673,488

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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	\$ 103,638	\$ 81,443	\$ 72,840	\$ 74,998	\$ 82,221
Repossessed Assets - Total	VA60	\$ 17,874	\$ 11,542	\$ 5,884	\$ 6,849	\$ 11,473
Real Estate - Construction	VA605	\$ 123	\$ 81	\$ 157	\$ 175	\$ 2,285
Real Estate - 1-4 Dwelling Units	VA613	\$ 4,093	\$ 2,913	\$ 2,603	\$ 2,228	\$ 2,373
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 35	\$ 515	\$ 52	\$ 14	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 251	\$ 144	\$ 40	\$ 66	\$ 78
Real Estate - Land	VA628	\$ 6	\$ 14	\$ 27	\$ 3	\$ 1
Other Repossessed Assets	VA630	\$ 13,366	\$ 7,875	\$ 3,005	\$ 4,363	\$ 6,736
Other Assets	VA930	\$ 7,255	\$ 11,577	\$ 10,071	\$ 8,465	\$ 10,975
GVA Recoveries - Assets - Total	SUB2126	\$ 239,131	\$ 192,022	\$ 214,470	\$ 198,456	\$ 237,401
Mortgage-Backed Securities	VA371	\$ 0	\$ 14	\$ 0	\$ 0	\$ 15
Mortgage Loans - Total	VA47	\$ 21,046	\$ 22,663	\$ 18,523	\$ 19,144	\$ 19,927
Construction - Total	SUB2130	\$ 1,837	\$ 425	\$ 1,118	\$ 535	\$ 634
1-4 Dwelling Units	VA421	\$ 81	\$ 315	\$ 429	\$ 477	\$ 572
Multifamily (5 or more) Dwelling Units	VA431	\$ 1,751	\$ 68	\$ 604	\$ 56	\$ 4
Nonresidential Property	VA441	\$ 5	\$ 42	\$ 85	\$ 2	\$ 58
Permanent - Total	SUB2141	\$ 19,209	\$ 22,238	\$ 17,405	\$ 18,609	\$ 19,293
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 2,000	\$ 1,172	\$ 1,231	\$ 1,183	\$ 2,466
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 9,786	\$ 6,729	\$ 5,444	\$ 9,337	\$ 7,132
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 4,419	\$ 8,419	\$ 6,310	\$ 3,395	\$ 7,548
Multifamily (5 or more) Dwelling Units	VA471	\$ 509	\$ 992	\$ 300	\$ 1,617	\$ 370
Nonresidential Property (Except Land)	VA481	\$ 2,484	\$ 4,798	\$ 4,042	\$ 3,046	\$ 1,513
Land	VA491	\$ 11	\$ 128	\$ 78	\$ 31	\$ 264
Nonmortgage Loans - Total	VA57	\$ 217,019	\$ 167,277	\$ 194,256	\$ 176,756	\$ 216,000
Commercial Loans	VA521	\$ 47,160	\$ 36,134	\$ 43,891	\$ 36,137	\$ 38,176
Consumer Loans - Total	SUB2161	\$ 169,859	\$ 131,143	\$ 150,365	\$ 140,619	\$ 177,824
Loans on Deposits	VA511	\$ 144	\$ 211	\$ 203	\$ 164	\$ 20
Home Improvement Loans	VA517	\$ 2,957	\$ 1,364	\$ 1,551	\$ 1,563	\$ 1,213
Education Loans	VA531	\$ 56	\$ 24	\$ 13	\$ 29	\$ 28
Auto Loans	VA541	\$ 24,294	\$ 24,090	\$ 24,357	\$ 23,891	\$ 40,721
Mobile Home Loans	VA551	\$ 2,240	\$ 2,728	\$ 2,365	\$ 2,963	\$ 2,405
Credit Cards	VA557	\$ 122,452	\$ 87,068	\$ 104,956	\$ 94,039	\$ 119,693
Other	VA561	\$ 17,716	\$ 15,658	\$ 16,920	\$ 17,970	\$ 13,744
Other Assets	VA931	\$ 1,066	\$ 2,068	\$ 1,691	\$ 2,556	\$ 1,459

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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
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 8,733	\$ 46,772	\$ 33,213	\$ 22,409	\$ 57,377
Deposits and Investment Securities	VA38	\$- 22	\$ 196	\$- 737	\$- 331	\$ 2,030
Mortgage-Backed Securities	VA372	\$ 7	\$ 352	\$ 150	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$- 8,146	\$ 16,066	\$ 11,957	\$ 13,497	\$ 28,294
Construction - Total	SUB2230	\$ 3,496	\$ 1,547	\$ 1,565	\$ 2,770	\$- 2,345
1-4 Dwelling Units	VA422	\$ 3,361	\$ 1,750	\$ 429	\$ 2,500	\$- 2,384
Multifamily (5 or more) Dwelling Units	VA432	\$- 415	\$- 31	\$ 771	\$ 300	\$ 14
Nonresidential Property	VA442	\$ 550	\$- 172	\$ 365	\$- 30	\$ 25
Permanent - Total	SUB2241	\$- 11,642	\$ 14,519	\$ 10,392	\$ 10,727	\$ 30,639
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 1,174	\$ 760	\$ 403	\$ 3,003	\$ 836
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 3,164	\$ 4,363	\$ 2,316	\$ 4,209	\$ 16,004
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$- 8,736	\$ 6,274	\$ 1,467	\$- 1,510	\$ 2,635
Multifamily (5 or more) Dwelling Units	VA472	\$- 1,998	\$ 103	\$ 3,272	\$ 305	\$ 2,489
Nonresidential Property (Except Land)	VA482	\$- 7,618	\$ 1,393	\$ 2,910	\$ 4,234	\$ 8,812
Land	VA492	\$ 2,372	\$ 1,626	\$ 24	\$ 486	\$- 137
Nonmortgage Loans - Total	VA58	\$- 1,107	\$ 9,994	\$ 4,242	\$ 573	\$ 17,559
Commercial Loans	VA522	\$ 2,966	\$- 881	\$ 786	\$ 105	\$ 4,418
Consumer Loans - Total	SUB2261	\$- 4,073	\$ 10,875	\$ 3,456	\$ 468	\$ 13,141
Loans on Deposits	VA512	\$- 24	\$ 7	\$- 3	\$- 99	\$ 0
Home Improvement Loans	VA518	\$- 13	\$ 2	\$- 17	\$ 5	\$ 2
Education Loans	VA532	\$ 517	\$ 1	\$ 0	\$- 1	\$ 27
Auto Loans	VA542	\$ 91	\$ 2,365	\$ 93	\$- 882	\$ 12,352
Mobile Home Loans	VA552	\$- 96	\$- 59	\$- 299	\$- 218	\$- 150
Credit Cards	VA558	\$- 5,474	\$ 8,618	\$ 2,033	\$- 393	\$ 158
Other	VA562	\$ 926	\$- 59	\$ 1,649	\$ 2,056	\$ 752
Repossessed Assets - Total	VA62	\$ 17,269	\$ 20,186	\$ 17,420	\$ 8,592	\$ 8,524
Real Estate - Construction	VA606	\$ 81	\$ 478	\$ 96	\$ 179	\$ 147
Real Estate - 1-4 Dwelling Units	VA614	\$ 15,627	\$ 19,115	\$ 17,352	\$ 7,916	\$ 7,407
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 205	\$ 245	\$- 107	\$ 256	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 91	\$ 244	\$ 33	\$ 265	\$ 182
Real Estate - Land	VA629	\$ 1,149	\$ 20	\$- 1	\$- 23	\$ 0
Other Repossessed Assets	VA632	\$ 116	\$ 84	\$ 47	\$- 1	\$ 788
Real Estate Held for Investment	VA72	\$ 83	\$ 0	\$ 0	\$ 0	\$ 7
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 8	\$ 8	\$ 8	\$ 8	\$ 8

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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 Assets	VA932	\$ 641	\$- 30	\$ 173	\$ 70	\$ 955
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 1,342,512	\$ 912,506	\$ 688,087	\$ 613,473	\$ 1,053,435
Deposits and Investment Securities	VA39	\$- 22	\$ 196	\$- 737	\$- 331	\$ 2,030
Mortgage-Backed Securities	VA375	\$ 4,658	\$ 6,129	\$ 2,047	\$ 435	\$ 40
Mortgage Loans - Total	VA49	\$ 546,283	\$ 173,685	\$ 112,671	\$ 94,952	\$ 96,033
Construction - Total	SUB2330	\$ 10,423	\$ 6,546	\$ 5,803	\$ 3,768	\$ 273
1-4 Dwelling Units	VA425	\$ 10,411	\$ 6,734	\$ 3,398	\$ 3,517	\$ 209
Multifamily (5 or more) Dwelling Units	VA435	\$- 791	\$- 90	\$ 417	\$ 244	\$ 10
Nonresidential Property	VA445	\$ 803	\$- 98	\$ 1,988	\$ 7	\$ 54
Permanent - Total	SUB2341	\$ 535,860	\$ 167,139	\$ 106,868	\$ 91,184	\$ 95,760
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 16,366	\$ 14,566	\$ 8,130	\$ 11,951	\$ 6,192
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 94,467	\$ 85,681	\$ 61,545	\$ 48,111	\$ 58,164
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 416,213	\$ 50,556	\$ 27,558	\$ 24,204	\$ 14,821
Multifamily (5 or more) Dwelling Units	VA475	\$ 52	\$ 2,251	\$ 3,782	\$- 1,177	\$ 3,317
Nonresidential Property (Except Land)	VA485	\$- 3,632	\$ 12,137	\$ 5,119	\$ 7,378	\$ 13,579
Land	VA495	\$ 12,394	\$ 1,948	\$ 734	\$ 717	\$- 313
Nonmortgage Loans - Total	VA59	\$ 749,529	\$ 691,281	\$ 542,241	\$ 496,989	\$ 924,849
Commercial Loans	VA525	\$ 147,084	\$ 120,987	\$ 100,102	\$ 114,265	\$ 169,629
Consumer Loans - Total	SUB2361	\$ 602,445	\$ 570,294	\$ 442,139	\$ 382,724	\$ 755,220
Loans on Deposits	VA515	\$ 319	\$ 647	\$ 1,042	\$ 551	\$ 392
Home Improvement Loans	VA519	\$ 11,025	\$ 3,957	\$ 3,006	\$ 4,231	\$ 7,036
Education Loans	VA535	\$ 478	\$ 52	\$ 19	\$ 1	\$ 31
Auto Loans	VA545	\$ 28,772	\$ 43,297	\$ 28,471	\$ 38,601	\$ 119,422
Mobile Home Loans	VA555	\$- 847	\$ 195	\$ 10,965	\$ 2,786	\$ 5,157
Credit Cards	VA559	\$ 475,850	\$ 456,420	\$ 341,067	\$ 277,470	\$ 553,953
Other	VA565	\$ 86,848	\$ 65,726	\$ 57,569	\$ 59,084	\$ 69,229
Repossessed Assets - Total	VA65	\$ 35,143	\$ 31,728	\$ 23,304	\$ 15,441	\$ 19,997
Real Estate - Construction	VA607	\$ 204	\$ 559	\$ 253	\$ 354	\$ 2,432
Real Estate - 1-4 Dwelling Units	VA615	\$ 19,720	\$ 22,028	\$ 19,955	\$ 10,144	\$ 9,780
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 240	\$ 760	\$- 55	\$ 270	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 342	\$ 388	\$ 73	\$ 331	\$ 260
Real Estate - Land	VA631	\$ 1,155	\$ 34	\$ 26	\$- 20	\$ 1
Other Repossessed Assets	VA633	\$ 13,482	\$ 7,959	\$ 3,052	\$ 4,362	\$ 7,524
Real Estate Held for Investment	VA75	\$ 83	\$ 0	\$ 0	\$ 0	\$ 7

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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	\$ 8	\$ 8	\$ 8	\$ 8	\$ 8
Other Assets	VA935	\$ 6,830	\$ 9,479	\$ 8,553	\$ 5,979	\$ 10,471
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 631,528	\$ 1,011,205	\$ 760,935	\$ 746,241	\$ 1,480,196
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 1,823,590	\$ 2,875,680	\$ 2,611,617	\$ 2,480,356	\$ 2,409,985
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 544,674	\$ 542,869	\$ 482,088	\$ 427,474	\$ 335,836
Construction	VA951	\$ 12,944	\$ 14,180	\$ 10,188	\$ 8,301	\$ 22,642
Permanent - 1-4 Dwelling Units	VA952	\$ 479,428	\$ 508,519	\$ 416,950	\$ 395,704	\$ 294,675
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 3,725	\$ 6,216	\$ 7,096	\$ 4,063	\$ 3,211
Permanent - Nonresidential (Except Land)	VA954	\$ 16,730	\$ 11,809	\$ 43,627	\$ 18,750	\$ 13,585
Permanent - Land	VA955	\$ 31,847	\$ 2,145	\$ 4,227	\$ 656	\$ 1,723
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 6,883,685	\$ 6,225,932	\$ 5,227,477	\$ 4,533,251	\$ 4,535,621
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 11,219,069	\$ 11,455,476	\$ 10,287,768	\$ 8,861,599	\$ 9,119,704
Substandard	VA965	\$ 10,904,177	\$ 10,877,277	\$ 9,686,102	\$ 8,274,521	\$ 8,448,513
Doubtful	VA970	\$ 314,232	\$ 577,954	\$ 601,388	\$ 586,501	\$ 670,548
Loss	VA975	\$ 660	\$ 245	\$ 278	\$ 577	\$ 643
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 497,252	\$ 544,464	\$ 525,496	\$ 344,165	\$ 404,974
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 479,054	\$ 529,952	\$ 511,222	\$ 332,657	\$ 385,279
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 373	\$ 421	\$ 432	\$ 406	\$ 443
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 19,818,370	\$ 20,638,602	\$ 18,184,753	\$ 17,673,028	\$ 18,445,020
Mortgages - Total	SUB2421	\$ 16,889,058	\$ 17,558,577	\$ 15,586,230	\$ 15,264,872	\$ 15,663,209
Construction and Land Loans	SUB2430	\$ 1,114,642	\$ 843,972	\$ 531,392	\$ 535,047	\$ 498,840
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 14,873,833	\$ 15,839,630	\$ 14,352,831	\$ 14,012,787	\$ 14,372,812
Permanent Loans Secured by All Other Property	SUB2450	\$ 1,274,410	\$ 1,159,620	\$ 885,324	\$ 905,339	\$ 935,535
Nonmortgages - Total	SUB2461	\$ 2,929,312	\$ 3,080,025	\$ 2,598,523	\$ 2,408,158	\$ 2,781,810
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 13,098,605	\$ 14,400,822	\$ 12,873,411	\$ 12,543,473	\$ 13,618,940

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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
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 11,179,995	\$ 11,457,268	\$ 9,685,051	\$ 9,097,710	\$ 9,776,466
Mortgage Loans - Total	SUB2481	\$ 9,453,616	\$ 9,696,600	\$ 8,206,696	\$ 7,728,508	\$ 8,078,484
Construction	PD115	\$ 450,754	\$ 332,365	\$ 214,638	\$ 216,634	\$ 226,695
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 651,776	\$ 554,172	\$ 432,094	\$ 393,464	\$ 427,645
Secured by First Liens	PD123	\$ 7,377,245	\$ 7,683,469	\$ 6,727,840	\$ 6,263,615	\$ 6,543,204
Secured by Junior Liens	PD124	\$ 353,795	\$ 538,494	\$ 400,580	\$ 407,286	\$ 407,173
Multifamily (5 or more) Dwelling Units	PD125	\$ 128,480	\$ 124,460	\$ 90,307	\$ 114,735	\$ 123,187
Nonresidential Property (Except Land)	PD135	\$ 293,383	\$ 330,262	\$ 249,786	\$ 232,567	\$ 256,921
Land	PD138	\$ 198,183	\$ 133,378	\$ 91,451	\$ 100,207	\$ 93,659
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 447,073	\$ 532,222	\$ 404,931	\$ 443,894	\$ 421,839
Consumer Loans - Total	SUB2511	\$ 1,279,306	\$ 1,228,446	\$ 1,073,424	\$ 925,309	\$ 1,276,142
Loans on Deposits	PD161	\$ 9,794	\$ 9,508	\$ 6,860	\$ 4,991	\$ 7,182
Home Improvement Loans	PD163	\$ 3,767	\$ 3,427	\$ 2,452	\$ 3,121	\$ 3,080
Education Loans	PD165	\$ 18,185	\$ 16,225	\$ 19,587	\$ 16,042	\$ 16,876
Auto Loans	PD167	\$ 230,780	\$ 199,415	\$ 181,809	\$ 146,189	\$ 438,547
Mobile Home Loans	PD169	\$ 18,078	\$ 18,892	\$ 26,889	\$ 21,310	\$ 27,168
Credit Cards	PD171	\$ 804,317	\$ 809,099	\$ 705,733	\$ 623,761	\$ 656,653
Other	PD180	\$ 194,385	\$ 171,880	\$ 130,094	\$ 109,895	\$ 126,636
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 89,348	\$ 180,804	\$ 151,038	\$ 104,029	\$ 139,044
Held for Sale Included in PD115:PD180	PD192	\$ 1,039,294	\$ 693,277	\$ 539,686	\$ 622,094	\$ 468,797
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 741,893	\$ 1,297,365	\$ 1,247,514	\$ 1,118,120	\$ 1,457,126
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 68,265	\$ 459,741	\$ 172,264	\$ 152,090	\$ 216,373
Rebooked GNMA's Incl in PD195	PD197	\$ 637,397	\$ 749,935	\$ 1,006,068	\$ 893,691	\$ 1,147,566
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 1,918,610	\$ 2,943,554	\$ 3,188,360	\$ 3,445,763	\$ 3,842,474
Mortgage Loans - Total	SUB2491	\$ 1,401,058	\$ 2,359,698	\$ 2,732,476	\$ 3,020,181	\$ 3,419,663
Construction	PD215	\$ 32,432	\$ 21,563	\$ 14,541	\$ 20,717	\$ 26,812
Permanent:						
Residential:						
1-4 Dwelling Units:						

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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
Revolving Open-End Loans	PD221	\$ 13,492	\$ 8,454	\$ 7,385	\$ 5,901	\$ 7,009
Secured by First Liens	PD223	\$ 1,281,546	\$ 2,237,271	\$ 2,652,987	\$ 2,924,083	\$ 3,316,692
Secured by Junior Liens	PD224	\$ 24,643	\$ 19,160	\$ 21,405	\$ 7,574	\$ 25,008
Multifamily (5 or more) Dwelling Units	PD225	\$ 7,183	\$ 3,969	\$ 9,147	\$ 2,742	\$ 2,297
Nonresidential Property (Except Land)	PD235	\$ 27,156	\$ 18,843	\$ 15,401	\$ 17,602	\$ 34,094
Land	PD238	\$ 14,606	\$ 50,438	\$ 11,610	\$ 41,562	\$ 7,751
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 142,811	\$ 219,345	\$ 163,986	\$ 144,738	\$ 132,442
Consumer Loans - Total	SUB2521	\$ 374,741	\$ 364,511	\$ 291,898	\$ 280,845	\$ 290,369
Loans on Deposits	PD261	\$ 876	\$ 1,599	\$ 1,378	\$ 1,961	\$ 1,173
Home Improvement Loans	PD263	\$ 120	\$ 66	\$ 62	\$ 80	\$ 158
Education Loans	PD265	\$ 908	\$ 796	\$ 930	\$ 762	\$ 910
Auto Loans	PD267	\$ 6,652	\$ 7,547	\$ 5,102	\$ 5,620	\$ 32,171
Mobile Home Loans	PD269	\$ 635	\$ 915	\$ 648	\$ 276	\$ 434
Credit Cards	PD271	\$ 342,822	\$ 333,049	\$ 267,134	\$ 257,076	\$ 240,606
Other	PD280	\$ 22,728	\$ 20,539	\$ 16,644	\$ 15,070	\$ 14,917
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 3,386	\$ 5,985	\$ 4,821	\$ 4,208	\$ 11,226
Held for Sale Included in PD215:PD280	PD292	\$ 106,326	\$ 415,966	\$ 820,912	\$ 880,613	\$ 1,105,233
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 1,086,698	\$ 2,085,951	\$ 2,532,264	\$ 2,805,682	\$ 3,178,354
Guaranteed Portion Incl in PD295,Excl Rebooked GNMMAs	PD296	\$ 112,780	\$ 316,676	\$ 180,360	\$ 191,829	\$ 229,054
Rebooked GNMMAs Incl in PD295	PD297	\$ 967,930	\$ 1,762,548	\$ 2,338,984	\$ 2,600,647	\$ 2,936,947
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 6,719,765	\$ 6,237,780	\$ 5,311,342	\$ 5,129,555	\$ 4,826,080
Mortgage Loans - Total	SUB2501	\$ 6,034,384	\$ 5,502,279	\$ 4,647,058	\$ 4,516,183	\$ 4,165,062
Construction	PD315	\$ 257,629	\$ 205,399	\$ 118,896	\$ 109,395	\$ 101,355
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 341,793	\$ 290,218	\$ 208,848	\$ 179,715	\$ 168,782
Secured by First Liens	PD323	\$ 4,600,733	\$ 4,282,334	\$ 3,741,012	\$ 3,682,147	\$ 3,332,157
Secured by Junior Liens	PD324	\$ 228,810	\$ 226,058	\$ 160,680	\$ 149,002	\$ 145,142
Multifamily (5 or more) Dwelling Units	PD325	\$ 134,511	\$ 117,141	\$ 96,690	\$ 91,960	\$ 101,288
Nonresidential Property (Except Land)	PD335	\$ 309,870	\$ 280,300	\$ 240,676	\$ 257,432	\$ 273,770

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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
Land	PD338	\$ 161,038	\$ 100,829	\$ 80,256	\$ 46,532	\$ 42,568
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 315,262	\$ 376,349	\$ 346,176	\$ 318,522	\$ 343,048
Consumer Loans - Total	SUB2531	\$ 370,119	\$ 359,152	\$ 318,108	\$ 294,850	\$ 317,970
Loans on Deposits	PD361	\$ 667	\$ 1,090	\$ 850	\$ 489	\$ 834
Home Improvement Loans	PD363	\$ 1,302	\$ 1,209	\$ 1,027	\$ 1,176	\$ 1,305
Education Loans	PD365	\$ 20,920	\$ 23,025	\$ 20,977	\$ 23,855	\$ 20,061
Auto Loans	PD367	\$ 22,871	\$ 21,650	\$ 20,364	\$ 21,387	\$ 71,000
Mobile Home Loans	PD369	\$ 7,670	\$ 5,509	\$ 11,417	\$ 10,390	\$ 12,496
Credit Cards	PD371	\$ 270,319	\$ 264,863	\$ 234,110	\$ 211,611	\$ 183,712
Other	PD380	\$ 46,370	\$ 41,806	\$ 29,363	\$ 25,942	\$ 28,562
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 95,197	\$ 101,577	\$ 97,125	\$ 101,911	\$ 132,602
Held for Sale Included in PD315:PD380	PD392	\$ 701,245	\$ 433,230	\$ 381,778	\$ 466,385	\$ 338,321
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 105,448	\$ 107,915	\$ 114,390	\$ 179,175	\$ 214,116
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 21,885	\$ 13,889	\$ 13,959	\$ 35,573	\$ 27,364
Rebooked GNMA's Incl in PD395	PD397	\$ 5,523	\$ 4,523	\$ 5,935	\$ 4,141	\$ 8,494

Schedule LD --- Loan Data		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 31,817,120	\$ 55,576,559	\$ 42,702,922	\$ 37,302,306	\$ 32,227,972
90% up to 100% LTV	LD110	\$ 24,144,341	\$ 39,445,431	\$ 30,651,759	\$ 27,087,889	\$ 23,697,895
100% and greater LTV	LD120	\$ 7,672,779	\$ 16,131,128	\$ 12,051,163	\$ 10,214,417	\$ 8,530,077
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 1,492,242	\$ 1,212,839	\$ 961,218	\$ 832,517	\$ 700,781
Past Due and Still Accruing - Total	SUB5240	\$ 712,473	\$ 591,699	\$ 453,164	\$ 380,034	\$ 384,450
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 689,197	\$ 574,377	\$ 438,455	\$ 373,906	\$ 370,940
90% up to 100% LTV	LD210	\$ 531,448	\$ 424,174	\$ 331,569	\$ 275,240	\$ 278,111
100% and greater LTV	LD220	\$ 157,749	\$ 150,203	\$ 106,886	\$ 98,666	\$ 92,829
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 23,276	\$ 17,322	\$ 14,709	\$ 6,128	\$ 13,510
90% up to 100% LTV	LD230	\$ 22,097	\$ 16,244	\$ 12,995	\$ 5,336	\$ 11,200
100% and greater LTV	LD240	\$ 1,179	\$ 1,078	\$ 1,714	\$ 792	\$ 2,310
Nonaccrual - Total	SUB5230	\$ 779,769	\$ 621,140	\$ 508,054	\$ 452,483	\$ 316,331
90% up to 100% LTV	LD250	\$ 406,585	\$ 329,401	\$ 275,289	\$ 248,731	\$ 180,015
100% and greater LTV	LD260	\$ 373,184	\$ 291,739	\$ 232,765	\$ 203,752	\$ 136,316

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Schedule LD --- Loan Data		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Net Charge-offs - Total	SUB5300	\$ 17,460	\$ 24,656	\$ 15,953	\$ 18,927	\$ 10,598
90% up to 100% LTV	LD310	\$ 11,933	\$ 19,444	\$ 12,548	\$ 15,004	\$ 7,013
100% and greater LTV	LD320	\$ 5,527	\$ 5,212	\$ 3,405	\$ 3,923	\$ 3,585
Purchases - Total	SUB5320	\$ 4,591,710	\$ 7,454,623	\$ 7,427,462	\$ 4,852,884	\$ 4,394,607
90% up to 100% LTV	LD410	\$ 2,142,204	\$ 3,672,617	\$ 4,325,275	\$ 3,232,320	\$ 3,310,866
100% and greater LTV	LD420	\$ 2,449,506	\$ 3,782,006	\$ 3,102,187	\$ 1,620,564	\$ 1,083,741
Originations - Total	SUB5330	\$ 5,642,899	\$ 7,084,299	\$ 8,256,428	\$ 9,920,491	\$ 8,548,665
90% up to 100% LTV	LD430	\$ 3,358,278	\$ 4,650,213	\$ 5,095,649	\$ 5,783,478	\$ 6,390,561
100% and greater LTV	LD440	\$ 2,284,621	\$ 2,434,086	\$ 3,160,779	\$ 4,137,013	\$ 2,158,104
Sales - Total	SUB5340	\$ 7,710,710	\$ 7,352,738	\$ 6,717,194	\$ 5,442,350	\$ 7,747,386
90% up to 100% LTV	LD450	\$ 4,143,903	\$ 4,111,618	\$ 4,340,576	\$ 3,493,302	\$ 5,092,188
100% and greater LTV	LD460	\$ 3,566,807	\$ 3,241,120	\$ 2,376,618	\$ 1,949,048	\$ 2,655,198

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 28,425,544	\$ 29,652,843	\$ 28,778,930	\$ 28,316,113	\$ 28,790,081
Mortgage Construction Loans	CC105	\$ 22,012,476	\$ 23,199,598	\$ 23,037,568	\$ 22,994,671	\$ 23,395,043
Other Mortgage Loans	CC115	\$ 6,413,068	\$ 6,453,245	\$ 5,741,362	\$ 5,321,442	\$ 5,395,038
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 3,636,850	\$ 3,351,056	\$ 2,779,532	\$ 2,615,568	\$ 2,571,695
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 75,222,881	\$ 86,616,406	\$ 77,974,090	\$ 72,706,875	\$ 63,601,407
1-4 Dwelling Units	CC280	\$ 68,121,184	\$ 78,384,619	\$ 70,122,584	\$ 65,456,237	\$ 56,678,906
Multifamily (5 or more) Dwelling Units	CC290	\$ 1,753,434	\$ 2,070,510	\$ 2,106,586	\$ 1,964,926	\$ 2,109,356
All Other Real Estate	CC300	\$ 5,348,263	\$ 6,161,277	\$ 5,744,920	\$ 5,285,712	\$ 4,813,145
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 2,649,415	\$ 3,303,250	\$ 3,781,127	\$ 3,431,496	\$ 3,665,282
Commitments Outstanding to Purchase Loans	CC320	\$ 21,882,036	\$ 26,978,241	\$ 32,986,316	\$ 28,898,682	\$ 27,553,888
Commitments Outstanding to Sell Loans	CC330	\$ 28,996,803	\$ 44,452,350	\$ 45,775,307	\$ 45,245,568	\$ 43,174,892
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 54,161,735	\$ 46,979,189	\$ 46,430,638	\$ 55,908,959	\$ 69,650,313
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 40,528,824	\$ 43,447,220	\$ 43,068,886	\$ 51,544,701	\$ 55,373,216
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 84,516	\$ 182,500	\$ 268,035	\$ 62,004	\$ 551,019
Commitments Outstanding to Sell Investment Securities	CC375	\$ 64,689	\$ 95,083	\$ 213,629	\$ 22,271	\$ 117,053
Unused Lines of Credit - Total	SUB3361	\$ 746,237,273	\$ 753,152,635	\$ 760,282,652	\$ 783,002,557	\$ 771,232,662
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 99,162,155	\$ 120,899,027	\$ 110,508,000	\$ 103,594,525	\$ 100,185,037
Commercial Lines	CC420	\$ 73,702,746	\$ 74,720,198	\$ 70,316,906	\$ 67,106,665	\$ 67,384,825

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Schedule CC --- Consolidated Commitments and Contingencies		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Open-End Consumer Lines - Credit Cards	CC423	\$ 569,144,365	\$ 552,001,593	\$ 574,364,379	\$ 607,385,871	\$ 599,822,883
Open-End Consumer Lines - Other	CC425	\$ 4,228,007	\$ 5,531,817	\$ 5,093,367	\$ 4,915,496	\$ 3,839,917
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 7,002,845	\$ 7,888,295	\$ 7,481,649	\$ 7,076,207	\$ 7,110,354
Commercial	CC430	\$ 795,481	\$ 934,807	\$ 838,596	\$ 748,926	\$ 811,167
Standby, Not Included on CC465 or CC468	CC435	\$ 6,207,364	\$ 6,953,488	\$ 6,643,053	\$ 6,327,281	\$ 6,299,187
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 142,094,860	\$ 129,102,948	\$ 126,440,701	\$ 134,537,235	\$ 108,399,729
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 633,481	\$ 742,119	\$ 743,068	\$ 568,613	\$ 548,123
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 20,102,167	\$ 22,419,461	\$ 21,480,432	\$ 20,278,634	\$ 21,066,142
Other Contingent Liabilities	CC480	\$ 1,844,345	\$ 14,437,673	\$ 9,919,968	\$ 7,385,579	\$ 8,402,731
Contingent Assets	CC490	\$ 507,870	\$ 557,835	\$ 489,386	\$ 470,697	\$ 355,898

Schedule CF --- Consolidated Cash Flow Information		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 88,073,194	\$ 135,767,847	\$ 97,568,568	\$ 92,357,240	\$ 160,912,625
Pass-Through Securities	CF143	\$ 50,085,341	\$ 69,941,854	\$ 42,430,893	\$ 40,905,021	\$ 54,183,287
Other Mortgage-Backed Securities	CF153	\$ 37,987,853	\$ 65,825,993	\$ 55,137,675	\$ 51,452,219	\$ 106,729,338
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 86,343,606	\$ 100,316,560	\$ 89,461,494	\$ 76,329,770	\$ 142,223,926
Pass-Through Securities	CF145	\$ 51,604,091	\$ 50,306,168	\$ 39,781,238	\$ 36,162,543	\$ 41,032,072
Other Mortgage-Backed Securities	CF155	\$ 34,739,515	\$ 50,010,392	\$ 49,680,256	\$ 40,167,227	\$ 101,191,854
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 1,729,588	\$ 35,451,287	\$ 8,107,074	\$ 16,027,470	\$ 18,688,699
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 2,405,830	\$- 3,020,857	\$- 5,063,259	\$- 4,842,977	\$- 8,403,572
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 4,826,332	\$- 3,791,073	\$- 4,365,401	\$- 3,298,889	\$- 2,975,287
Mortgage Loans Disbursed - Total	SUB3831	\$ 134,325,801	\$ 172,132,299	\$ 171,062,705	\$ 164,634,767	\$ 187,097,134
Construction Loans - Total	SUB3840	\$ 9,008,621	\$ 9,275,833	\$ 9,863,183	\$ 9,672,508	\$ 9,814,835
1-4 Dwelling Units	CF190	\$ 6,400,096	\$ 6,714,847	\$ 7,296,201	\$ 7,307,449	\$ 7,273,017
Multifamily (5 or more) Dwelling Units	CF200	\$ 953,934	\$ 1,013,282	\$ 1,079,300	\$ 1,089,178	\$ 1,093,787
Nonresidential	CF210	\$ 1,654,591	\$ 1,547,704	\$ 1,487,682	\$ 1,275,881	\$ 1,448,031
Permanent Loans - Total	SUB3851	\$ 125,317,180	\$ 162,856,466	\$ 161,199,522	\$ 154,962,259	\$ 177,282,299
1-4 Dwelling Units	CF225	\$ 112,113,166	\$ 149,891,289	\$ 148,460,926	\$ 142,609,493	\$ 163,937,101
Multifamily (5 or more) Dwelling Units	CF245	\$ 5,466,447	\$ 4,785,314	\$ 4,683,081	\$ 4,473,835	\$ 5,382,029
Nonresidential (Except Land)	CF260	\$ 5,216,793	\$ 5,352,238	\$ 5,166,095	\$ 5,072,997	\$ 5,099,905

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Schedule CF --- Consolidated Cash Flow Information		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Land	CF270	\$ 2,520,774	\$ 2,827,625	\$ 2,889,420	\$ 2,805,934	\$ 2,863,264
Loans and Participations Purchased - Total	SUB3880	\$ 59,119,422	\$ 106,120,435	\$ 87,095,311	\$ 85,675,162	\$ 91,612,241
Secured by 1-4 Dwelling Units	CF280	\$ 55,328,077	\$ 103,599,161	\$ 84,565,436	\$ 83,473,294	\$ 88,771,920
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 265,607	\$ 204,991	\$ 199,597	\$ 269,549	\$ 412,370
Secured by Nonresidential	CF300	\$ 3,525,738	\$ 2,316,283	\$ 2,330,278	\$ 1,932,319	\$ 2,427,951
Loans and Participations Sold - Total	SUB3890	\$ 127,280,120	\$ 169,867,694	\$ 141,874,164	\$ 138,419,033	\$ 159,076,676
Secured by 1-4 Dwelling Units	CF310	\$ 123,413,446	\$ 167,197,244	\$ 138,559,752	\$ 135,393,161	\$ 155,789,966
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 900,457	\$ 1,158,890	\$ 527,565	\$ 936,481	\$ 1,134,494
Secured by Nonresidential	CF330	\$ 2,966,217	\$ 1,511,560	\$ 2,786,847	\$ 2,089,391	\$ 2,152,216
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 68,160,698	\$- 63,747,259	\$- 54,778,853	\$- 52,743,871	\$- 67,464,435
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 72,894,972	\$ 93,831,577	\$ 90,232,199	\$ 73,402,557	\$ 103,785,263
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 3,449,509	\$- 1,666,742	\$- 1,664,728	\$- 762,340	\$- 2,976,700
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 52,351,267	\$ 46,614,947	\$ 53,599,002	\$ 58,225,235	\$ 64,114,670
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$- 10,179,378	\$ 12,886,721	\$ 24,386,925	\$ 37,725,999	\$ 12,870,736
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 95,924,903	\$ 88,663,665	\$ 84,169,256	\$ 69,355,694	\$ 83,195,807
Commercial	CF390	\$ 49,054,042	\$ 40,775,293	\$ 34,426,415	\$ 29,280,433	\$ 39,805,697
Consumer	CF400	\$ 46,870,861	\$ 47,888,372	\$ 49,742,841	\$ 40,075,261	\$ 43,390,110
Nonmortgage Loans - Sales - Total	SUB3915	\$ 26,688,003	\$ 17,431,564	\$ 15,524,745	\$ 11,990,658	\$ 12,660,695
Commercial	CF395	\$ 17,954,139	\$ 12,023,041	\$ 8,109,407	\$ 6,182,387	\$ 5,862,889
Consumer	CF405	\$ 8,733,864	\$ 5,408,523	\$ 7,415,338	\$ 5,808,271	\$ 6,797,806
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 69,236,900	\$ 71,232,101	\$ 68,644,511	\$ 57,365,036	\$ 70,535,112
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 20,254,909	\$ 21,354,921	\$ 17,011,687	\$ 31,453,624	\$ 16,574,298
New Deposits Received less Deposits Withdrawn	CF420	\$ 13,803,236	\$ 15,015,032	\$ 10,769,799	\$ 26,699,730	\$ 12,252,701
Interest Credited to Deposits	CF430	\$ 6,451,673	\$ 6,339,889	\$ 6,241,888	\$ 4,753,894	\$ 4,321,597
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$- 5,343,817	\$ 21,099,248	\$ 147,754	\$ 869,030	\$ 9,283,440

Schedule DI --- Consolidated Deposit Information		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 105,132,286	\$ 105,608,914	\$ 98,522,567	\$ 88,423,380	\$ 85,062,447
Fully Insured	DI100	\$ 74,315,506	\$ 78,910,169	\$ 68,527,731	\$ 58,869,437	\$ 54,302,169
Other	DI110	\$ 30,816,780	\$ 26,698,745	\$ 29,994,836	\$ 29,553,943	\$ 30,760,278
Deposits (Excluding Retirement Accounts) with Balances						

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Schedule DI --- Consolidated Deposit Information		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
\$100,000 or Less	DI120	\$ 507,668,210	\$ 574,831,945	\$ 541,446,706	\$ 526,602,895	\$ 506,833,760
Greater than \$100,000	DI130	\$ 321,567,259	\$ 359,117,037	\$ 341,982,095	\$ 340,032,879	\$ 328,946,656
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	79,223,122	89,801,498	86,230,381	82,576,436	78,312,808
Greater than \$100,000	DI160	1,313,812	1,444,951	1,481,755	1,408,218	1,292,008
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 42,784,478	N/A	N/A	N/A	N/A
Greater than \$250,000	DI175	\$ 3,944,355	N/A	N/A	N/A	N/A
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	3,270,927	N/A	N/A	N/A	N/A
Greater than \$250,000	DI185	374,766	N/A	N/A	N/A	N/A
Number of Deposit Accounts - Total						
IRA/Keogh Accounts	DI200	\$ 43,162,422	\$ 44,084,298	\$ 40,032,403	\$ 39,151,505	\$ 38,647,470
Uninsured Deposits	DI210	\$ 190,377,915	\$ 209,108,938	\$ 203,245,386	\$ 204,505,527	\$ 205,936,603
Preferred Deposits	DI220	\$ 11,396,545	\$ 13,536,119	\$ 12,033,135	\$ 11,654,234	\$ 11,063,244
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 53,282,402	\$ 57,637,225	\$ 58,081,491	\$ 64,627,418	\$ 63,577,794
Money Market Deposit Accounts	DI320	\$ 279,137,094	\$ 320,082,327	\$ 310,623,863	\$ 304,713,151	\$ 288,934,423
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 109,366,587	\$ 111,863,176	\$ 105,727,203	\$ 110,257,002	\$ 104,985,646
Time Deposits	DI340	\$ 434,213,880	\$ 444,419,795	\$ 409,064,505	\$ 387,115,291	\$ 378,361,791
Deposits and Escrow Data for Deposit Insurance Premium Assessments						
Non-Interest-Bearing Demand Deposits	DI610	\$ 37,912,944	\$ 44,420,961	\$ 41,900,785	\$ 42,997,873	\$ 41,468,973
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 72,950	\$ 97,165	\$ 91,026	\$ 93,901	\$ 262,238
Deposits of Consolidated Subsidiaries						
Demand Deposits	DI640	\$ 5,911,811	\$ 3,816,331	\$ 2,485,381	\$ 2,737,731	\$ 3,382,281
Time and Savings Deposits	DI650	\$ 12,603,393	\$ 13,055,238	\$ 8,123,386	\$ 5,930,733	\$ 23,604,303
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 1,146,760	\$ 939,609	\$ 928,235	\$ 593,266	\$ 573,152
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 681	\$ 601	\$ 541	\$ 1,133	\$ 0
Other amounts to adjust deposits on SC710, to conform to deposits with Fed Deposit Ins Act						
Adjustments to Demand Deposits (including escrows)	DI720	\$ 384,521	\$ 291,277	\$ 270,020	\$ 184,022	\$ 187,504
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 57,323	\$ 71,084	\$ 21,480	\$ 17,141	\$ 7,715

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Schedule SI --- Consolidated Supplemental Information		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	212,273	229,591	226,938	226,410	223,347
Assets Held in Trading Accounts	SI375	\$ 5,530,264	\$ 6,964,522	\$ 8,790,454	\$ 10,874,186	\$ 11,822,433
Available-for-Sale Securities	SI385	\$ 170,697,259	\$ 212,574,746	\$ 172,148,276	\$ 166,980,883	\$ 160,787,488
Assets Held for Sale	SI387	\$ 101,731,183	\$ 83,042,537	\$ 75,601,987	\$ 80,070,607	\$ 84,758,579
Loans Serviced for Others	SI390	\$ 1,120,959,281	\$ 1,470,522,468	\$ 1,409,662,331	\$ 1,377,061,866	\$ 1,333,045,589
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 1,130,885	\$ 1,083,195	\$ 1,042,158	\$ 940,196	\$ 857,389
Other Residual Interests	SI404	\$ 2,706,598	\$ 3,057,892	\$ 3,039,239	\$ 3,028,763	\$ 2,595,035
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	85.74%	85.88%	85.75%	85.86%	86.14%
Second month of Qtr	SI582	85.77%	86.06%	85.91%	85.72%	86.02%
Third month of Qtr	SI583	85.54%	85.70%	85.78%	85.54%	85.83%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	78.75%	78.15%	78.67%	79.15%	79.73%
Do you meet the DBLA business operations test?	SI586	29 [Yes]	34 [Yes]	32 [Yes]	31 [Yes]	32 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 13,431,796	\$ 13,271,178	\$ 13,201,690	\$ 13,758,873	\$ 13,811,608
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 1,382,471	\$ 1,465,722	\$ 1,345,491	\$ 1,333,356	\$ 1,374,976
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	968	1,682	2,944	992	975
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 130,503,707	\$ 143,312,508	\$ 140,254,765	\$ 138,075,382	\$ 130,579,385
Net Income (Loss) (SO91)	SI610	\$ 3,185,605	\$ 4,287,602	\$ 4,206,867	\$ 4,214,425	\$ 4,320,697
Dividends Declared						
Preferred Stock	SI620	\$ 9,645	\$ 7,585	\$ 14,855	\$ 9,217	\$ 8,775
Common Stock	SI630	\$ 2,031,281	\$ 2,833,806	\$ 3,751,118	\$ 2,839,362	\$ 3,317,046
Stock Issued	SI640	\$ 293,421	\$ 130,377	\$ 97,787	\$ 159,354	\$ 375,221
Stock Retired	SI650	\$ 902	\$ 0	\$ 0	\$ 6,005	\$ 25,948
Capital Contributions (Where No Stock is Issued)	SI655	\$ 4,887,268	\$ 6,604,598	\$ 1,764,427	\$ 1,197,241	\$ 6,874,166
New Basis Accounting Adjustments	SI660	\$ 15,448,108	\$ 89,560	\$ 65,839	\$- 1,788	\$- 22,688
Other Comprehensive Income	SI662	\$- 78,094	\$ 929,664	\$- 400,920	\$- 567,847	\$- 329,679
Prior Period Adjustments	SI668	\$ 12,818	\$- 19,736	\$- 376,201	\$ 97,336	\$- 64,045

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Schedule SI --- Consolidated Supplemental Information		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Other Adjustments	SI671	\$- 1,152,004	\$- 1,743,478	\$ 42,884	\$ 36,642	\$- 38,037
Ending Equity Capital (SC80)	SI680	\$ 151,059,001	\$ 150,749,704	\$ 141,889,475	\$ 140,356,161	\$ 138,343,251
Transactions With Affiliations						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 1,313,453	\$ 1,944,925	\$ 2,115,192	\$ 2,082,281	\$ 4,275,978
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 5,130,264	\$ 107,994,872	\$ 65,800,774	\$ 64,687,891	\$ 51,203,731
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	163 [Yes]	169 [Yes]	172 [Yes]	172 [Yes]	176 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 1,178,596	\$ 1,085,267	\$ 1,039,823	\$ 972,782	\$ 1,046,931
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 120,705	\$ 158,775	\$ 141,409	\$ 123,551	\$ 107,765
Average Balance Sheet Data						
Total Assets	SI870	\$ 1,403,706,543	\$ 1,590,152,034	\$ 1,522,597,774	\$ 1,477,285,108	\$ 1,449,941,869
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 78,664,984	\$ 73,184,931	\$ 151,960,926	\$ 65,338,571	\$ 64,899,476
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 1,076,730,631	\$ 1,257,252,394	\$ 1,209,581,967	\$ 1,173,712,114	\$ 1,146,069,331
Nonmortgage Loans	SI885	\$ 131,615,303	\$ 141,482,182	\$ 134,530,136	\$ 129,451,995	\$ 135,112,335
Deposits and Excrows	SI890	\$ 846,631,133	\$ 898,429,877	\$ 853,537,935	\$ 825,002,412	\$ 809,873,024
Total Borrowings	SI895	\$ 365,221,729	\$ 487,690,651	\$ 478,501,016	\$ 512,965,072	\$ 459,858,100

Schedule SQ --- Consolidated Supplemental Questions		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	8	9	7	5	6
1st time incl asset/liab from branch/bulk dep purch?	SQ110	4	7	4	2	7
Change in Control of Association?	SQ130	10	7	5	11	7
Merger Accounted for under the Purchase Method?	SQ160	8	7	2	5	5
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	16	13	13	13	15
Any Outstanding Futures or Options Positions?	SQ310	14	15	13	13	13
Does Association Have Subchapter S in effect this year?	SQ320	78	79	79	79	78
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

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Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value
		Yes	Yes	Yes	Yes	Yes
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	496	503	503	476	458

Schedule FS --- Fiduciary and Related Services						
Description	Line Item	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	115 [Yes]	118 [Yes]	114 [Yes]	116 [Yes]	117 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	91 [Yes]	93 [Yes]	90 [Yes]	93 [Yes]	93 [Yes]
Do you have any activity to report on this schedule?	FS130	87 [Yes]	89 [Yes]	86 [Yes]	89 [Yes]	89 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 783,175,420	\$ 745,936,965	\$ 707,096,128	\$ 706,311,707	\$ 666,763,270
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 74,894,302	\$ 70,831,181	\$ 67,609,981	\$ 67,172,973	\$ 64,885,715
Personal Trust and Agency Accounts	FS210	\$ 21,477,735	\$ 23,697,674	\$ 23,379,033	\$ 25,185,517	\$ 24,984,935
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 6,985,883	\$ 6,441,882	\$ 5,693,104	\$ 5,602,300	\$ 5,325,937
Employee Benefit - Defined Contribution	FS220	\$ 1,266,899	\$ 1,221,164	\$ 1,135,006	\$ 1,156,746	\$ 1,140,387
Employee Benefit - Defined Benefit	FS230	\$ 1,221,170	\$ 1,145,172	\$ 786,365	\$ 775,249	\$ 756,644
Other Retirement Accounts	FS240	\$ 4,497,814	\$ 4,075,546	\$ 3,771,733	\$ 3,670,305	\$ 3,428,906
Corporate Trust and Agency Accounts	FS250	\$ 160,705	\$ 165,513	\$ 165,735	\$ 174,596	\$ 190,290
Investment Management Agency Accounts	FS260	\$ 39,605,442	\$ 37,418,496	\$ 35,332,390	\$ 33,229,559	\$ 31,607,479
Other Fiduciary Accounts	FS270	\$ 6,664,537	\$ 3,107,616	\$ 3,039,719	\$ 2,981,001	\$ 2,777,074
Managed Assets (\$) - Assets Excl in OTS Assess Complex	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 217,829,278	\$ 204,964,487	\$ 200,121,759	\$ 199,615,352	\$ 187,447,045
Personal Trust and Agency Accounts	FS211	\$ 5,703,634	\$ 5,838,302	\$ 7,738,999	\$ 7,801,208	\$ 7,262,582
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 211,577,729	\$ 198,513,212	\$ 191,774,303	\$ 191,433,469	\$ 179,860,697
Employee Benefit - Defined Contribution	FS221	\$ 175,892,385	\$ 165,082,783	\$ 160,329,678	\$ 162,449,911	\$ 152,327,876
Employee Benefit - Defined Benefit	FS231	\$ 31,051,365	\$ 29,006,648	\$ 27,013,716	\$ 25,198,904	\$ 24,396,947
Other Retirement Accounts	FS241	\$ 4,633,979	\$ 4,423,781	\$ 4,430,909	\$ 3,784,654	\$ 3,135,874
Corporate Trust and Agency Accounts	FS251	\$ 120,065	\$ 121,799	\$ 117,649	\$ 111,373	\$ 101,908
Other Fiduciary Accounts	FS271	\$ 427,850	\$ 491,174	\$ 490,808	\$ 269,302	\$ 221,858
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 490,451,840	\$ 470,141,297	\$ 439,364,388	\$ 439,523,382	\$ 414,430,510
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Managed Assets (#) - Total Fiduciary Accounts	FS22	69,317	69,797	69,119	69,422	67,171
Personal Trust and Agency Accounts	FS212	33,904	36,604	37,827	39,258	38,415
Retirement-related Trust and Agency Accounts - Total	SUB6120	11,790	10,911	10,187	9,669	9,089
Employee Benefit - Defined Contribution	FS222	983	955	871	853	786
Employee Benefit - Defined Benefit	FS232	206	200	192	189	157
Other Retirement Accounts	FS242	10,601	9,756	9,124	8,627	8,146
Corporate Trust and Agency Accounts	FS252	60	62	61	68	89
Investment Management Agency Accounts	FS262	22,969	21,639	20,486	20,169	19,344
Other Fiduciary Accounts	FS272	594	581	558	258	234
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	248,460	243,633	239,097	236,245	237,314
Personal Trust and Agency Accounts	FS213	164,903	158,634	152,437	148,068	147,705
Retirement-related Trust and Agency Accounts - Total	SUB6130	83,263	84,711	86,304	87,846	89,280
Employee Benefit - Defined Contribution	FS223	33,021	33,255	33,533	33,647	34,092
Employee Benefit - Defined Benefit	FS233	2,541	2,512	2,430	2,415	2,440
Other Retirement Accounts	FS243	47,701	48,944	50,341	51,784	52,748
Corporate Trust and Agency Accounts	FS253	178	190	150	140	154
Other Fiduciary Accounts	FS273	116	98	206	191	175
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	6,408,154	6,316,754	6,219,227	6,094,561	5,832,968
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 879,821	\$ 665,287	\$ 441,829	\$ 220,616	\$ 774,266
Personal Trust and Agency Accounts	FS310	\$ 195,646	\$ 171,772	\$ 116,627	\$ 59,369	\$ 221,483
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 84,645	\$ 62,659	\$ 41,057	\$ 20,623	\$ 72,506
Employee Benefit - Defined Contribution	FS320	\$ 42,759	\$ 32,153	\$ 21,510	\$ 10,952	\$ 38,954
Employee Benefit - Defined Benefit	FS330	\$ 13,889	\$ 9,770	\$ 6,163	\$ 3,009	\$ 11,080
Other Retirement Accounts	FS340	\$ 27,997	\$ 20,736	\$ 13,384	\$ 6,662	\$ 22,472
Corporate Trust and Agency Accounts	FS350	\$ 1,418	\$ 1,082	\$ 762	\$ 362	\$ 1,434
Investment Management Agency Accounts	FS360	\$ 156,719	\$ 115,583	\$ 74,906	\$ 38,207	\$ 115,697
Other Fiduciary Accounts	FS370	\$ 8,423	\$ 5,980	\$ 6,787	\$ 2,124	\$ 8,331
Custody and Safekeeping Accounts	FS380	\$ 422,313	\$ 299,451	\$ 195,445	\$ 96,922	\$ 338,434
Other Fiduciary and Related Services	FS390	\$ 10,657	\$ 8,760	\$ 6,245	\$ 3,009	\$ 16,381
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 654,617	\$ 154,887	\$ 101,896	\$ 50,149	\$ 622,658
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 3,785	\$ 287	\$ 82	\$ 10	\$ 3,897
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 7,302	\$ 1,795	\$ 1,244	\$ 654	\$ 4,425

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Schedule FS --- Fiduciary and Related Services		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 228,721	\$ 511,908	\$ 341,095	\$ 171,111	\$ 152,136
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 21,477,736	\$ 8,156,534	\$ 7,695,512	\$ 9,691,694	\$ 24,984,930
Non-Interest-Bearing Deposits	FS410	\$- 10,800	\$ 28,547	\$ 29,972	\$ 28,845	\$ 24,372
Interest-Bearing Deposits	FS415	\$ 124,174	\$ 120,993	\$ 96,104	\$ 110,675	\$ 210,878
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 1,291,385	\$ 411,356	\$ 373,735	\$ 457,668	\$ 1,968,172
State, County and Municipal Obligations	FS425	\$ 2,191,889	\$ 872,461	\$ 865,313	\$ 1,021,270	\$ 2,573,709
Money Market Mutual Funds	FS430	\$ 1,853,891	\$ 635,879	\$ 620,460	\$ 810,978	\$ 1,904,466
Other Short-term Obligations	FS435	\$ 40,044	\$ 26,605	\$ 23,629	\$ 24,270	\$ 24,382
Other Notes and Bonds	FS440	\$ 924,791	\$ 411,007	\$ 387,248	\$ 543,619	\$ 1,250,451
Common and Preferred Stock	FS445	\$ 13,105,916	\$ 4,926,439	\$ 4,604,045	\$ 5,963,271	\$ 14,859,125
Real Estate Mortgages	FS450	\$ 22,387	\$ 10,926	\$ 17,215	\$ 11,790	\$ 25,651
Real Estate	FS455	\$ 1,022,689	\$ 341,517	\$ 316,698	\$ 376,350	\$ 937,996
Miscellaneous Assets	FS460	\$ 911,370	\$ 370,804	\$ 361,093	\$ 342,958	\$ 1,205,728
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	69	36	37	60	159
Corporate and Municipal Trusteeships	FS510	20	1	1	1	61
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	49	35	36	59	98
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 1,450,561	\$ 255	\$ 260	\$ 485	\$ 3,234,153
Number of Funds - Total Collective Investment Funds	FS60	48	12	13	30	56
Domestic Equity	FS610	22	6	7	13	30
International/Global Equity	FS620	4	0	0	1	4
Stock/Bond Blend	FS630	1	0	0	1	2
Taxable Bond	FS640	10	4	4	7	14
Municipal Bond	FS650	1	1	1	1	1
Short-Term Investments/Money Market	FS660	9	1	1	7	3
Specialty/Other	FS670	1	0	0	0	2
Market Value - Total Collective Investment Funds	FS65	\$ 10,613,156	\$ 210,657	\$ 210,648	\$ 590,826	\$ 10,353,333
Domestic Equity	FS615	\$ 8,294,377	\$ 82,576	\$ 111,453	\$ 286,781	\$ 7,914,699
International/Global Equity	FS625	\$ 518,504	\$ 0	\$ 0	\$ 22,969	\$ 292,141
Stock/Bond Blend	FS635	\$ 950	\$ 0	\$ 0	\$ 909	\$ 325,455
Taxable Bond	FS645	\$ 674,791	\$ 111,337	\$ 82,181	\$ 251,024	\$ 1,183,099

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Schedule FS --- Fiduciary and Related Services		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Municipal Bond	FS655	\$ 15,817	\$ 16,521	\$ 16,791	\$ 15,536	\$ 16,511
Short-Term Investments/Money Market	FS665	\$ 25,089	\$ 223	\$ 223	\$ 13,607	\$ 14,164
Specialty/Other	FS675	\$ 1,083,628	\$ 0	\$ 0	\$ 0	\$ 607,264
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 3,682	\$ 58	\$ 81	\$ 11	\$ 3,821
Personal Trust and Agency Accounts	FS710	\$ 2,327	\$ 29	\$ 53	\$ 1	\$ 2,694
Retirement-Related Trust and Agency Accounts	FS720	\$ 130	\$ 1	\$ 1	\$ 0	\$ 47
Investment Management Agency Accounts	FS730	\$ 1,207	\$ 28	\$ 27	\$ 10	\$ 1,061
Other Fiduciary Accounts and Related Services	FS740	\$ 18	\$ 0	\$ 0	\$ 0	\$ 19
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 128	\$ 229	\$ 1	\$ 1	\$ 125
Personal Trust and Agency Accounts	FS711	\$ 71	\$ 228	\$ 0	\$ 0	\$ 108
Retirement-Related Trust and Agency Accounts	FS721	\$ 14	\$ 0	\$ 0	\$ 0	\$ 2
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 1	\$ 0	\$ 6
Other Fiduciary Accounts and Related Services	FS741	\$ 43	\$ 1	\$ 0	\$ 1	\$ 9
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 16	\$ 0	\$ 0	\$ 2	\$ 46
Personal Trust and Agency Accounts	FS712	\$ 10	\$ 0	\$ 0	\$ 2	\$ 29
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 5
Other Fiduciary Accounts and Related Services	FS742	\$ 6	\$ 0	\$ 0	\$ 0	\$ 12

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 REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 151,059,068	\$ 150,749,758	\$ 141,889,499	\$ 140,356,168	\$ 138,343,268
Equity Capital Deductions - Total	SUB1631	\$ 38,868,512	\$ 26,233,897	\$ 23,577,056	\$ 23,762,279	\$ 23,393,647
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 621,637	\$ 632,362	\$ 615,054	\$ 603,717	\$ 587,573
Goodwill and Certain Other Intangible Assets	CCR115	\$ 37,411,796	\$ 24,823,667	\$ 21,951,388	\$ 21,939,169	\$ 21,717,800
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 828,909	\$ 770,162	\$ 1,002,787	\$ 1,212,253	\$ 1,081,678
Other	CCR134	\$ 6,170	\$ 7,706	\$ 7,827	\$ 7,140	\$ 6,596
Equity Capital Additions -Total	SUB1641	\$ 4,782,741	\$ 4,389,993	\$ 5,234,197	\$ 4,853,751	\$ 2,590,532
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 1,022,461	\$ 1,161,484	\$ 2,063,836	\$ 1,652,055	\$ 1,111,350

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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
Intangible Assets	CCR185	\$ 408,863	\$ 461,954	\$ 522,114	\$ 541,805	\$ 570,323
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 3,273,761	\$ 2,766,555	\$ 2,648,247	\$ 2,659,788	\$ 908,775
Other	CCR195	\$ 77,656	\$ 0	\$ 0	\$ 103	\$ 84
Tier 1 (Core) Capital	CCR20	\$ 116,973,297	\$ 128,905,854	\$ 123,546,640	\$ 121,447,640	\$ 117,540,153
Total Assets (SC60)	CCR205	\$ 1,410,504,317	\$ 1,633,587,218	\$ 1,534,346,775	\$ 1,498,996,697	\$ 1,464,121,098
Asset Deductions - Total	SUB1651	\$ 39,406,783	\$ 26,690,260	\$ 24,128,759	\$ 23,884,523	\$ 23,597,228
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 521,860	\$ 528,697	\$ 531,411	\$ 497,876	\$ 482,787
Goodwill and Certain Other Intangible Assets	CCR265	\$ 37,725,095	\$ 25,061,813	\$ 22,193,406	\$ 22,167,907	\$ 22,026,449
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 1,139,626	\$ 1,079,820	\$ 1,398,083	\$ 1,212,563	\$ 1,081,994
Other	CCR275	\$ 20,202	\$ 19,930	\$ 5,859	\$ 6,177	\$ 5,998
Asset Additions - Total	SUB1661	\$ 1,328,610	\$ 1,702,642	\$ 3,299,392	\$ 2,598,933	\$ 1,653,186
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 813,678	\$ 1,155,224	\$ 2,762,882	\$ 2,018,451	\$ 1,082,206
Intangible Assets	CCR285	\$ 420,652	\$ 474,773	\$ 535,559	\$ 580,250	\$ 570,323
Other	CCR290	\$ 94,280	\$ 72,645	\$ 951	\$ 232	\$ 657
Adjusted Total Assets	CCR25	\$ 1,372,426,144	\$ 1,608,599,600	\$ 1,513,517,408	\$ 1,477,711,107	\$ 1,442,177,056
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 54,552,506	\$ 63,983,060	\$ 60,186,611	\$ 58,778,733	\$ 57,359,222
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 116,973,297	\$ 128,905,854	\$ 123,546,640	\$ 121,447,640	\$ 117,540,153
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 172,890	\$ 165,732	\$ 132,620	\$ 138,273	\$ 155,489
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 10,122,259	\$ 9,738,828	\$ 9,150,643	\$ 8,093,469	\$ 8,105,548
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 4,749	\$ 13,168	\$ 1,129	\$ 1,000	\$ 1,923
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 6,183,533	\$ 6,313,359	\$ 6,108,444	\$ 5,996,617	\$ 6,110,012
Tier 2 Capital - Other	CCR355	\$ 1,857	\$ 873	\$ 168	\$ 3,707	\$ 163
Tier 2 (Supplementary) Capital	CCR33	\$ 16,485,288	\$ 16,231,960	\$ 15,393,004	\$ 14,233,066	\$ 14,373,135
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 16,485,288	\$ 16,229,905	\$ 15,391,386	\$ 14,232,707	\$ 14,372,371
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 93,643	\$ 114,137	\$ 111,674	\$ 111,430	\$ 109,688
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 2,955,739	\$ 3,038,333	\$ 2,843,478	\$ 2,606,443	\$ 2,401,746
Total Risk-Based Capital	CCR39	\$ 130,409,203	\$ 141,983,289	\$ 135,982,874	\$ 132,959,016	\$ 129,401,090
0% R/W Category - Cash	CCR400	\$ 4,956,518	\$ 4,805,844	\$ 4,658,483	\$ 4,341,085	\$ 5,373,823
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 16,840,379	\$ 16,684,682	\$ 17,729,567	\$ 19,268,941	\$ 22,230,091
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 36,670	\$ 30,674	\$ 62,446	\$ 23,771	\$ 24,436

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Schedule CCR --- Consolidated Capital Requirement		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
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0% R/W Category - Other	CCR415	\$ 3,200,916	\$ 3,090,466	\$ 2,677,390	\$ 3,302,014	\$ 3,459,552
0% R/W Category - Assets Total	CCR420	\$ 25,034,483	\$ 24,611,666	\$ 25,127,886	\$ 26,935,811	\$ 31,087,902
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 153,222,306	\$ 196,970,376	\$ 163,253,900	\$ 160,151,939	\$ 152,860,164
20% R/W Category - Claims on FHLBs	CCR435	\$ 26,604,027	\$ 31,513,554	\$ 30,970,900	\$ 31,859,326	\$ 29,754,856
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 6,490,061	\$ 6,376,689	\$ 6,133,514	\$ 5,599,211	\$ 5,006,767
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 24,679,424	\$ 30,471,386	\$ 28,230,563	\$ 27,406,304	\$ 26,490,915
20% R/W Category - Other	CCR450	\$ 40,894,629	\$ 47,249,798	\$ 46,019,483	\$ 41,666,228	\$ 38,591,093
20% R/W Category - Assets Total	CCR455	\$ 251,890,447	\$ 312,581,803	\$ 274,608,360	\$ 266,683,008	\$ 252,703,795
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 50,378,083	\$ 62,516,358	\$ 54,921,679	\$ 53,336,582	\$ 50,540,758
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 601,081,587	\$ 718,191,348	\$ 717,231,430	\$ 711,641,513	\$ 695,982,860
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 15,497,838	\$ 24,403,252	\$ 21,981,449	\$ 20,790,927	\$ 18,490,176
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 3,309,912	\$ 2,620,207	\$ 1,629,097	\$ 1,420,891	\$ 1,156,405
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 1,314,523	\$ 1,120,905	\$ 924,441	\$ 863,894	\$ 643,474
50% R/W Category - Other	CCR480	\$ 18,707,635	\$ 18,252,826	\$ 18,371,186	\$ 19,031,519	\$ 18,026,305
50% R/W Category - Assets Total	CCR485	\$ 639,911,495	\$ 764,588,538	\$ 760,137,603	\$ 753,748,744	\$ 734,299,220
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 319,955,949	\$ 382,294,471	\$ 380,069,013	\$ 376,874,570	\$ 367,149,811
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 9,100,453	\$ 9,805,670	\$ 10,551,454	\$ 9,877,718	\$ 10,336,459
100% R/W Category - All Other Assets	CCR506	\$ 531,418,593	\$ 587,040,726	\$ 530,529,575	\$ 505,629,053	\$ 498,889,062
100% R/W Category - Assets Total	CCR510	\$ 540,519,046	\$ 596,846,396	\$ 541,081,029	\$ 515,506,771	\$ 509,225,521
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 540,519,046	\$ 596,846,396	\$ 541,081,029	\$ 515,506,771	\$ 509,225,521
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 11,529	\$ 16,748	\$ 15,482	\$ 15,203	\$ 15,151
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 144,116	\$ 209,352	\$ 193,527	\$ 190,040	\$ 189,390
Assets to Risk-Weight	CCR64	\$ 1,457,367,000	\$ 1,698,645,151	\$ 1,600,970,360	\$ 1,562,889,537	\$ 1,527,331,589
Subtotal Risk-Weighted Assets	CCR75	\$ 910,997,037	\$ 1,041,866,416	\$ 976,265,065	\$ 945,907,820	\$ 927,105,326
Excess Allowances for Loan and Lease Losses	CCR530	\$ 846,710	\$ 731,911	\$ 743,579	\$ 767,203	\$ 880,176
Total Risk-Weighted Assets	CCR78	\$ 910,150,327	\$ 1,041,134,505	\$ 975,521,486	\$ 945,140,617	\$ 926,225,150
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 72,860,113	\$ 83,338,657	\$ 78,088,435	\$ 75,656,329	\$ 74,097,999
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						

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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	8.52%	8.01%	8.16%	8.22%	8.15%
Total Risk-Based Capital Ratio	CCR820	14.33%	13.64%	13.94%	14.07%	13.97%
Tier 1 Risk-Based Capital Ratio	CCR830	12.53%	12.09%	12.37%	12.57%	12.43%
Tangible Equity Ratio	CCR840	8.50%	7.99%	8.13%	8.19%	8.11%

*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.